



## Atlantic Capital Bank Financial Highlights

|                                 | 2018 Q1   | 2018 Q2   | 2018 Q3   | 2018 Q4   |
|---------------------------------|-----------|-----------|-----------|-----------|
| <b>Balance Sheet</b>            |           |           |           |           |
| Total Assets (\$000)            | 2,717,979 | 2,690,397 | 2,882,449 | 2,955,181 |
| Total Loans & Leases (\$000)    | 1,960,256 | 1,935,923 | 2,040,320 | 2,106,992 |
| Total Deposits (\$000)          | 2,109,984 | 2,082,634 | 2,395,960 | 2,568,512 |
| Liquidity Ratio (%)             | 20.71     | 14.31     | 23.15     | 23.20     |
| <b>Capital</b>                  |           |           |           |           |
| Leverage Ratio (%)              | 11.32     | 11.70     | 11.68     | 10.64     |
| Tier 1 Risk Based Ratio (%)     | 12.84     | 13.46     | 13.20     | 12.25     |
| Risk Based Capital Ratio (%)    | 13.72     | 14.33     | 14.07     | 12.99     |
| Tier 1 Common Capital Ratio (%) | 12.84     | 13.46     | 13.20     | 12.25     |
| <b>Credit Quality</b>           |           |           |           |           |
| NPAs/Total Assets (%)           | 0.13      | 0.14      | 0.13      | 0.20      |
| NCOs/Average Loans (%)          | 0.05      | 0.03      | 0.00      | 0.00      |
| <b>Profitability</b>            |           |           |           |           |
| Net Income (\$000)              | 5,802     | 8,902     | 7,247     | 9,547     |
| Return on Average Assets (%)    | 0.85      | 1.30      | 1.03      | 1.31      |
| Return on Average Equity (%)    | 6.75      | 10.25     | 8.21      | 10.94     |
| Liquidity Ratio (%)             | 20.71     | 14.31     | 23.15     | 23.20     |