





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 12% 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 8.0%, being 3.5% points above the market average of 4.6%.

<b>Input Variable</b>	<b>Value in 1000 USD</b>
Assets and Securities	1,916,273
Cash Deposits and Cash Equivalents	1,118,132
Deposits	19,462,738
Fees	0
Goodwill	1,015,646
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,797,985
Loans and Leases Receivable	20,041,654
Long-term Debt	0
Occupancy	0
Other Assets	741,298
Other Compr. Net Income	-62,097
Other Expenses	106,558
Other Liabilities	-11,404,837
Other Net Income	453,098
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	220,283

<b>Output Variable</b>	<b>Value in 1000 USD</b>
Liabilities	21,855,886
Assets	25,053,286
Expenses	106,558
Revenues	0
Stockholders Equity	3,197,400
Net Income	346,540
Comprehensive Net Income	284,443
Economic Capital Ratio	8.0%