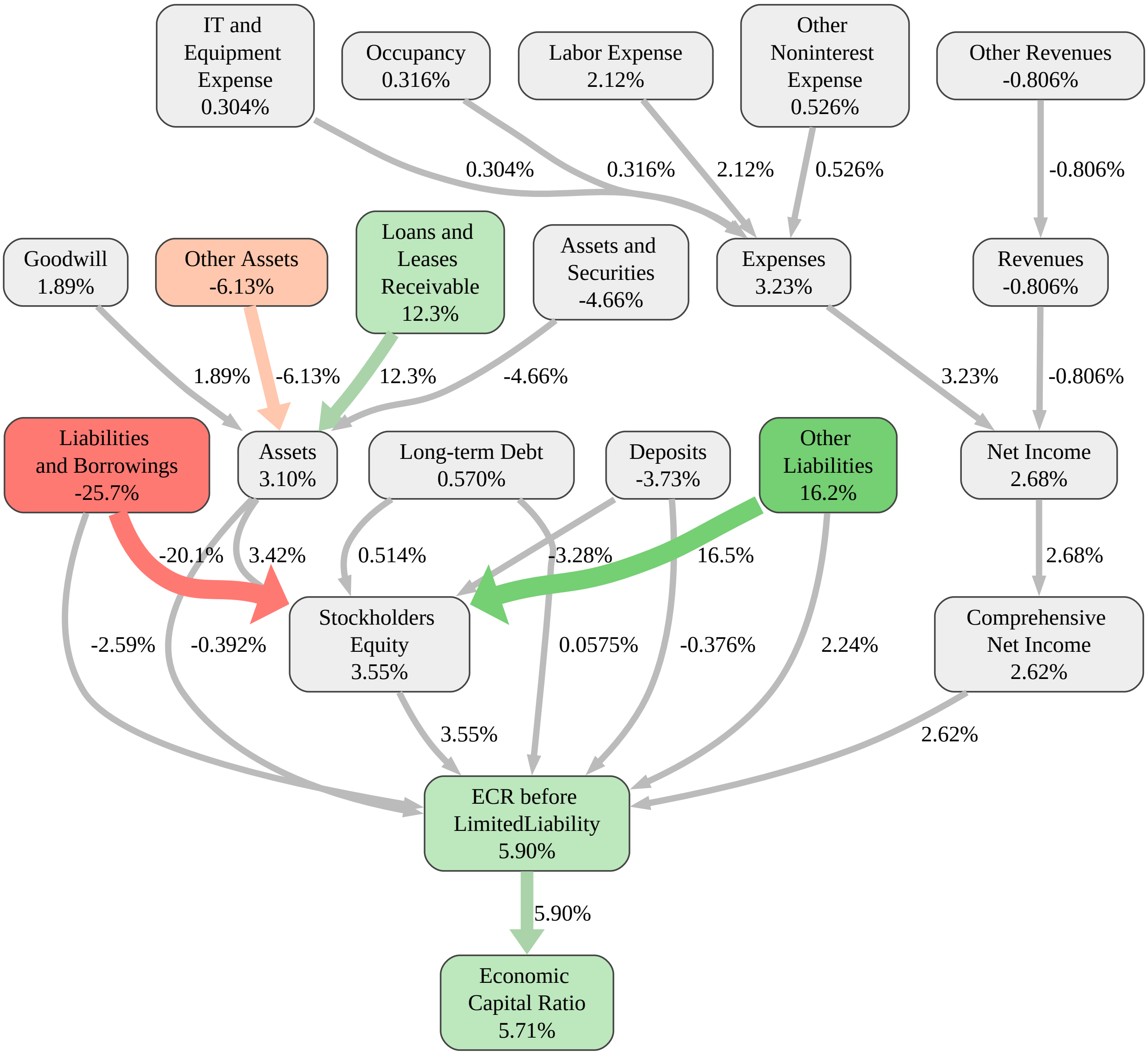
STATE BANKS 2025

Ameris Bancorp
Rank 5 of 96



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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 16% points.The greatest weakness of Ameris Bancorp is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 5.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	2,173,403
Cash Deposits and Cash Equivalents	1,220,377
Deposits	21,722,448
Fees	0
Goodwill	1,015,646
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	15,879,926
Loans and Leases Receivable	20,930,421
Long-term Debt	0
Occupancy	0
Other Assets	712,743
Other Compr. Net Income	5,820
Other Expenses	117,175
Other Liabilities	-15,091,846
Other Net Income	475,860
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	209,460

Output Variable	Value in 1000 USD
Liabilities	22,510,528
Assets	26,262,050
Expenses	117,175
Revenues	0
Stockholders Equity	3,751,522
Net Income	358,685
Comprehensive Net Income	364,505
BaseVar	25,473,211
ECR before LimitedLiability	17%
Economic Capital Ratio	17%