



## Atlantic Capital Bank Financial Highlights

	2020 Q1	2020 Q2	2020 Q3	2020 Q4
<b>Balance Sheet</b>				
Total Assets (\$000)	2,719,322	2,890,486	2,923,518	3,614,882
Total Loans & Leases (\$000)	1,932,909	2,185,847	2,188,894	2,249,036
Total Deposits (\$000)	2,237,057	2,419,381	2,497,734	3,179,202
Liquidity Ratio (%)	24.48	19.61	21.00	35.57
<b>Capital</b>				
Leverage Ratio (%)	12.17	11.25	11.46	10.64
Tier 1 Risk Based Ratio (%)	13.24	13.14	14.37	14.15
Risk Based Capital Ratio (%)	14.39	14.39	15.62	15.40
Tier 1 Common Capital Ratio (%)	13.24	13.14	14.37	14.15
<b>Credit Quality</b>				
NPAs/Total Assets (%)	0.27	0.24	0.20	0.13
ALLL / Loans held for investment	1.29	1.45	1.46	1.41
NCOs/Average Loans (%)	0.04	0.29	0.06	0.05
<b>Profitability</b>				
Net Income (\$000)	3,066	2,844	9,927	10,630
Return on Average Assets (%)	0.46	0.39	1.34	1.28
Return on Average Equity (%)	3.32	3.05	10.45	10.89
Liquidity Ratio (%)	24.48	19.61	21.00	35.57