



## Atlantic Capital

<b>Atlantic Capital Bank Financial Highlights</b>				
	<b>2020 Q4</b>	<b>2021 Q1</b>	<b>2021 Q2</b>	<b>2021 Q3</b>
<b>Balance Sheet</b>				
Total Assets (\$000)	3,614,882	3,731,675	3,779,141	4,210,014
Total Loans & Leases (\$000)	2,249,036	2,302,661	2,264,899	2,285,670
Total Deposits (\$000)	3,179,202	3,288,988	3,315,949	3,735,600
Liquidity Ratio (%)	35.57	36.13	38.50	45.17
<b>Capital</b>				
Leverage Ratio (%)	10.64	10.18	10.12	10.21
Tier 1 Risk Based Ratio (%)	14.15	14.66	14.54	14.63
Risk Based Capital Ratio (%)	15.40	15.88	15.64	15.60
Tier 1 Common Capital Ratio (%)	14.15	14.66	14.54	14.63
<b>Credit Quality</b>				
NPAs/Total Assets (%)	0.13	0.06	0.14	0.10
ALLL / Loans held for investment	1.41	1.20	1.15	1.05
NCOs/Average Loans (%)	0.05	0.04	0.10	0.00
<b>Profitability</b>				
Net Income (\$000)	10,630	14,483	12,928	14,415
Return on Average Assets (%)	1.28	1.61	1.37	1.48
Return on Average Equity (%)	10.89	14.52	12.62	13.61
Liquidity Ratio (%)	35.57	36.13	38.50	45.17