

### COMPARISON OF ATLANTIC CAPITAL BANK WITH ITS PRIMARY REGIONAL COMPETITORS

Bank Name	City	State	Holding Company Name	Tangible Common Equity/Assets	NPAs + 90-day Past Dues/ Assets	Texas Ratio	Charge-Offs/ Avg Loans	Loan Loss Reserves/ Loans	Loan Loss Reserves/ NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.14%	0.26%	1.81%	0.93%	1.71%	482.14%
Synovus Bank	Columbus	GA	Synovus Financial Corp.	9.71%	5.73%	46.70%	10.64%	3.51%	45.33%
Regions Bank	Birmingham	AL	Regions Financial Corporation	8.84%	4.59%	41.88%	2.95%	3.65%	59.59%
Wells Fargo Bank, NA	Sioux Falls	SD	Wells Fargo & Company	8.79%	6.23%	59.39%	2.06%	2.90%	61.97%
SunTrust Bank	Atlanta	GA	SunTrust Banks, Inc.	8.75%	5.53%	53.19%	2.49%	2.72%	42.09%
Fidelity Bank	Atlanta	GA	Fidelity Southern Corporation	8.66%	4.30%	42.61%	0.99%	1.82%	33.54%
Bank of America, NA	Charlotte	NC	Bank of America Corporation	7.59%	4.41%	49.05%	1.93%	3.47%	63.36%
Branch Banking and Trust Company	Winston-Salem	NC	BB&T Corporation	7.53%	5.71%	64.32%	2.37%	2.47%	39.54%

### COMPARISON OF ATLANTIC CAPITAL BANK WITH BANKS HAVING SIMILAR BUSINESS MODELS

Bank Name	City	State	Holding Company Name	Tangible Common Equity / Assets	NPAs + 90-day Past Dues / Assets	Texas Ratio	Charge-Offs / Avg Loans	Loan Loss Reserves / Loans	Loan Loss Reserves / NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.14%	0.26%	1.81%	0.93%	1.71%	482.14%
Sterling Bank	Houston	TX	Sterling Bancshares, Inc.	9.71%	3.94%	35.92%	0.83%	2.70%	40.63%
Pinnacle National Bank	Nashville	TN	Pinnacle Financial Partners, Inc.	9.24%	3.53%	33.58%	3.89%	2.60%	50.70%
PrivateBank & Trust Company	Chicago	IL	PrivateBancorp, Inc.	8.99%	4.58%	42.40%	2.17%	2.59%	49.70%
Texas Capital Bank, NA	Dallas	TX	Texas Capital Bancshares, Inc.	8.69%	3.26%	32.86%	0.98%	1.37%	41.53%
CoBiz Bank	Denver	CO	CoBiz Financial Inc.	8.57%	3.03%	26.66%	2.51%	4.06%	93.95%
Paragon Commercial Bank	Raleigh	NC	Paragon Commercial Corporation	6.80%	6.55%	81.18%	4.55%	1.84%	19.33%

Source: SNL Financial and FDIC Call-Reports

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

"Texas Ratio" =  $\frac{\text{NPA} + 90\text{day Past Dues}}{\text{Tangible Equity} + \text{Loan Loss Reserve}}$

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.