



Atlantic Capital

Atlantic Capital Bank Financial Highlights

	2020 Q3	2020 Q4	2021 Q1	2021 Q2
Balance Sheet				
Total Assets (\$000)	2,923,518	3,614,882	3,731,675	3,779,141
Total Loans & Leases (\$000)	2,188,894	2,249,036	2,302,661	2,264,899
Total Deposits (\$000)	2,497,734	3,179,202	3,288,988	3,315,949
Liquidity Ratio (%)	21.00	35.57	36.13	38.50
Capital				
Leverage Ratio (%)	11.46	10.64	10.18	10.12
Tier 1 Risk Based Ratio (%)	14.37	14.15	14.66	14.54
Risk Based Capital Ratio (%)	15.62	15.40	15.88	15.64
Tier 1 Common Capital Ratio (%)	14.37	14.15	14.66	14.54
Credit Quality				
NPAs/Total Assets (%)	0.20	0.13	0.06	0.14
ALLL / Loans held for investment	1.46	1.41	1.20	1.15
NCOs/Average Loans (%)	0.06	0.05	0.04	0.10
Profitability				
Net Income (\$000)	9,927	10,630	14,483	12,928
Return on Average Assets (%)	1.34	1.28	1.61	1.37
Return on Average Equity (%)	10.45	10.89	14.52	12.62
Liquidity Ratio (%)	21.00	35.57	36.13	38.50