

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

	September 30, 2008	June 30, 2008
	<i>(unaudited)</i>	<i>(unaudited)</i>
Assets		
Cash and cash equivalents	\$ 6,008	\$ 2,832
Federal funds sold	-	5,845
Investment securities, available for sale	51,908	36,959
Other investments	2,829	1,345
Loans, net of allowance for loan losses of \$4,334 and \$3,008, respectively	321,118	215,067
	(4,334)	(3,008)
Premises and equipment, net	316,784	212,059
Other assets	4,428	4,596
Total assets	2,169	1,785
	\$ 384,126	\$ 265,421
Liabilities and Stockholders' Equity		
Noninterest-bearing deposits	\$ 29,326	\$ 12,128
Interest checking	4,389	3,688
Savings	64	11
Money market	126,331	89,656
Time	14,308	8,554
Brokered deposits	38,570	10,200
Internet deposits	11,367	11,465
Total deposits	224,355	135,702
FHLB advances	42,990	18,800
Federal funds purchased and securities sold under agreements to repurchase	6,026	-
Other liabilities	3,519	2,656
Total liabilities	276,890	157,158
Common stock, \$1 par value, 100,000,000 shares authorized, 12,533,471 shares issued at September 30, 2008 and June 30, 2008	12,533	12,533
Additional paid-in capital	111,866	111,479
Retained earnings (deficit)	(17,040)	(15,035)
Less: Treasury stock at cost; 100 shares at September 30, 2008 and June 30, 2008	(1)	(1)
Accumulated other comprehensive income	(122)	(713)
Total stockholders' equity	107,236	108,263
Total liabilities and stockholders' equity	\$ 384,126	\$ 265,421

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

	Quarter Ended September 30, 2008	Quarter Ended June 30, 2008
	<i>(unaudited)</i>	<i>(unaudited)</i>
Interest income:		
Interest and fees on loans	\$ 3,709	\$ 2,540
Interest on investment securities	577	397
Other interest and dividend income	89	124
Total interest income	4,375	3,061
Interest expense:		
Interest on deposits		
Interest checking	20	17
Money market	713	444
Time	102	56
Brokered deposits	287	225
Internet deposits	105	98
Total interest on deposits	1,227	840
Interest on FHLB advances	244	157
Interest on federal funds purchased and securities sold under agreements to repurchase	69	-
Total interest expense	1,540	997
Net interest income before loan loss provision	2,835	2,064
Provision for loan losses	1,326	556
Net interest income after loan loss provision	1,509	1,508
Noninterest income:		
Service charges on deposit accounts	29	18
Other income	25	23
Total noninterest income	54	41
Noninterest expense:		
Salaries and benefits	2,656	2,652
Occupancy	379	384
Equipment and software	118	119
Professional fees	101	109
Postage, printing and supplies	20	20
Communications and data processing	107	105
Other expense	185	176
Total noninterest expense	3,568	3,565
Loss before provision for income taxes	(2,003)	(2,016)
Provision for income taxes	-	-
Net loss	\$ (2,003)	\$ (2,016)