

COMPARISON OF ATLANTIC CAPITAL BANK WITH ITS PRIMARY REGIONAL COMPETITORS

Bank Name	City	State	Holding Company Name	Tangible Common Equity / Assets	NPAs + 90-day Past Dues / Assets	Charge-Offs / Avg Loans	Loan Loss Reserves / Loans	Loan Loss Reserves / NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	14.09%	0.62%	1.03%	1.80%	248.60%
Columbus Bank & Trust Company	Columbus	GA	Synovus Financial Corp.	9.46%	4.42%	3.08%	3.34%	48.00%
Wachovia Bank, NA	Charlotte	NC	Wells Fargo & Company	9.45%	4.69%	1.23%	2.63%	81.14%
Bank of North Georgia	Alpharetta	GA	Synovus Financial Corp.	8.92%	9.66%	8.91%	3.68%	28.60%
Fidelity Bank	Atlanta	GA	Fidelity Southern Corporation	8.39%	4.96%	2.25%	2.12%	32.86%
Regions Bank	Birmingham	AL	Regions Financial Corporation	8.31%	4.76%	2.39%	3.38%	53.31%
SunTrust Bank	Atlanta	GA	SunTrust Banks, Inc.	7.60%	5.50%	2.68%	2.63%	41.37%
Bank of America, NA	Charlotte	NC	Bank of America Corporation	7.58%	4.17%	2.49%	3.17%	59.37%
Wells Fargo Bank, NA	Sioux Falls	SD	Wells Fargo & Company	7.46%	6.41%	2.79%	2.85%	73.61%
Branch Banking and Trust Company	Winston-Salem	NC	BB&T Corporation	6.65%	4.21%	1.52%	2.28%	49.40%

COMPARISON OF ATLANTIC CAPITAL BANK WITH BANKS HAVING SIMILAR BUSINESS MODELS

Bank Name	City	State	Holding Company Name	Tangible Common Equity / Assets	NPAs + 90-day Past Dues / Assets	Charge-Offs / Avg Loans	Loan Loss Reserves / Loans	Loan Loss Reserves / NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	14.09%	0.62%	1.03%	1.80%	248.60%
PrivateBank & Trust Company	Chicago	IL	PrivateBancorp, Inc.	9.24%	3.80%	1.07%	2.38%	49.38%
Sterling Bank	Houston	TX	Sterling Bancshares, Inc.	8.90%	3.83%	1.72%	2.30%	39.50%
Pinnacle National Bank	Nashville	TN	Pinnacle Financial Partners, Inc.	8.72%	3.52%	1.73%	2.57%	50.84%
Texas Capital Bank, NA	Dallas	TX	Texas Capital Bancshares, Inc.	8.70%	2.27%	0.41%	1.32%	55.28%
CoBiz Bank	Denver	CO	CoBiz Financial Inc.	8.69%	3.11%	3.70%	4.32%	102.27%
Paragon Commercial Bank	Raleigh	NC	Paragon Commercial Corporation	7.20%	4.49%	1.13%	1.71%	35.39%

Source: SNL Financial and FDIC Call-Reports

Banks are listed in descending order based on the ratio of "Tier 1 Common Equity / Assets"

All data is based on regulatory accounting for the bank subsidiaries of the holding companies shown. These numbers may differ slightly from consolidated numbers calculated on a GAAP basis, as are shown in the other attachments related to Atlantic Capital Bancshares, the holding company for Atlantic Capital Bank.