

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	Charge-Offs / Avg Loans	Loan Loss Reserves / Loans	Loan Loss Reserves / NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.94%	0.62	0.00	1.83	234.40
Columbus Bank & Trust Company	Columbus	GA	Synovus Financial Corp.	8.89%	3.46	7.42	3.43	55.32
Wells Fargo Bank, NA	Sioux Falls	SD	Wells Fargo & Company	8.63%	6.42	2.43	2.92	67.97
Bank of North Georgia	Alpharetta	GA	Synovus Financial Corp.	8.50%	11.24	6.10	3.99	28.55
Fidelity Bank	Atlanta	GA	Fidelity Southern Corporation	8.30%	4.68	1.32	2.11	33.72
Regions Bank	Birmingham	AL	Regions Financial Corporation	8.28%	4.85	3.15	3.57	55.78
SunTrust Bank	Atlanta	GA	SunTrust Banks, Inc.	7.55%	5.76	2.91	2.70	40.74
Bank of America, NA	Charlotte	NC	Bank of America Corporation	7.24%	4.57	2.41	3.44	64.97
Branch Banking and Trust Company	Winston-Salem	NC	BB&T Corporation	6.67%	5.20	1.65	2.43	39.68

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	Charge-Offs / Avg Loans	Loan Loss Reserves / Loans	Loan Loss Reserves / NPAs
Atlantic Capital Bank	Atlanta	GA	Atlantic Capital Bancshares	13.94%	0.62	0.00	1.83	234.40
Texas Capital Bank, NA	Dallas	TX	Texas Capital Bancshares, Inc.	9.19%	2.87	0.78	1.42	46.12
CoBiz Bank	Denver	CO	CoBiz Financial Inc.	8.79%	3.20	3.86	4.13	93.97
PrivateBank & Trust Company	Chicago	IL	PrivateBancorp, Inc.	8.57%	3.64	2.45	2.61	52.00
Pinnacle National Bank	Nashville	TN	Pinnacle Financial Partners, Inc.	8.48%	3.29	1.71	2.58	54.69
Sterling Bank	Houston	TX	Sterling Bancshares, Inc.	8.29%	3.26	2.63	2.46	46.77
Paragon Commercial Bank	Raleigh	NC	Paragon Commercial Corporation	7.19%	5.93	1.38	1.90	24.91

Source: SNL Financial and FDIC Call-Reports

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