



Atlantic Capital

Atlantic Capital Bank Financial Highlights

	2020 Q2	2020 Q3	2020 Q4	2021 Q1
Balance Sheet				
Total Assets (\$000)	2,890,486	2,923,518	3,614,882	3,731,675
Total Loans & Leases (\$000)	2,185,847	2,188,894	2,249,036	2,302,661
Total Deposits (\$000)	2,419,381	2,497,734	3,179,202	3,288,988
Liquidity Ratio (%)	19.61	21.00	35.57	36.13
Capital				
Leverage Ratio (%)	11.25	11.46	10.64	10.18
Tier 1 Risk Based Ratio (%)	13.14	14.37	14.15	14.66
Risk Based Capital Ratio (%)	14.39	15.62	15.40	15.88
Tier 1 Common Capital Ratio (%)	13.14	14.37	14.15	14.66
Credit Quality				
NPAs/Total Assets (%)	0.24	0.20	0.13	0.06
ALLL / Loans held for investment	1.45	1.46	1.41	1.20
NCOs/Average Loans (%)	0.29	0.06	0.05	0.04
Profitability				
Net Income (\$000)	2,844	9,927	10,630	14,483
Return on Average Assets (%)	0.39	1.34	1.28	1.61
Return on Average Equity (%)	3.05	10.45	10.89	14.52
Liquidity Ratio (%)	19.61	21.00	35.57	36.13