



Atlantic Capital Bank Financial Highlights

	2018 Q2	2018 Q3	2018 Q4	2019 Q1
Balance Sheet				
Total Assets (\$000)	2,690,397	2,882,449	2,955,181	2,855,727
Total Loans & Leases (\$000)	1,935,923	2,040,320	2,106,992	2,120,867
Total Deposits (\$000)	2,082,634	2,395,960	2,568,512	2,452,418
Liquidity Ratio (%)	14.31	23.15	23.20	18.91
Capital				
Leverage Ratio (%)	11.70	11.68	10.64	11.25
Tier 1 Risk Based Ratio (%)	13.46	13.20	12.25	12.48
Risk Based Capital Ratio (%)	14.33	14.07	12.99	13.22
Tier 1 Common Capital Ratio (%)	13.46	13.20	12.25	12.48
Credit Quality				
NPAs/Total Assets (%)	0.14	0.13	0.20	0.40
ALLL / Loans held for investment	1.01	1.00	1.03	1.04
NCOs/Average Loans (%)	0.03	0.00	0.00	0.11
Profitability				
Net Income (\$000)	8,902	7,247	9,547	6,203
Return on Average Assets (%)	1.30	1.03	1.31	0.87
Return on Average Equity (%)	10.25	8.21	10.94	7.07
Liquidity Ratio (%)	14.31	23.15	23.20	18.91