

COMPARISON OF ATLANTIC CAPITAL BANK WITH ITS PRIMARY REGIONAL COMPETITORS

Company Name	City	State	Parent Name	Tangible Common Equity / Assets (%)	NPAs + 90 Days PD / Assets (%)	Texas Ratio (%)	Charge-Offs / Avg Loans (%)	Loan Loss Reserves / Loans (%)	Loan Loss Reserves / NPAs (%)	Risk Based Capital Ratio (%)	Tier 1 Risk Based Capital Ratio (%)	Leverage Ratio (%)
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.28	0.67	4.65	1.54	1.65	177.81	16.69	15.44	13.66
Synovus Bank	Columbus	GA	Synovus Financial Corp.	10.20	5.55	28.83	2.69	3.17	42.73	14.39	13.12	9.74
Wells Fargo Bank, NA	Sioux Falls	SD	Wells Fargo & Company	8.52	5.62	48.06	1.52	2.66	54.96	13.37	10.43	8.79
Fidelity Bank	Atlanta	GA	Fidelity Southern Corporation	8.49	5.37	42.27	1.07	1.92	27.71	13.54	11.67	9.65
SunTrust Bank	Atlanta	GA	SunTrust Banks, Inc.	8.37	5.39	38.51	1.94	2.44	39.53	13.05	10.48	8.50
Regions Bank	Birmingham	AL	Regions Financial Corporation	8.32	4.63	32.73	2.29	3.84	60.06	15.13	11.89	9.02
Bank of America, NA	Charlotte	NC	Bank of America Corporation	7.61	4.47	42.93	1.80	3.31	63.88	14.26	10.78	7.83
Branch Banking and Trust Company	Winston-Salem	NC	BB&T Corporation	7.44	4.89	45.34	1.41	2.42	45.12	15.83	13.40	10.24

COMPARISON OF ATLANTIC CAPITAL BANK WITH BANKS HAVING SIMILAR BUSINESS MODELS

Company Name	City	State	Parent Name	Tangible Common Equity / Assets (%)	NPAs + 90 Days PD / Assets (%)	Texas Ratio (%)	Charge-Offs / Avg Loans (%)	Loan Loss Reserves / Loans (%)	Loan Loss Reserves / NPAs (%)	Risk Based Capital Ratio (%)	Tier 1 Risk Based Capital Ratio (%)	Leverage Ratio (%)
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.28	0.67	4.65	1.54	1.65	177.81	16.69	15.44	13.66
Sterling Bank	Houston	TX	Sterling Bancshares, Inc.	9.52	3.97	33.80	1.84	2.90	38.14	16.86	14.14	9.25
PrivateBank & Trust Company	Chicago	IL	PrivateBancorp, Inc.	9.34	4.76	35.17	1.74	2.55	40.07	12.67	10.53	9.26
Pinnacle National Bank	Nashville	TN	Pinnacle Financial Partners, Inc.	9.03	3.09	26.01	1.21	2.45	53.50	13.28	11.69	9.39
Texas Capital Bank, NA	Dallas	TX	Texas Capital Bancshares, Inc.	9.03	2.76	23.53	0.66	1.27	42.61	10.73	9.48	8.70
CoBiz Bank	Denver	CO	CoBiz Financial Inc.	8.99	2.07	17.85	1.34	3.81	129.35	11.84	10.57	8.57
Paragon Commercial Bank	Raleigh	NC	Paragon Commercial Corporation	8.00	8.16	58.72	1.56	2.13	18.73	11.79	9.19	7.03

Source: SNL Financial and FDIC Call-Reports

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

"Texas Ratio" = NPA + 90day Past Dues / Tangible Equity + Loan Loss Reserve

"Charge-Offs" are YTD annualized

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.