



Atlantic Capital Bank Financial Highlights

	2017 Q4	2018 Q1	2018 Q2	2018 Q3
Balance Sheet				
Total Assets (\$000)	2,891,018	2,717,979	2,690,397	2,882,449
Total Loans & Leases (\$000)	1,935,326	1,960,256	1,935,923	2,040,320
Total Deposits (\$000)	2,464,816	2,109,984	2,082,634	2,395,960
Liquidity Ratio (%)	26.92	20.71	14.31	23.15
Capital				
Leverage Ratio (%)	11.05	11.32	11.70	11.68
Tier 1 Risk Based Ratio (%)	12.69	12.84	13.46	13.20
Risk Based Capital Ratio (%)	13.56	13.72	14.33	14.07
Tier 1 Common Capital Ratio (%)	12.69	12.84	13.46	13.20
Credit Quality				
NPAs/Total Assets (%)	0.14	0.13	0.14	0.13
NCOs/Average Loans (%)	(0.04)	0.05	0.03	0.00
Profitability				
Net Income (\$000)	(14,698)	5,802	8,902	7,247
Return on Average Assets (%)	(2.16)	0.85	1.30	1.03
Return on Average Equity (%)	(16.70)	6.75	10.25	8.21
Liquidity Ratio (%)	26.92	20.71	14.31	23.15