

Atlantic Capital Bancshares, Inc.
Consolidated Statement of Financial Condition
(dollars in thousands, except share data)

	December 31, 2009	September 30, 2009
	<i>(unaudited)</i>	<i>(unaudited)</i>
Assets		
Cash and cash equivalents	\$ 5,078	\$ 5,036
Interest-bearing deposits in other banks	4,890	3,492
Federal funds sold	-	670
Investment securities, available for sale	90,244	88,870
Other investments	3,526	3,526
Loans, net of allowance for loan losses of \$10,528 and \$12,522, respectively	573,601	541,537
Premises and equipment, net	3,574	3,741
Other real estate owned	1,779	-
Other assets	5,609	2,583
Total assets	\$ 688,301	\$ 649,455
Liabilities and Stockholders' Equity		
Noninterest-bearing deposits	\$ 61,294	\$ 51,166
Interest checking	18,483	10,737
Savings	82	75
Money market	264,173	280,424
Time	30,640	23,308
Brokered deposits	92,260	82,519
Internet deposits	24,914	24,508
Total deposits	491,846	472,737
FHLB advances	57,711	49,769
Federal funds purchased and securities sold under agreements to repurchase	5	-
Other borrowings	30,000	15,500
Other liabilities	3,466	4,131
Total liabilities	583,028	542,137
Common stock, \$1 par value, 100,000,000 shares authorized, 13,261,038 issued at December 31, 2009 and September 30, 2009	13,261	13,261
Additional paid-in capital	119,435	119,044
Retained earnings (deficit)	(27,860)	(25,815)
Unamortized restricted stock	(120)	(133)
Treasury stock at cost; 100 shares	(1)	(1)
Accumulated other comprehensive income	558	962
Total stockholders' equity	105,273	107,318
Total liabilities and stockholders' equity	\$ 688,301	\$ 649,455

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

	<u>Quarter Ended</u> <u>December 31, 2009</u> <i>(unaudited)</i>	<u>Quarter Ended</u> <u>September 30, 2009</u> <i>(unaudited)</i>
Interest income:		
Interest and fees on loans	\$ 5,709	\$ 5,138
Interest on investment securities	869	936
Other interest and dividend income	93	60
Total interest income	<u>6,671</u>	<u>6,134</u>
Interest expense:		
Interest on deposits		
Interest checking	20	14
Money market	692	685
Time	134	121
Brokered deposits	174	165
Internet deposits	126	82
Total interest on deposits	<u>1,146</u>	<u>1,067</u>
Interest on FHLB advances	397	401
Interest on federal funds purchased and securities sold under agreements to repurchase	-	-
Interest on other borrowings	1	2
Total interest expense	<u>1,544</u>	<u>1,470</u>
Net interest income before loan loss provision	5,127	4,664
Provision for loan losses	3,170	3,874
Net interest income after loan loss provision	<u>1,957</u>	<u>790</u>
Noninterest income:		
Service charges on deposit accounts	69	68
Other income	71	56
Total noninterest income	<u>140</u>	<u>124</u>
Noninterest expense:		
Salaries and benefits	2,516	2,948
Occupancy	380	361
Equipment and software	135	123
Professional fees	174	219
Postage, printing and supplies	27	21
Communications and data processing	211	165
FDIC premiums	259	224
Other expense	440	234
Total noninterest expense	<u>4,142</u>	<u>4,295</u>
Loss before provision for income taxes	(2,045)	(3,381)
Provision for income taxes	-	-
Net loss	<u>\$ (2,045)</u>	<u>\$ (3,381)</u>

Atlantic Capital Bancshares, Inc.
Selected Consolidated Financial Data

(dollars in thousands, except share data)

	<u>Quarter Ended</u> <u>December 31, 2009</u>		<u>Quarter Ended</u> <u>September 30, 2009</u>
	(unaudited)		(unaudited)
Income Summary:			
Net interest income before provision for loan losses	\$ 5,127	\$	4,664
Loan loss provision	3,170		3,874
Net interest income after provision for loan losses	1,957		790
Noninterest income	140		124
Noninterest expense	4,142		4,295
Net loss	(2,045)		(3,381)
Key Performance Ratios:			
Net interest margin	2.89%		2.80%
Yield on interest-earning assets	3.76%		3.69%
Cost of interest-bearing liabilities	1.16%		1.16%
Efficiency ratio	79.27%		90.42%
Average equity to average assets	15.30%		16.07%
Equity to assets	15.29%		16.52%
Tangible book value	\$ 7.94	\$	8.09
Credit Quality:			
Allowance for loan losses	\$ 10,528	\$	12,522
Non-performing loans	2,456		9,496
Other real estate owned	1,779		-
Non-performing assets	4,235		9,496
Allowance for loan losses to loans	1.80%		2.26%
Allowance for loan losses to non-performing loans	4.29x		1.32x
Non-performing loans to total loans, net of deferred and unearned	0.42%		1.71%
Non-performing assets to total assets	0.62%		1.46%
Net charge-offs	\$ 5,164	\$	-
Net charge-offs to average loans, annualized	3.66%		-
Average Balances:			
Loans, net of deferred and unearned	\$ 564,985	\$	539,437
Investment securities available-for-sale	89,775		89,830
Earning assets	703,566		660,048
Total assets	703,913		661,528
Deposits	547,404		504,561
Interest-bearing liabilities	526,577		503,722
Equity	107,733		106,322
Balance at period end:			
Loans, net of deferred and unearned	\$ 584,129	\$	554,059
Investment securities available-for-sale	90,244		88,870
Total assets	688,301		649,455
Deposits	491,846		472,737
Equity	105,273		107,318
Common Stock:			
Shares outstanding	13,261,038		13,261,038
Capital Ratios:			
Tier 1 capital	\$ 104,715	\$	106,356
Tier 1 common equity ratio (Tier 1 capital to average assets)	14.88%		16.08%
Tangible common equity/tangible assets	15.29%		16.52%