



Atlantic Capital Bank Financial Highlights

	2018 Q4	2019 Q1	2019 Q2	2019 Q3
Balance Sheet				
Total Assets (\$000)	2,955,181	2,855,727	2,388,177	2,411,147
Total Loans & Leases (\$000)	2,106,992	2,120,867	1,789,740	1,836,590
Total Deposits (\$000)	2,568,512	2,452,418	1,870,015	1,862,865
Liquidity Ratio (%)	23.20	18.91	19.84	18.00
Capital				
Leverage Ratio (%)	10.64	11.25	13.62	13.57
Tier 1 Risk Based Ratio (%)	12.25	12.48	14.81	14.29
Risk Based Capital Ratio (%)	12.99	13.22	15.67	15.12
Tier 1 Common Capital Ratio (%)	12.25	12.48	14.81	14.29
Credit Quality				
NPAs/Total Assets (%)	0.20	0.40	0.31	0.29
ALLL / Loans held for investment	1.03	1.04	1.02	0.98
NCOs/Average Loans (%)	0.00	0.11	0.14	0.11
Profitability				
Net Income (\$000)	9,547	6,203	29,989	9,020
Return on Average Assets (%)	1.31	0.87	4.91	1.47
Return on Average Equity (%)	10.94	7.07	33.01	9.76
Liquidity Ratio (%)	23.20	18.91	19.84	18.00