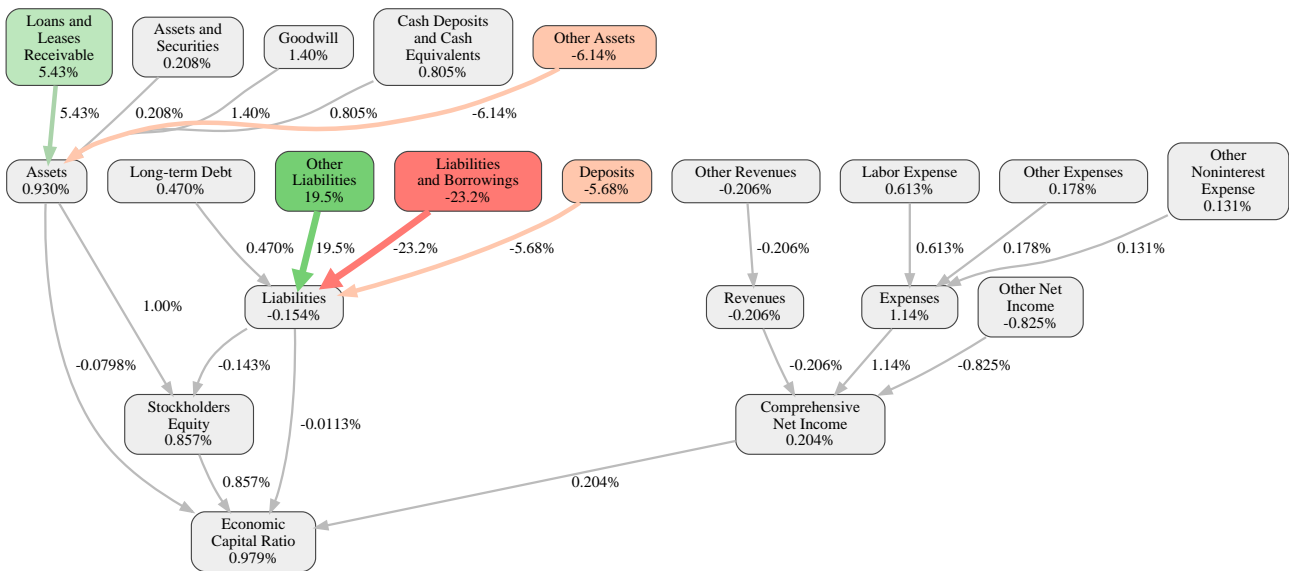




# STATE BANKS 2019

Ameris Bancorp  
Rank 44 of 172





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The relative strengths and weaknesses of Ameris Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Ameris Bancorp compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Ameris Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.98% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,280,820
Cash Deposits and Cash Equivalents	679,527
Deposits	9,649,313
Fees	0
Goodwill	503,434
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	7,338,094
Loans and Leases Receivable	8,483,095
Long-term Debt	0
Occupancy	0
Other Assets	351,229
Other Compr. Net Income	-3,154
Other Expenses	30,463
Other Liabilities	-7,000,239
Other Net Income	151,490
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	145,410

Output Variable	Value in 1000 USD
Liabilities	9,987,168
Assets	11,443,515
Expenses	30,463
Revenues	0
Stockholders Equity	1,456,347
Net Income	121,027
Comprehensive Net Income	117,873
Economic Capital Ratio	7.9%