





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 13% points. The greatest weakness of Ameris Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.2%, being 1.7% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	1,006,040
Cash Deposits and Cash Equivalents	4,064,657
Deposits	19,665,553
Fees	0
Goodwill	1,012,620
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	12,984,874
Loans and Leases Receivable	16,961,308
Long-term Debt	0
Occupancy	0
Other Assets	588,296
Other Compr. Net Income	-17,915
Other Expenses	119,199
Other Liabilities	-11,758,557
Other Net Income	496,112
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	225,400

Output Variable	Value in 1000 USD
Liabilities	20,891,870
Assets	23,858,321
Expenses	119,199
Revenues	0
Stockholders Equity	2,966,451
Net Income	376,913
Comprehensive Net Income	358,998
Economic Capital Ratio	8.2%