



Atlantic Capital Bank Financial Highlights

	2018 Q3	2018 Q4	2019 Q1	2019 Q2
Balance Sheet				
Total Assets (\$000)	2,882,449	2,955,181	2,855,727	2,388,177
Total Loans & Leases (\$000)	2,040,320	2,106,992	2,120,867	1,789,740
Total Deposits (\$000)	2,395,960	2,568,512	2,452,418	1,870,015
Liquidity Ratio (%)	23.15	23.20	18.91	19.84
Capital				
Leverage Ratio (%)	11.68	10.64	11.25	13.62
Tier 1 Risk Based Ratio (%)	13.20	12.25	12.48	14.81
Risk Based Capital Ratio (%)	14.07	12.99	13.22	15.67
Tier 1 Common Capital Ratio (%)	13.20	12.25	12.48	14.81
Credit Quality				
NPAs/Total Assets (%)	0.13	0.20	0.40	0.31
ALLL / Loans held for investment	1.00	1.03	1.04	1.02
NCOs/Average Loans (%)	0.00	0.00	0.11	0.14
Profitability				
Net Income (\$000)	7,247	9,547	6,203	29,989
Return on Average Assets (%)	1.03	1.31	0.87	4.91
Return on Average Equity (%)	8.21	10.94	7.07	33.01
Liquidity Ratio (%)	23.15	23.20	18.91	19.84