

COMPARISON OF ATLANTIC CAPITAL BANK WITH ITS PRIMARY REGIONAL COMPETITORS

Bank Name	City	State	Holding Company Name	Tier 1 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	15.10%	1.46%	0.00%	2.26%	131.87%
Columbus Bank & Trust Company	Columbus	GA	Synovus Financial Corp.	9.04%	3.76%	2.71%	2.81%	45.41%
Regions Bank	Birmingham	AL	Regions Financial Corporation	8.40%	4.44%	2.91%	2.79%	49.05%
Fidelity Bank	Atlanta	GA	Fidelity Southern Corporation	8.12%	5.49%	1.55%	2.47%	33.94%
Bank of North Georgia	Alpharetta	GA	Synovus Financial Corp.	7.83%	8.31%	9.87%	3.62%	31.94%
Bank of America, NA	Charlotte	NC	Bank of America Corporation	7.51%	3.32%	2.87%	3.10%	62.75%
Wachovia Bank, NA	Charlotte	NC	Wells Fargo & Company	7.50%	4.05%	1.75%	2.46%	97.13%
SunTrust Bank	Atlanta	GA	SunTrust Banks, Inc.	7.20%	5.27%	3.37%	2.50%	41.70%
Wells Fargo Bank, NA	Sioux Falls	SD	Wells Fargo & Company	6.93%	4.87%	2.76%	2.78%	88.02%
Branch Banking and Trust Company	Winston-Salem	NC	BB&T Corporation	6.32%	3.53%	1.55%	2.07%	51.67%

COMPARISON OF ATLANTIC CAPITAL BANK WITH BANKS HAVING SIMILAR BUSINESS MODELS

Bank Name	City	State	Holding Company Name	Tier 1 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	15.10%	1.46%	0.00%	2.26%	131.87%
Texas Capital Bank, NA	Dallas	TX	Texas Capital Bancshares, Inc.	9.08%	2.40%	0.17%	1.36%	54.88%
Sterling Bank	Houston	TX	Sterling Bancshares, Inc.	8.79%	2.95%	2.74%	1.67%	39.16%
Pinnacle National Bank	Nashville	TN	Pinnacle Financial Partners, Inc.	8.28%	3.09%	0.58%	2.29%	52.75%
CoBiz Bank	Denver	CO	CoBiz Financial Inc.	8.16%	2.70%	2.96%	4.44%	130.44%
PrivateBank & Trust Company	Chicago	IL	PrivateBancorp, Inc.	8.06%	3.46%	1.66%	2.03%	46.50%
Paragon Commercial Bank	Raleigh	NC	Paragon Commercial Corporation	7.44%	3.02%	1.64%	1.43%	35.93%

Source: SNL Financial and FDIC Call-Reports

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.

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