



## Atlantic Capital Bank Financial Highlights

	2019 Q4	2020 Q1	2020 Q2	2020 Q3
<b>Balance Sheet</b>				
Total Assets (\$000)	2,909,446	2,719,322	2,890,486	2,923,518
Total Loans & Leases (\$000)	1,873,894	1,932,909	2,185,847	2,188,894
Total Deposits (\$000)	2,506,798	2,237,057	2,419,381	2,497,734
Liquidity Ratio (%)	32.80	24.48	19.61	21.00
<b>Capital</b>				
Leverage Ratio (%)	12.66	12.17	11.25	11.46
Tier 1 Risk Based Ratio (%)	13.81	13.24	13.14	14.37
Risk Based Capital Ratio (%)	14.63	14.39	14.39	15.62
Tier 1 Common Capital Ratio (%)	13.81	13.24	13.14	14.37
<b>Credit Quality</b>				
NPAs/Total Assets (%)	0.26	0.27	0.24	0.20
ALLL / Loans held for investment	0.99	1.29	1.45	1.46
NCOs/Average Loans (%)	0.07	0.04	0.29	0.06
<b>Profitability</b>				
Net Income (\$000)	7,951	3,066	2,844	9,927
Return on Average Assets (%)	1.21	0.46	0.39	1.34
Return on Average Equity (%)	8.60	3.32	3.05	10.45
Liquidity Ratio (%)	32.80	24.48	19.61	21.00