



Atlantic Capital Bank Financial Highlights

	2019 Q1	2019 Q2	2019 Q3	2019 Q4
Balance Sheet				
Total Assets (\$000)	2,855,727	2,388,177	2,411,147	2,909,446
Total Loans & Leases (\$000)	2,120,867	1,789,740	1,836,590	1,873,894
Total Deposits (\$000)	2,452,418	1,870,015	1,862,865	2,506,798
Liquidity Ratio (%)	18.91	19.84	18.00	32.80
Capital				
Leverage Ratio (%)	11.25	13.62	13.57	12.66
Tier 1 Risk Based Ratio (%)	12.48	14.81	14.29	13.81
Risk Based Capital Ratio (%)	13.22	15.67	15.12	14.63
Tier 1 Common Capital Ratio (%)	12.48	14.81	14.29	13.81
Credit Quality				
NPAs/Total Assets (%)	0.40	0.31	0.29	0.26
ALLL / Loans held for investment	1.04	1.02	0.98	0.99
NCOs/Average Loans (%)	0.11	0.14	0.11	0.07
Profitability				
Net Income (\$000)	6,203	29,989	9,020	7,951
Return on Average Assets (%)	0.87	4.91	1.47	1.21
Return on Average Equity (%)	7.07	33.01	9.76	8.60
Liquidity Ratio (%)	18.91	19.84	18.00	32.80