ATLANTIC CAPITAL

BANCSHARES

ANNUAL SHAREHOLDERS MEETING

NOTICE ABOUT FORWARD-LOOKING STATEMENTS

Throughout this presentation to shareholders at the 2011 Shareholders Meeting, we make certain statements that are not historical in nature or based solely on historical information. These forward-looking statements are subject to certain risks and uncertainties. These forward-looking statements include information about our possible or assumed future results of operations or performance, plans and objectives for future operations, the availability of capital, our liquidity and other financial items. The words “believe”, “expect”, “anticipate”, “intend”, “plan”, “estimate”, “may”, “will”, “should”, “would”, “could”, “seek”, “project”, “predict”, or similar expressions, are intended to identify forward-looking statements. These forward-looking statements are estimates reflecting our judgment based on current information and are subject to certain risks and uncertainties that could cause actual results to differ materially from anticipated results. Such risks and uncertainties include, among others, the following:

- *our relatively brief operating history;*
- *continued difficult or worsening economic conditions, especially those affecting the financial services and real estate industries in the markets we serve;*
- *the cost and availability of deposits to fund our existing and future lending commitments;*
- *changes in the interest rate environment or the yield curve that may reduce interest margins;*
- *liquidity risk affecting the Bank’s ability to meet obligations when they come due;*
- *credit risk associated with a client’s failure to comply with the terms of any contract with the Bank or otherwise fail to perform as agreed;*
- *risks to earnings or capital resulting from any failure to comply with laws, rules and regulations;*
- *strategic risk resulting from adverse business decisions or improper implementation of business decisions;*
- *the dependence of our business on technology;*
- *the Bank’s lack of loan loss experience may result in our underestimating our allowance for loan losses; and*
- *legislative or regulatory changes.*

We have based our forward-looking statements on our current expectations about future events. Although we believe that the expectations reflected in our forward-looking statements are reasonable, we cannot guarantee you that these expectations will be achieved. We undertake no obligation to update any of the forward-looking statements.

Our Results

2010 Highlights

- Total revenue of $23.8 million
- Pre-tax operating earnings of $3.4 million or $0.26 per share
- Net income of $12.7 million or $0.96 per share with $9.3 million tax benefit
- Average loans grew 20.3%
- Average deposits increased 32.5%
- Fortress balance sheet with pristine credit quality, solid funding, and strong capitalization

Our Results

2011 First Quarter Highlights

- Total revenue of $6.4 million, up 18.6% from comparable quarter of 2010
- Pre-tax operating earnings of $0.6 million
- Net income of $0.4 million or $0.03 per share vs. $0.05 per share in Q1 2010
- Average loan growth slowed to 10.2% over 2010
- Average deposits increased 25.7%
- Credit quality is superior to peers, but we placed a $6.6 million commercial real estate loan on non-accrual

Four Years of Progress

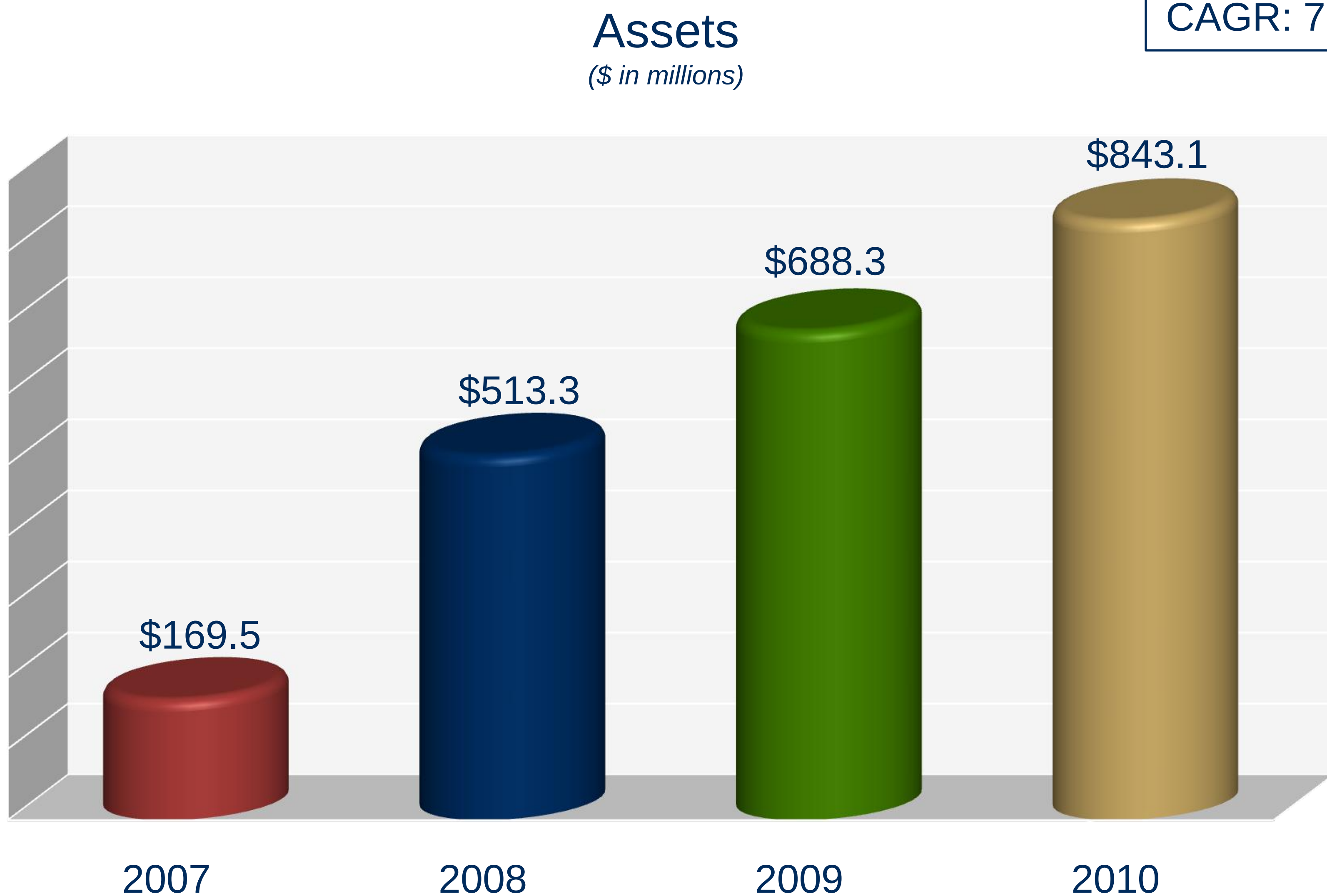
Growth

Profitability

Financial Strength

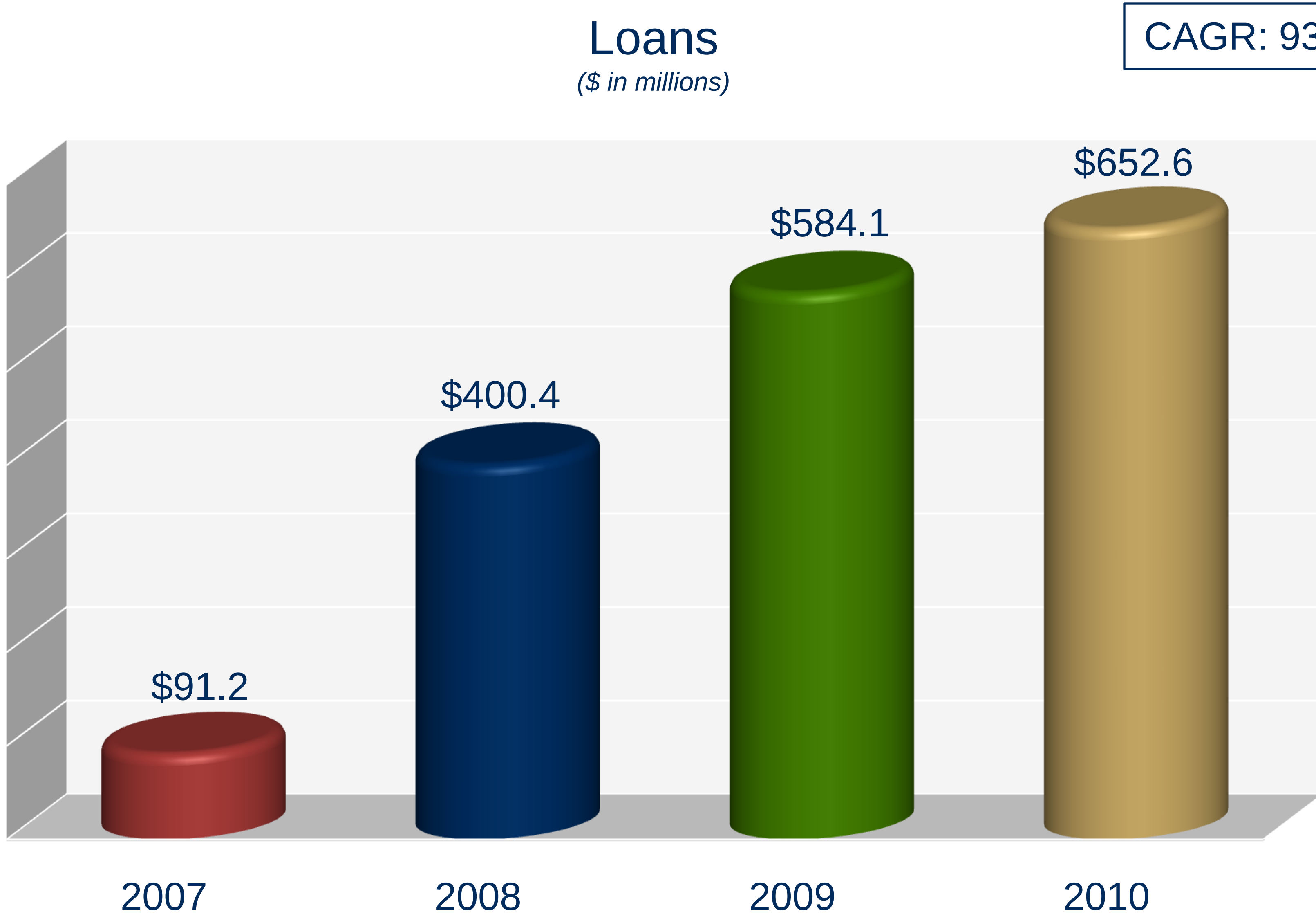
Four Years of Progress
Growth

CAGR: 71%



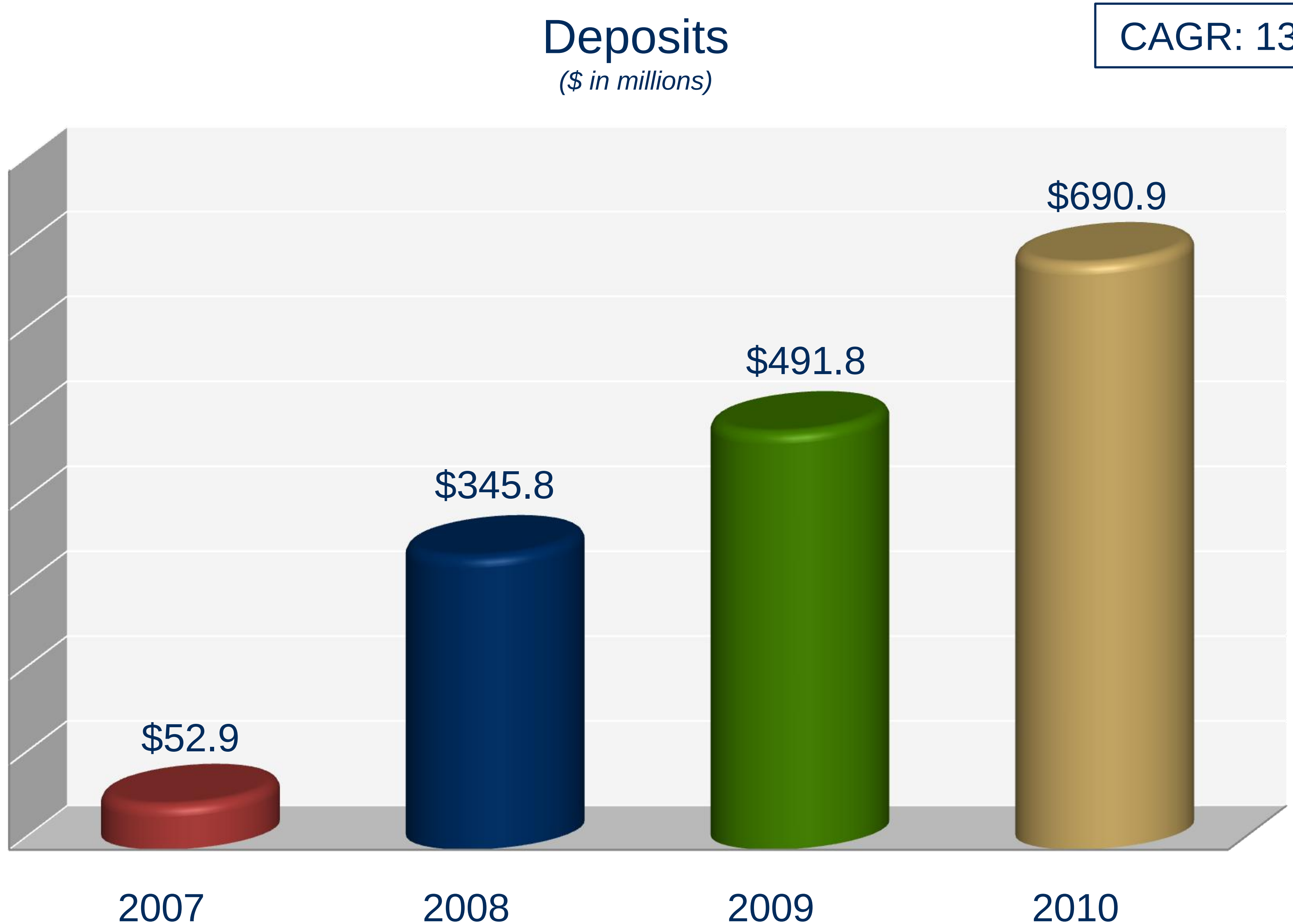
Four Years of Progress
Growth

CAGR: 93%



Four Years of Progress
Growth

CAGR: 135%



Four Years of Progress

Growth – Clients

Commercial

- 258 relationships at the end of 2010
- 16% increase over prior year
- Estimated 5% of market share

Private

- 402 relationships at the end of 2010
- 24% increase over prior year

Four Years of Progress

Growth – Deposit Market Share

Atlanta MSA Market Share

Ranked #17 in Deposit Market Share
Up from #26 in 2009

City of Atlanta Market Share

Ranked #6 in Deposit Market Share

Branch Infrastructure

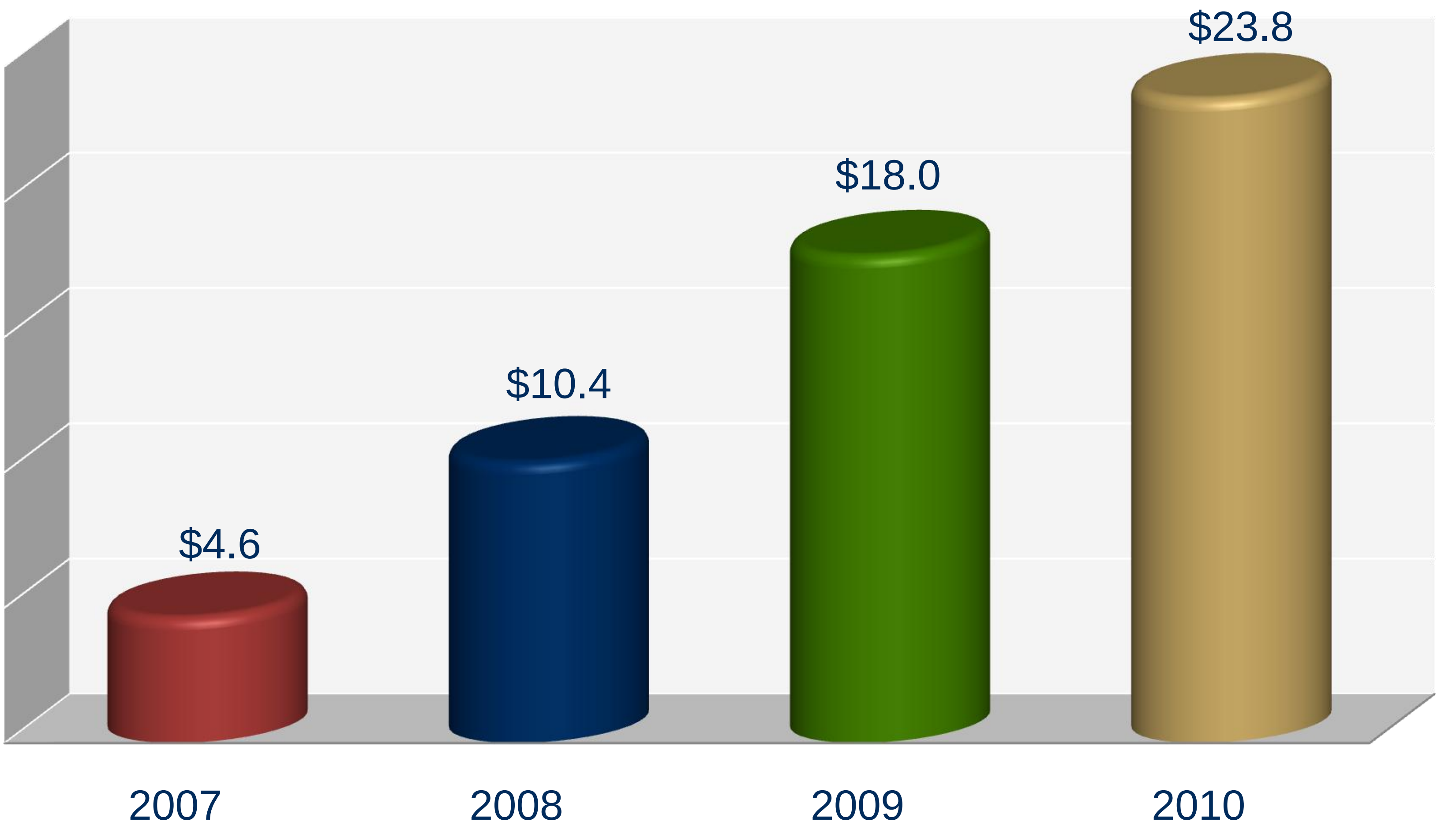
ACB achieved this position with 1 branch and 144 virtual branches through remote deposit capture terminals

Profitability

Revenue Generation

($ in millions)

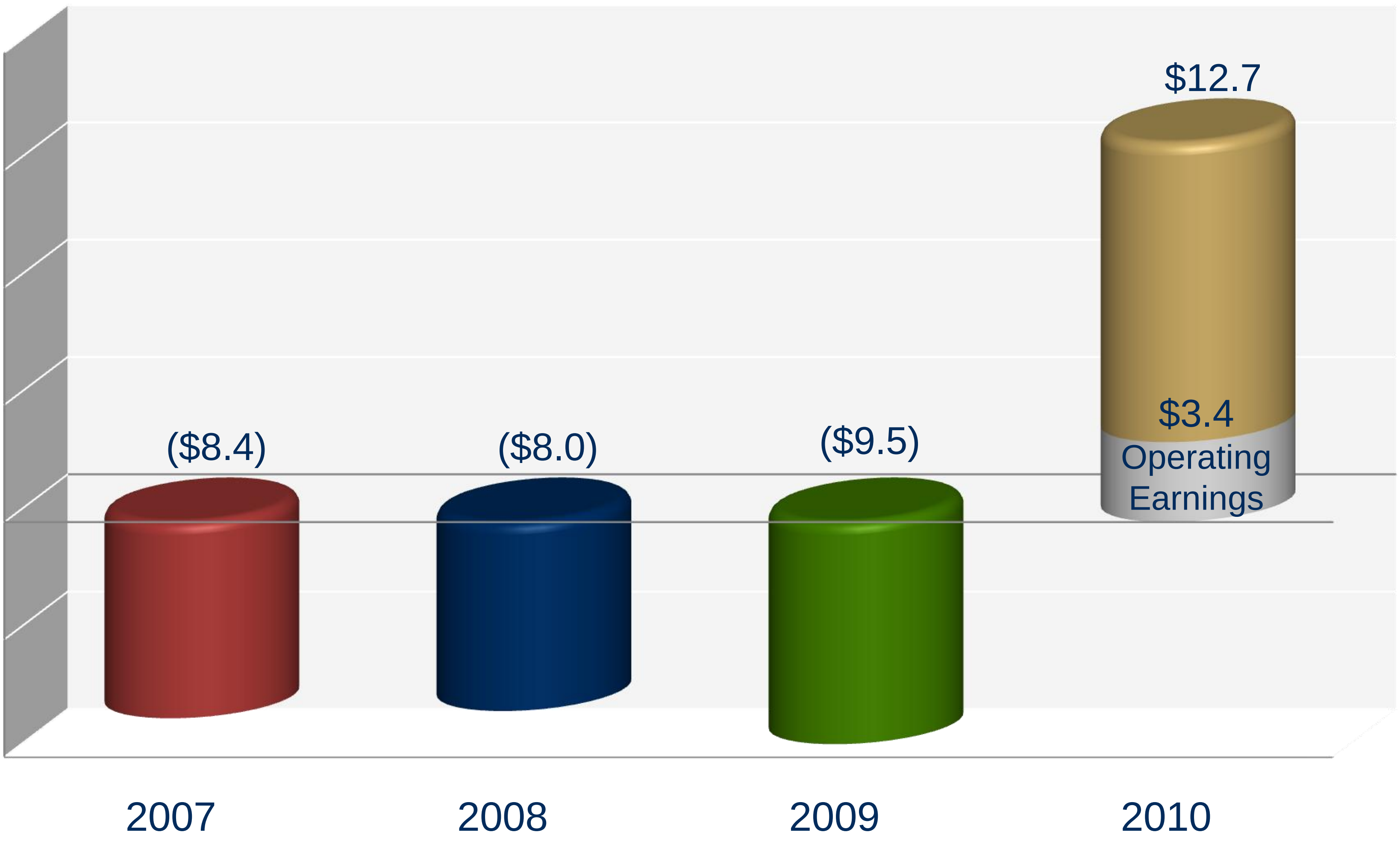
CAGR: 72%



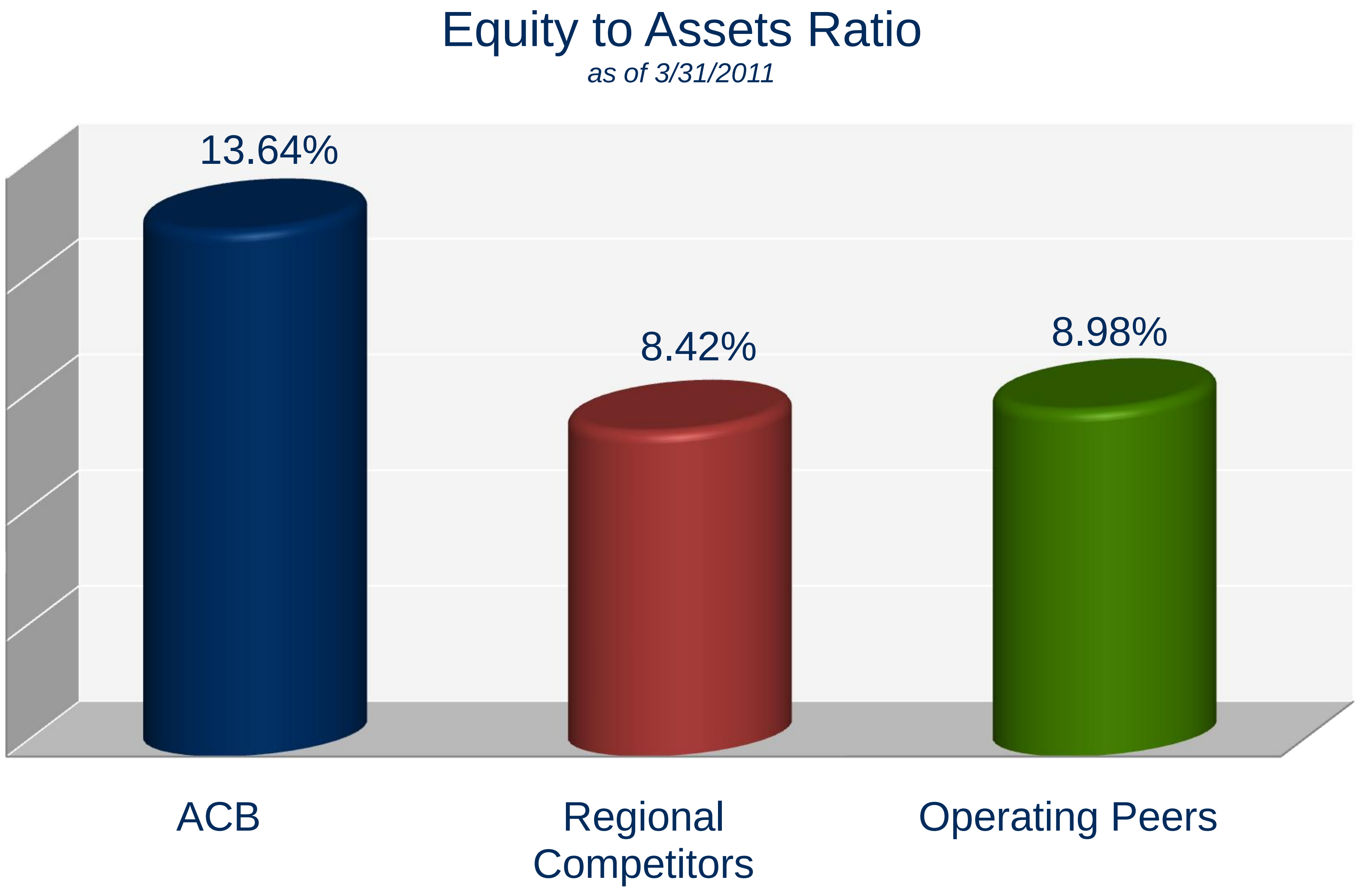
Profitability

Net Income/(Loss)

($ in millions)



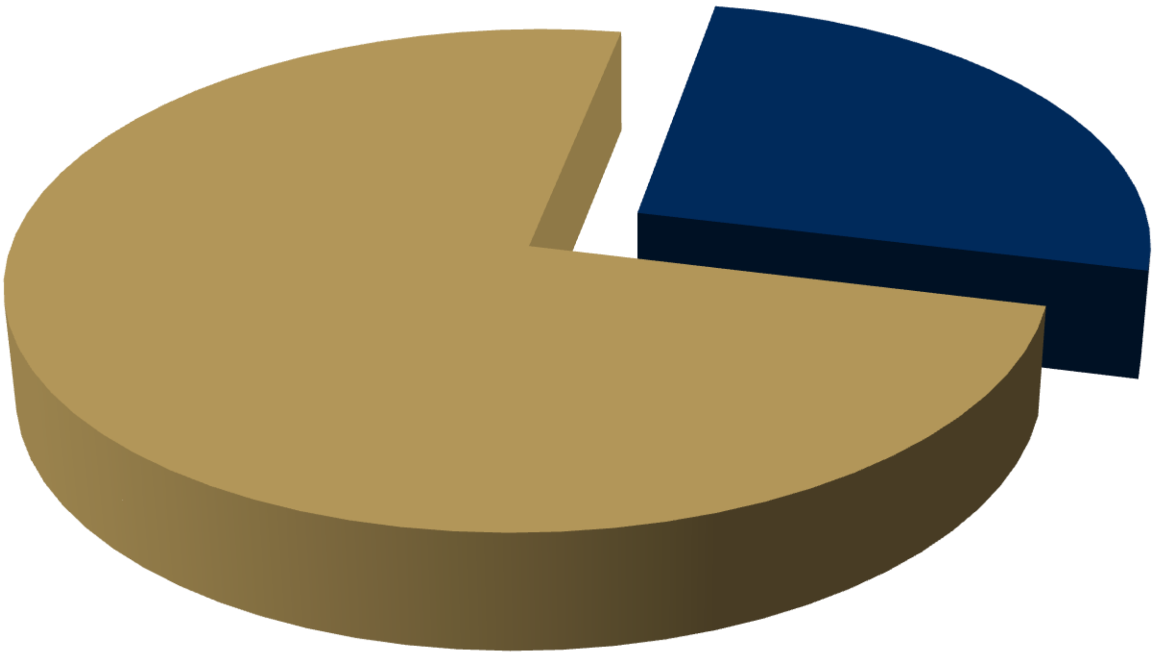
Financial Strength
Strong Capitalization



Financial Strength

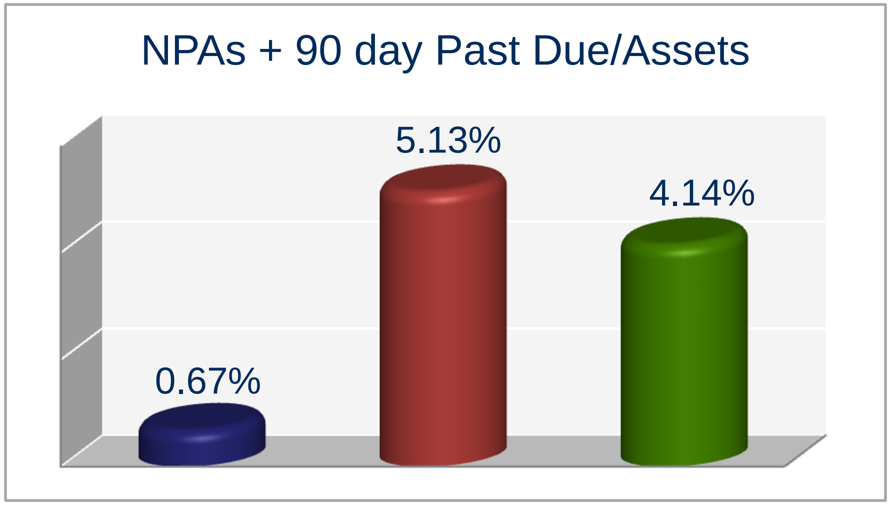
Strong Liquidity

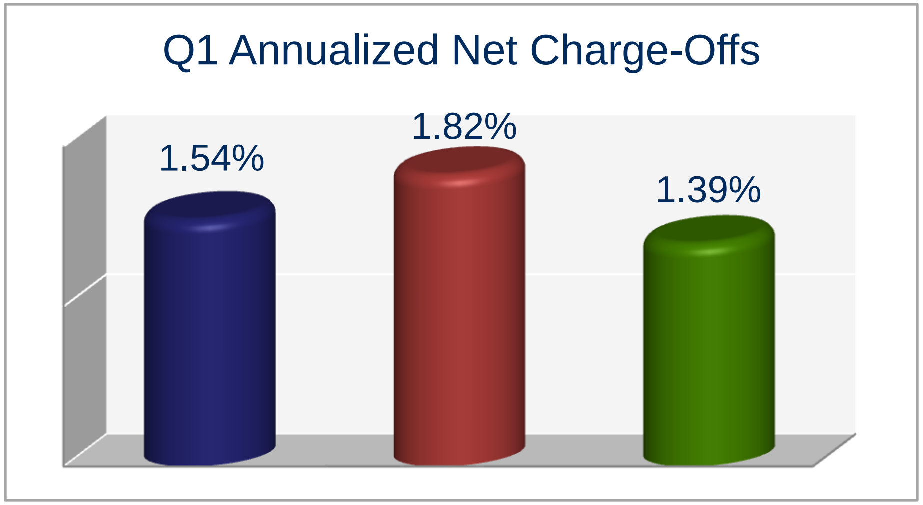
26% of our assets are in securities or cash equivalents

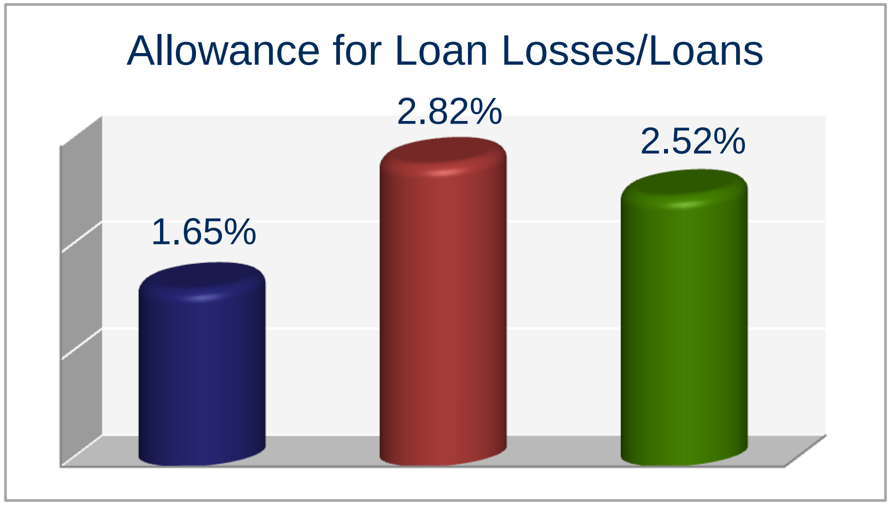


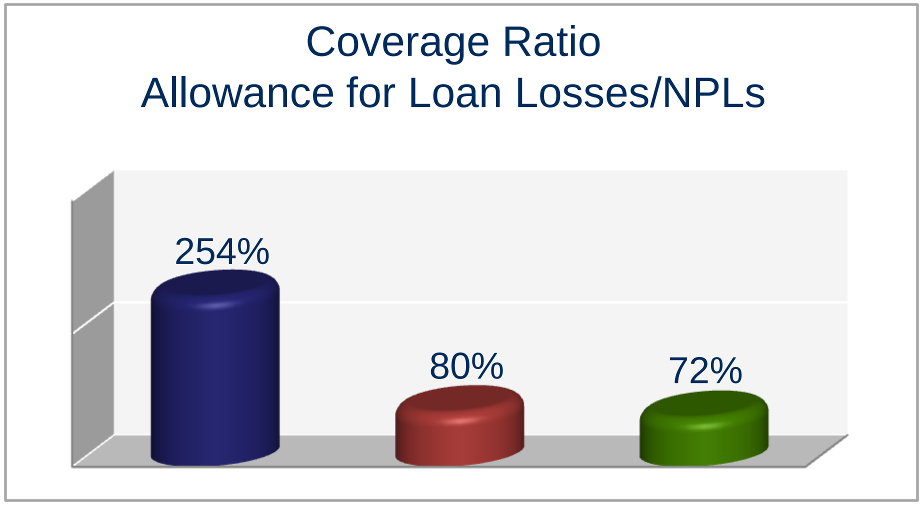
Financial Strength

Superior Credit Quality





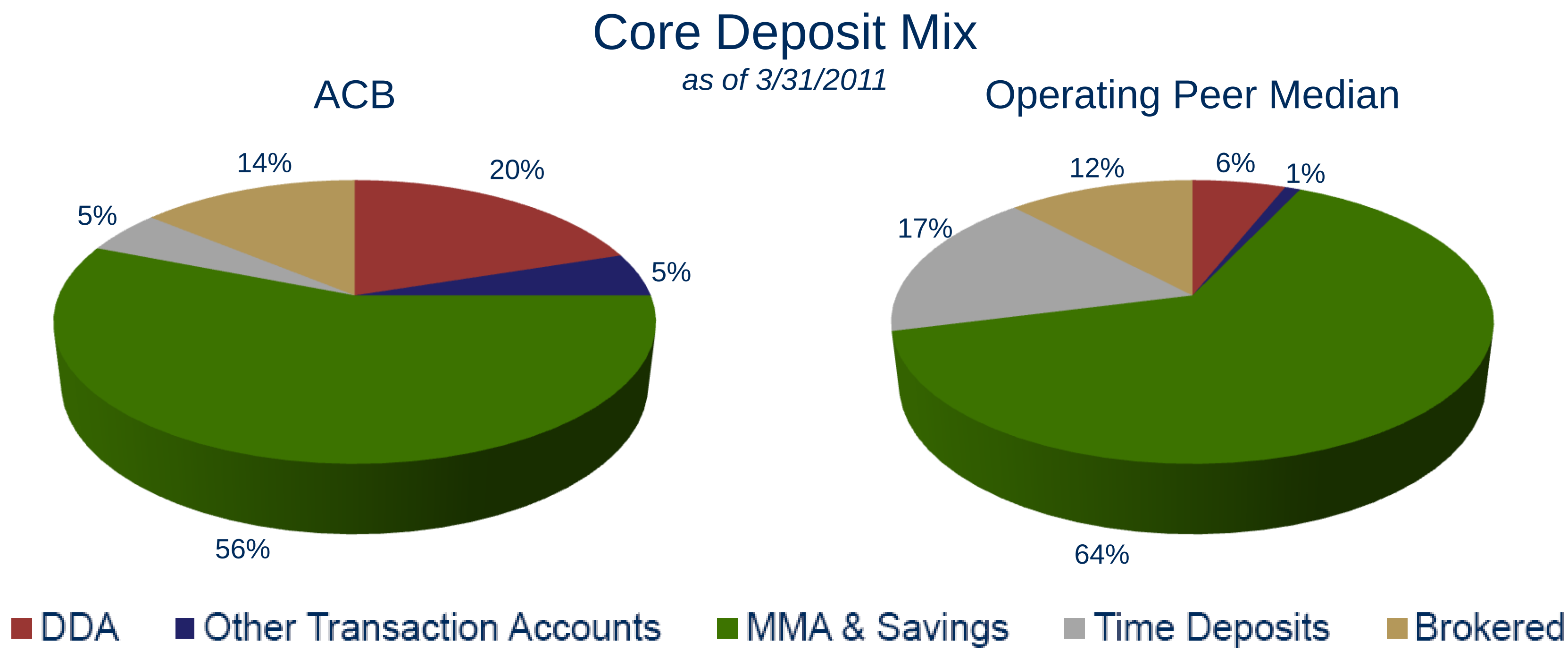




as of 3/31/2011

ACB Regional Peer Operating Peer

Financial Strength
Solid Core Deposit Growth



- Strong core deposit growth – 35% increase over prior year
- Emphasis on establishing new operating account relationships
- Operating business is substantially higher than the peer group

Well-Positioned For The Future

Presence

- Market presence and reputation

Competitive Advantages

- Bankers' expertise
- Technology/Operating platform/capabilities

Financial Strength

- Capital
- Credit quality
- Revenue growth

Management

- Management bandwidth

Strategies

Fortress Balance Sheet

- Superior credit quality
- Solid core deposit funding; generous liquidity
- Strong capitalization

Organic Revenue and Profit Growth

- Bankers' productivity/time in market
- New bankers
- New capabilities

Strategic Expansion

- New markets
  - De novo
  - M&A