



## Atlantic Capital Bank Financial Highlights

	2019 Q3	2019 Q4	2020 Q1	2020 Q2
<b>Balance Sheet</b>				
Total Assets (\$000)	2,411,147	2,909,446	2,719,322	2,890,486
Total Loans & Leases (\$000)	1,836,590	1,873,894	1,932,909	2,185,847
Total Deposits (\$000)	1,862,865	2,506,798	2,237,057	2,419,381
Liquidity Ratio (%)	18.00	32.80	24.48	19.61
<b>Capital</b>				
Leverage Ratio (%)	13.57	12.66	12.17	11.25
Tier 1 Risk Based Ratio (%)	14.29	13.81	13.24	13.14
Risk Based Capital Ratio (%)	15.12	14.63	14.39	14.39
Tier 1 Common Capital Ratio (%)	14.29	13.81	13.24	13.14
<b>Credit Quality</b>				
NPAs/Total Assets (%)	0.29	0.26	0.27	0.24
ALLL / Loans held for investment	0.98	0.99	1.29	1.45
NCOs/Average Loans (%)	0.11	0.07	0.04	0.29
<b>Profitability</b>				
Net Income (\$000)	9,020	7,951	3,066	2,844
Return on Average Assets (%)	1.47	1.21	0.46	0.39
Return on Average Equity (%)	9.76	8.60	3.32	3.05
Liquidity Ratio (%)	18.00	32.80	24.48	19.61