

**Atlantic Capital Bancshares, Inc.**  
**Consolidated Statements of Financial Condition**

(dollars in thousands, except share data)

|   | <b>September 30, 2009</b> | <b>June 30, 2009</b> |
|---|---------------------------|----------------------|
|   | <i>(unaudited)</i>        | <i>(unaudited)</i>   |
| <b>Assets</b>   |                           |                      |
| Cash and cash equivalents   | \$ 5,036                  | \$ 8,330             |
| Interest-bearing deposits in other banks  | 3,492                     | 2,976                |
| Federal funds sold  | 670                       | -                    |
| Investment securities, available for sale   | 88,870                    | 89,168               |
| Other investments   | 3,526                     | 3,974                |
| Loans, net of allowance for loan losses of \$12,522 and \$8,648, respectively   | 541,537                   | 498,065              |
| Premises and equipment, net   | 3,741                     | 3,924                |
| Other assets  | 2,583                     | 3,537                |
| Total assets  | \$ 649,455                | \$ 609,974           |
| <b>Liabilities and Stockholders' Equity</b>   |                           |                      |
| Noninterest-bearing deposits  | \$ 51,166                 | \$ 41,895            |
| Interest checking   | 10,737                    | 8,970                |
| Savings   | 75                        | 8                    |
| Money market  | 280,424                   | 224,477              |
| Time  | 23,308                    | 21,316               |
| Brokered deposits   | 82,519                    | 78,766               |
| Internet deposits   | 24,508                    | 8,900                |
| Total deposits  | 472,737                   | 384,332              |
| FHLB advances   | 49,769                    | 57,826               |
| Federal funds purchased and securities sold<br>under agreements to repurchase   | -                         | 15,000               |
| Other borrowings  | 15,500                    | 46,000               |
| Other liabilities   | 4,131                     | 3,593                |
| Total liabilities   | 542,137                   | 506,751              |
| Common stock, \$1 par value, 100,000,000 shares authorized, 13,261,038<br>and 12,547,871 issued at September 30, 2009 and June 30, 2009 | 13,261                    | 12,548               |
| Additional paid-in capital  | 119,044                   | 113,173              |
| Retained earnings (deficit)   | (25,815)                  | (22,435)             |
| Unamortized restricted stock  | (133)                     | (145)                |
| Treasury stock at cost; 100 shares  | (1)                       | (1)                  |
| Accumulated other comprehensive income  | 962                       | 83                   |
| Total stockholders' equity  | 107,318                   | 103,223              |
| Total liabilities and stockholders' equity  | \$ 649,455                | \$ 609,974           |

**Atlantic Capital Bancshares, Inc.**  
**Consolidated Statements of Operations**

(dollars in thousands)

|   | <u>Quarter Ended</u><br><u>September 30, 2009</u> | <u>Quarter Ended</u><br><u>June 30, 2009</u> |
|---|---|--|
|   | <i>(unaudited)</i>                                | <i>(unaudited)</i>                           |
| <b>Interest income:</b>   |   |  |
| Interest and fees on loans  | \$ 5,138  | \$ 4,662                                     |
| Interest on investment securities   | 936   | 956  |
| Other interest and dividend income  | 60  | 37   |
| Total interest income   | <u>6,134</u>                                      | <u>5,655</u>                                 |
| <b>Interest expense:</b>  |   |  |
| Interest on deposits  |   |  |
| Interest checking   | 14  | 13   |
| Money market  | 685   | 605  |
| Time  | 121   | 123  |
| Brokered deposits   | 165   | 161  |
| Internet deposits   | 82  | 13   |
| Total interest on deposits  | <u>1,067</u>                                      | <u>915</u>                                   |
| Interest on FHLB advances   | 401   | 394  |
| Interest on federal funds purchased and securities sold<br>under agreements to repurchase | -   | 1  |
| Interest on other borrowings  | 2   | 9  |
| Total interest expense  | <u>1,470</u>                                      | <u>1,319</u>                                 |
| <b>Net interest income before loan loss provision</b>                                     | 4,664   | 4,336  |
| Provision for loan losses   | 3,874   | 2,543  |
| <b>Net interest income after loan loss provision</b>                                      | <u>790</u>  | <u>1,793</u>                                 |
| <b>Noninterest income:</b>  |   |  |
| Service charges on deposit accounts   | 68  | 50   |
| Other income  | 56  | 70   |
| Total noninterest income  | <u>124</u>  | <u>120</u>                                   |
| <b>Noninterest expense:</b>   |   |  |
| Salaries and benefits   | 2,948   | 2,990  |
| Occupancy   | 361   | 367  |
| Equipment and software  | 123   | 132  |
| Professional fees   | 219   | 422  |
| Postage, printing and supplies  | 21  | 24   |
| Communications and data processing  | 165   | 161  |
| Other expense   | 458   | 669  |
| Total noninterest expense   | <u>4,295</u>                                      | <u>4,765</u>                                 |
| Loss before provision for income taxes  | (3,381)   | (2,852)                                      |
| Provision for income taxes  | -   | -  |
| <b>Net loss</b>   | <u>\$ (3,381)</u>                                 | <u>\$ (2,852)</u>                            |

**Atlantic Capital Bancshares, Inc.**  
**Selected Consolidated Financial Data**

*(dollars in thousands, except share data)*

|  | <b>Quarter Ended</b><br><b>September 30, 2009</b> | <b>Quarter Ended</b><br><b>June 30, 2009</b> |
|--|---|--|
|  | <i>(unaudited)</i>                                | <i>(unaudited)</i>                           |
| <b>Key Performance Ratios:</b>           |   |  |
| Net interest margin                      | 2.80%   | 2.99%  |
| Yield on interest-earning assets         | 3.69%   | 3.90%  |
| Cost of interest-bearing liabilities     | 1.16%   | 1.20%  |
| Average equity to average assets         | 16.07%  | 18.00%                                       |
| Equity to assets                         | 16.52%  | 16.92%                                       |
| Tangible book value                      | \$ 8.09   | \$ 8.23                                      |
| <b>Credit Quality:</b>                   |   |  |
| Allowance for loan losses                | \$ 12,522   | \$ 8,648                                     |
| Non-performing loans                     | \$ 9,496  | -  |
| Non-performing assets                    | \$ 9,496  | -  |
| Allowance for loan losses to loans       | 2.26%   | 1.71%  |
| Non-performing assets to total loans     | 1.71%   | -  |
| Non-performing assets to total assets    | 1.46%   | -  |
| Net charge-offs                          | \$ -  | \$ -   |
| Net charge-offs to average loans         | -   | -  |
| <b>Average Balances:</b>                 |   |  |
| Loans, gross                             | \$ 541,995  | \$ 477,550                                   |
| Investment securities available-for-sale | \$ 89,830   | \$ 86,578                                    |
| Earning assets                           | \$ 660,048  | \$ 581,613                                   |
| Total assets                             | \$ 661,528  | \$ 586,959                                   |
| Deposits                                 | \$ 504,561  | \$ 429,094                                   |
| Interest-bearing liabilities             | \$ 503,722  | \$ 440,604                                   |