



## Atlantic Capital Bank Financial Highlights

	2019 Q2	2019 Q3	2019 Q4	2020 Q1
<b>Balance Sheet</b>				
Total Assets (\$000)	2,388,177	2,411,147	2,909,446	2,719,322
Total Loans & Leases (\$000)	1,789,740	1,836,590	1,873,894	1,932,909
Total Deposits (\$000)	1,870,015	1,862,865	2,506,798	2,237,057
Liquidity Ratio (%)	19.84	18.00	32.80	24.48
<b>Capital</b>				
Leverage Ratio (%)	13.62	13.57	12.66	12.17
Tier 1 Risk Based Ratio (%)	14.81	14.29	13.81	13.24
Risk Based Capital Ratio (%)	15.67	15.12	14.63	14.39
Tier 1 Common Capital Ratio (%)	14.81	14.29	13.81	13.24
<b>Credit Quality</b>				
NPAs/Total Assets (%)	0.31	0.29	0.26	0.27
ALLL / Loans held for investment	1.02	0.98	0.99	1.29
NCOs/Average Loans (%)	0.14	0.11	0.07	0.04
<b>Profitability</b>				
Net Income (\$000)	29,989	9,020	7,951	3,066
Return on Average Assets (%)	4.91	1.47	1.21	0.46
Return on Average Equity (%)	33.01	9.76	8.60	3.32
Liquidity Ratio (%)	19.84	18.00	32.80	24.48