

Atlantic Capital Bancshares, Inc.
Consolidated Statement of Financial Condition
(in thousands)

	March 31, 2008
	<i>(unaudited)</i>
Assets	
Cash and cash equivalents	\$ 7,112
Federal funds sold	30,918
Investment securities, available for sale	24,311
Other investments	1,147
Loans, net of allowance for loan losses of \$2,451	164,366
Premises and equipment, net	4,762
Other assets	1,425
Total assets	\$ 234,040
Liabilities and Stockholders' Equity	
Noninterest-bearing deposits	\$ 10,037
Interest checking	2,909
Savings	3
Money market	46,075
Time	2,123
Brokered deposits	30,000
Internet deposits	10,691
Total deposits	101,838
FHLB advances	18,800
Other liabilities	2,742
Total liabilities	123,381
Common stock, \$1 par value, 100,000,000 shares authorized, 12,533,471 shares issued at March 31, 2008	12,533
Additional paid-in capital	111,092
Retained earnings (deficit)	(13,019)
Less: Treasury stock at cost; 100 shares at March 31, 2008	(1)
Accumulated other comprehensive income	54
Total stockholders' equity	110,659
Total liabilities and stockholders' equity	\$ 234,040

Atlantic Capital Bancshares, Inc.
Consolidated Statement of Loss
(in thousands)

	Year-to-Date
	March 31, 2008
	<i>(unaudited)</i>
Interest income:	
Interest and fees on loans	\$ 1,738
Interest on investment securities	296
Other interest and dividend income	335
Total interest income	2,369
Interest expense:	
Interest on deposits	
Interest checking	21
Money market	434
Time	10
Brokered deposits	27
Internet deposits	17
Total interest on deposits	509
Interest on FHLB advances	20
Total interest expense	529
Net interest income before loan loss provision	1,841
Provision for loan losses	992
Net interest income after loan loss provision	849
Noninterest income:	
Service charges on deposit accounts	14
Other income	12
Total noninterest income	26
Noninterest expense:	
Salaries and benefits	2,712
Occupancy	371
Equipment and software	114
Professional fees	75
Postage, printing and supplies	21
Communications and data processing	90
Other expense	160
Total noninterest expense	3,543
Loss before provision for income taxes	(2,668)
Provision for income taxes	-
Net loss	\$ (2,668)