UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934

| | |
|---|---|
| Date of report (Date of earliest event reported): | November 16, 2026 |

Ameris Bancorp

(Exact Name of Registrant as Specified in Charter)

| Georgia | 001-13901 | 58-1456434 |
|---|---|---|
| (State or Other Jurisdiction of Incorporation) | (Commission File Number) | (IRS Employer Identification No.) |

| | |
|---|---|
| 3490 Piedmont Road N.E., Suite 1550<br>Atlanta, Georgia | 30305 |
| (Address of Principal Executive Offices) | (Zip Code) |

Registrant's telephone number, including area code: (404) 639-6500

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (*see* General Instruction A.2. below):

☒ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

| Title of each class | Trading Symbol(s) | Name of each exchange on which registered |
|---|---|---|
| Common Stock, par value $1.00 per share | ABCB | New York Stock Exchange |

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).
Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

**Item 7.01 Regulation FD Disclosure.**

On November 16, 2026, Ameris Bancorp, a Georgia corporation ("Ameris"), issued a press release (the "Press Release") announcing its entry into an Agreement and Plan of Merger, dated as of November 13, 2026 (the "Merger Agreement"), by and between Ameris and Bank of Central Florida Holding Company, a Florida corporation ("BOCF"), pursuant to which, among other things and subject to the terms and conditions set forth therein, Ameris will acquire BOCF through a merger of BOCF with and into Ameris (the "Merger"), with Ameris surviving the Merger as the surviving corporation. A copy of the Press Release is attached to this Current Report as Exhibit 99.1 and incorporated herein by reference.

In connection with the announcement of the Merger Agreement, Ameris also issued an investor presentation containing supplemental information regarding the Merger, a copy of which is attached to this Current Report as Exhibit 99.2 and incorporated herein by reference. The investor presentation is also available on Ameris's website at www.amerisbank.com.

The information contained in this Item 7.01 and in Exhibits 99.1 and 99.2 attached to this Current Report is being furnished and shall not be deemed filed for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of such section. Furthermore, such information shall not be deemed to be incorporated by reference into any registration statement or other document filed pursuant to the Securities Act of 1933, as amended.

**Item 9.01 Financial Statements and Exhibits.**

(d) Exhibits.

99.1 Press Release, issued November 16, 2026

99.2 Investor Presentation, dated November 16, 2026.

104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

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**CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS**

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Factors that could cause or contribute to such differences include, but are not limited to, the risk that the cost savings and other expected benefits from the Merger may not be realized or take longer than anticipated to be realized; risks related to the integration of BOCF's operations into those of Ameris, including the risk that the integration will be delayed or will be more costly or difficult than expected; the ability of Ameris to obtain required governmental approvals of the Merger on the anticipated timeline and without the imposition of adverse conditions; the failure of the closing conditions in the Merger Agreement to be satisfied, including the approval by shareholders of BOCF, or any unexpected delay in closing the Merger; disruption from the Merger of customer, vendor, employee or other business partner relationships; general competitive, economic, unemployment, political and market conditions and fluctuations, including real estate market conditions, and the effects of such conditions and fluctuations on the creditworthiness and payment behavior of borrowers, collateral values, asset recovery values and the value of investment securities; movements in interest rates and their impacts on net interest margin, investment security valuations and other performance measures; expectations on credit quality and performance; legislative and

regulatory changes; changes in U.S. government trade, monetary and fiscal policies, including tariffs; competitive pressures on product pricing and services; fraud, theft or other misconduct impacting customers or operations; cybersecurity risks, including data breaches, malware, ransomware and account takeover; the success and timing of Ameris's business strategies and plans; Ameris's outlook and long-term goals for future growth; and natural disasters, geopolitical events, acts of war or terrorism or other hostilities, public health crises and other catastrophic events beyond Ameris's control. Further information regarding additional factors which could affect the forward-looking statements contained in this Current Report can be found in the cautionary language included under the headings "Cautionary Note Regarding Forward-Looking Statements" and "Risk Factors" in Ameris's most recent annual report on Form 10-K and quarterly reports on Form 10-Q, and other documents subsequently filed by Ameris with the Securities and Exchange Commission (the "SEC"). Forward-looking statements speak only as of the date they are made, and Ameris undertakes no obligation to update or revise forward-looking statements except as required by law.

**IMPORTANT INFORMATION ABOUT THE MERGER AND WHERE TO FIND IT**

In connection with the Merger, Ameris intends to file with the SEC a registration statement on Form S-4 that will include a proxy statement of BOCF to be sent to BOCF's shareholders seeking their approval of the Merger Agreement. The registration statement also will contain the prospectus of Ameris to register the shares of Ameris common stock to be issued in connection with the Merger. INVESTORS AND SHAREHOLDERS OF BOCF ARE ENCOURAGED TO READ THE REGISTRATION STATEMENT, INCLUDING THE PROXY STATEMENT/PROSPECTUS THAT WILL BE A PART OF THE REGISTRATION STATEMENT, WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED BY AMERIS WITH THE SEC, INCLUDING ANY AMENDMENTS OR SUPPLEMENTS TO THE REGISTRATION STATEMENT AND THOSE OTHER DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT AMERIS, BOCF AND THE MERGER.

The registration statement and other documents filed with the SEC may be obtained for free at the SEC's website (www.sec.gov). You will also be able to obtain these documents, free of charge, from Ameris at the "Investor Relations" section of Ameris's website at ir.amerisbank.com. Copies of the definitive proxy statement/prospectus will also be made available, free of charge, by contacting Ameris Bancorp at 3490 Piedmont Road N.E., Suite 1550, Atlanta, GA 30305, Attn: Investor Relations, or at Email: Investor.Relations@amerisbank.com, or by contacting Bank of Central Florida Holding Company at 5015 S. Florida Avenue, Lakeland, FL 33813, Attn: Shareholder Relations, or at Email: shareholders@bankofcentralflorida.com.

**PARTICIPANTS IN THE SOLICITATION**

Ameris, BOCF and certain of their respective directors and executive officers may, under the rules of the SEC, be deemed to be participants in the solicitation of proxies from BOCF's shareholders in favor of the approval of the Merger Agreement. Information about the directors and executive officers of Ameris and their direct or indirect interests, by stock ownership or otherwise, can be found under the headings "Director Compensation," "Director Independence," "Executive Compensation" and "Stock Ownership" in Ameris's definitive proxy statement in connection with its 2026 annual meeting of shareholders, as filed with the SEC on April 7, 2026, and other documents subsequently filed by Ameris with the SEC. To the extent holdings of Ameris common stock by its directors or executive officers have changed from the amounts set forth in Ameris's definitive proxy statement in connection with its 2026 annual meeting of shareholders, such changes have been or will be reflected in filings with the SEC on Form 3 (Initial Statement of Beneficial Ownership of Securities), Form 4 (Statement of Changes in Beneficial Ownership) or Form 5 (Annual Statement of Beneficial Ownership of Securities) (which are available at www.sec.gov/edgar/search/#/category=form-cat2&ciks=0000351569&entityName=Ameris%2520Bancorp%2520(ABCB)%2520(CIK%25200000351569)). Additional information regarding the interests of the participants in the solicitation will also be included in the proxy statement/prospectus pertaining to the Merger if and when it becomes available. Free copies of these documents may be obtained as described above.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

**AMERIS BANCORP**

By: /s/ Nicole S. Stokes
Nicole S. Stokes
Chief Financial Officer

Date: November 16, 2026



*News Release*

**AMERIS BANCORP ENHANCES CENTRAL FLORIDA PRESENCE THROUGH AGREEMENT TO ACQUIRE BANK OF CENTRAL FLORIDA HOLDING COMPANY**

**ATLANTA, GA, November 16, 2026** - Ameris Bancorp (NYSE: ABCB) ("Ameris") and Lakeland, Florida-based Bank of Central Florida Holding Company, parent company of Bank of Central Florida, today announced the signing of a definitive merger agreement pursuant to which Ameris will acquire Bank of Central Florida Holding Company in an all-stock merger transaction.

Bank of Central Florida operates seven financial centers in the greater Lakeland/Tampa area. As of September 30, 2026, Bank of Central Florida had total assets of approximately $1.2 billion, loans of approximately $851 million and deposits of approximately $1.1 billion.

"This proposed transaction will enhance our position in Central Florida by adding a meaningful presence along the fast-growing I-4 corridor between Tampa and Orlando, while also strengthening our banking operations in the Tampa market itself," said Palmer Proctor, CEO of Ameris. "The combination brings together Bank of Central Florida's long-standing customer relationships and local focus with Ameris's broader product suite and larger balance sheet, creating a platform for continued growth while maintaining a commitment to serving customers throughout the region. Ameris and Bank of Central Florida share highly compatible cultures focused on customer satisfaction, community impact and high performance."

"I'm proud of what our team has built and am grateful for the trust our clients and communities have placed in us. In Ameris, we've found a partner that shares our commitment to relationship banking," said Paul J. Noris, Founder, Chairman and CEO of Bank of Central Florida Holding Company. "With Ameris's broader resources and capabilities, we'll be able to do more for the clients we serve and support their growth for years to come."

Upon consummation of the merger, Paul J. Noris will join the Ameris team and will continue his leadership in the Lakeland and Tampa markets, assuming oversight of the existing Ameris branches in those markets as well.

Under the terms of the agreement, shareholders of Bank of Central Florida Holding Company will receive 0.6279 shares of Ameris common stock for each outstanding share of Bank of Central Florida Holding Company common stock, for an implied value of $51.80 per share based on Ameris's closing price of $82.50 as of November 12, 2026.

The definitive agreement was approved by the boards of directors of Ameris and Bank of Central Florida Holding Company. The transaction is expected to close in the first quarter of 2027 and is subject to customary closing conditions, including regulatory approval, as well as the approval of Bank of Central Florida Holding Company's shareholders.

Piper Sandler & Co. is serving as financial advisor and Wachtell, Lipton, Rosen & Katz is serving as legal counsel to Ameris in the transaction. Barclays is serving as financial advisor and Smith Mackinnon, PA is serving as legal counsel to Bank of Central Florida Holding Company.

There is no conference call scheduled. A slide presentation related to the proposed transaction is included in Ameris's Current Report on Form 8-K filed with the SEC on November 16, 2026 and will be available on the "Investor Relations" page of the Ameris Bank website at ir.amerisbank.com.

***About Ameris Bancorp***

Ameris Bancorp is the parent of Ameris Bank, a state-chartered bank headquartered in Atlanta, Georgia. Ameris operates financial centers in five southeastern states and serves consumer and business customers nationwide through select lending channels. Ameris manages $28.5 billion in assets as of September 30, 2026, and provides a full range of traditional banking and lending products, treasury and cash management, insurance premium financing, and mortgage and refinancing services. Learn more about Ameris at www.amerisbank.com.

***About Bank of Central Florida Holding Company***

Bank of Central Florida Holding Company is the parent of Bank of Central Florida, a community bank headquartered in Lakeland, Florida, with approximately $1.2 billion in total assets as of September 30, 2026. Founded in 2007, Bank of Central Florida provides commercial and personal banking products and services through three branches located in Lakeland, Florida and three branches and one loan production office located in Tampa, Florida. The bank serves customers throughout Central Florida with an emphasis on businesses and individuals who desire a relationship-based approach and a local banking partner.

*For more information, contact:*

Brady Gailey
Executive Director of Corporate Development
(404) 240-1517

***Cautionary Note Regarding Forward-Looking Statements***

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***Participants in the Solicitation***

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# Acquisition of Bank of Central Florida Holding Company ("BOCF")

**November 16, 2026**



AMERIS BANCORP

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# Transaction Highlights

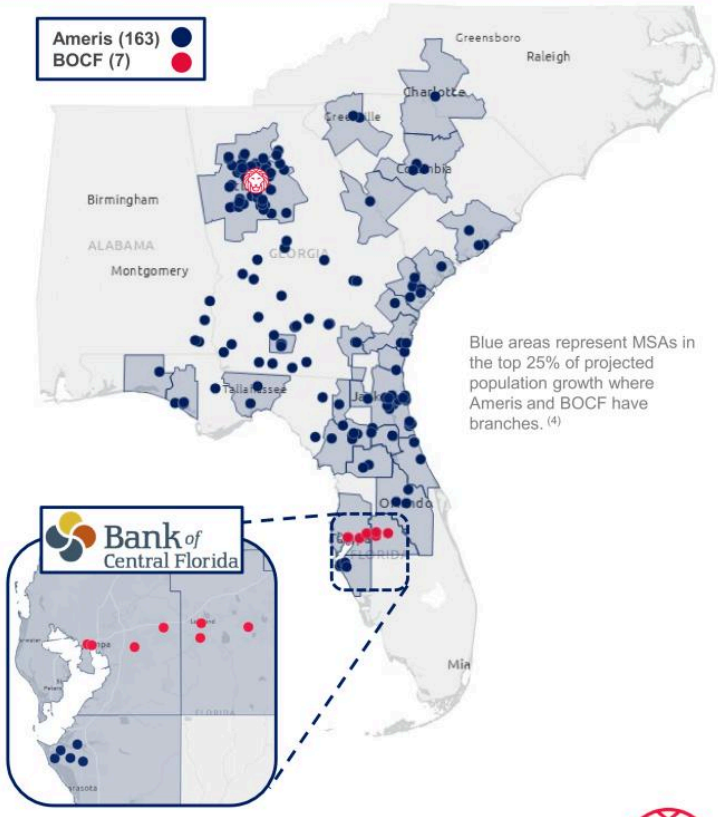
## Bank of Central Florida

### A Strategically Compelling Partner

1. Adds scale in strategically important and demographically attractive Central Florida markets
2. Combines two highly aligned cultures that share in a commitment to client service and organic growth
3. Fits with Ameris's profitable growth strategy

### Financially Attractive Transaction

| | |
|---|---|
| **Total Assets**<br>*$1.2 Billion* | **YTD ROAE / ROAA**<br>*16.84% / 1.25%* |
| **Gross Loans**<br>*$851 Million* | **Total Deposits**<br>*$1.1 Billion* |
| **$180.0 Million**<br>*Deal Value (1) (2)* | **~3.0%**<br>*2028 EPS Accretion* |
| **192%**<br>*P / TBVPS (2)* | **~1.5%**<br>*TBVPS Dilution* |
| **11.8x**<br>*P / LTM EPS (2)* | **~2.5 year**<br>*TBVPS Dilution Earnback (3)* |




Blue areas represent MSAs in the top 25% of projected population growth where Ameris and BOCF have branches. (4)

1 – Based on BOCF common shares outstanding of 3,462,414 and stock options outstanding of 39,635 with a weighted average strike price of $34.44

2 – Based on Ameris closing common stock price of $82.50 as of November 12, 2026

3 – TBVPS dilution earnback period calculated using the crossover method

4 – Projected population change from S&P Capital and Claritas

# Ameris's Strategic M&A Criteria

| Strategic M&A Criteria | Bank of Central Florida |
|---|---|
| **Cultural compatibility**<br>• Organic growth model with a commercial focus and deep client relationships | ✓ |
| **Southeastern geographic fit**<br>• Positioned in attractive Lakeland and Tampa markets that complement Ameris's existing Florida footprint | ✓ |
| **Strong core deposit franchise**<br>• 30% noninterest-bearing deposit contribution; 1.55% cost of deposits (1)<br>• Improves loan-to-deposit ratio by providing excess deposits of $272 million (2) | ✓ |
| **Clean asset quality**<br>• Low levels of historical net charge-offs and zero NPAs at most recent quarter end (1) | ✓ |
| **Financially attractive transaction**<br>• Manageable TBVPS dilution with an earnback period of less than three years | ✓ |
| **Low execution risk**<br>• Limited disruption – same core processor and efficient operating model | ✓ |

1 – Most recent quarter results per September 30, 2026 Call Report filing

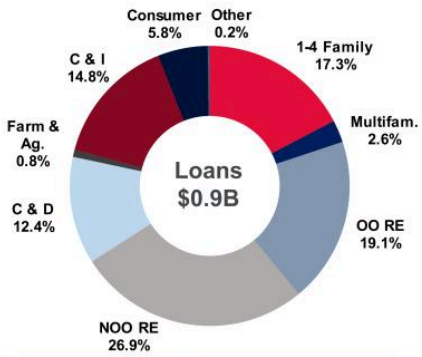
2 – Consolidated financial data as of September 30, 2026

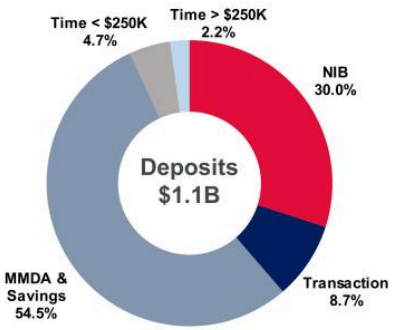
# Overview of BOCF

## Company Description

- Bank of Central Florida was founded in 2007 to serve clients who value a relationship-based approach and a local partner
- Ranks as the #2 community / regional bank by deposit market share in the Lakeland-Winter Haven MSA (1)
- High-performing company with a track record of organic growth, strong profitability, and excellent asset quality supported by an attractive low-cost funding base
- Dedicated management team with deep ties to the community

## Loan and Deposit Compositions (2)




**Loan Yield: 5.86%**

**Cost of Deposits: 1.49%**

## Consolidated Financial Information

| Balance Sheet ($M) | FY 2024 | FY 2025 | YTD 2026 |
|---|---|---|---|
| Total Assets | $1,154 | $1,204 | $1,235 |
| Gross Loans | 754 | 821 | 851 |
| Total Deposits | 1,062 | 1,093 | 1,123 |
| Tangible Common Equity | 73 | 91 | 93 |
| **Profitability** | | | |
| Net Income ($M) | $11.1 | $14.3 | $11.8 |
| ROAA (%) | 1.00% | 1.19% | 1.25% |
| ROAE (%) | 16.50% | 17.62% | 16.84% |
| Net Interest Margin (%) | 3.39% | 3.65% | 3.66% |
| Efficiency Ratio (%) | 61.3% | 55.8% | 56.8% |
| **Balance Sheet Ratios** | | | |
| Gross Loans / Deposits (%) | 71% | 75% | 76% |
| TCE / TA (%) | 6.3% | 7.6% | 7.6% |
| **Asset Quality** | | | |
| NPAs / Assets (%) | 0.00% | 0.00% | 0.00% |
| Reserves / Loans (%) | 0.98% | 1.04% | 1.08% |
| NCOs / Average Loans (%) | 0.04% | 0.03% | 0.00% |
| **Yield & Cost** | | | |
| Yield on Loans | 5.84% | 5.92% | 5.86% |
| Cost of Deposits | 1.76% | 1.57% | 1.49% |

1 – Deposit market share according to the FDIC's Summary of Deposits as of June 30, 2026. Community and regional banks defined as banks with pro forma total assets <$50B

2 – Compositions per September 30, 2026 Call Report filing
Note: Financial data as of September 30, 2026

# Strengthens Florida Franchise

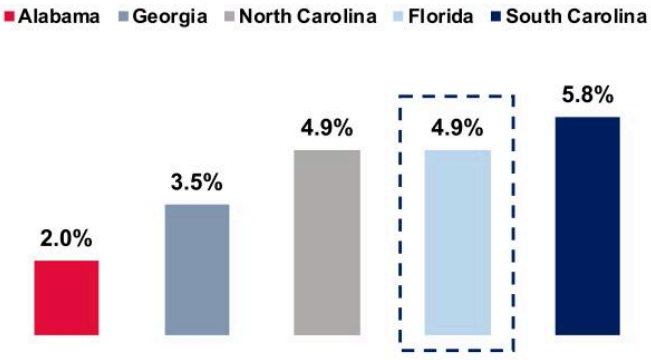
## Adding Scale in a Growing Market

- Moves Ameris to #5 by pro forma deposit market share in Florida for community and regional banks (1)
- Florida ranks fourth nationally in terms of projected population change between 2027 and 2032 (2)
- Unlocks growth opportunities in Central Florida through added scale and banking talent
- Ameris expects to continue to prioritize organic growth across its footprint, with Florida a major contributor

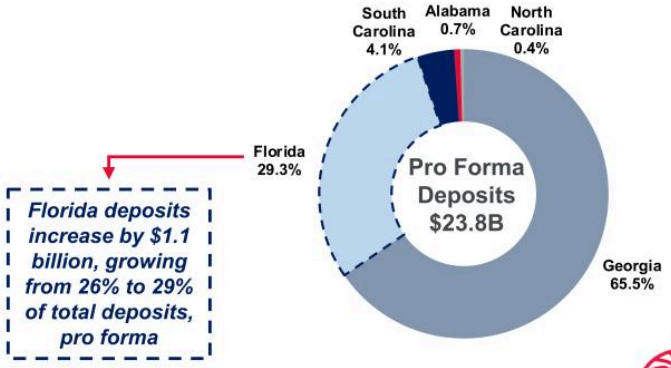
## FL Community & Regional Bank Market Share (1)

| Rank | Institution | Branch Count | Total Deposits ($M) | Market Share (%) |
|---|---|---|---|---|
| 1 | BankUnited, Inc. | 51 | 20,729 | 2.5 |
| 2 | Seacoast Banking Corporation of Florida | 105 | 16,678 | 2.0 |
| 3 | Amerant Bancorp Inc. | 24 | 8,361 | 1.0 |
| 4 | Home BancShares, Inc. | 81 | 7,918 | 0.9 |
| | **Combined Company** | **56** | **6,991** | **0.8** |
| 5 | Ocean Bankshares Inc. | 25 | 6,205 | 0.7 |
| **6** | **Ameris Bancorp** | **49** | **5,854** | **0.7** |
| 7 | Bank OZK | 46 | 5,766 | 0.7 |
| 8 | Banesco USA | 8 | 4,277 | 0.5 |
| 9 | SNBNY Holdings Ltd. | 3 | 3,516 | 0.4 |
| 10 | First Federal Bancorp MHC | 26 | 3,344 | 0.4 |
| 32 | Bank of Central Florida Holding Company | 7 | 1,138 | 0.1 |

## Proj. '27-'32 Pop. Growth in Existing Markets (2)




## Expanding Florida Franchise (3)




1 – Deposit market share according to the FDIC's Summary of Deposits as of June 30, 2026. Community and regional banks defined as banks with pro forma total assets <$50B

2 – Projected population change from S&P Capital and Claritas

3 – Based on FDIC's Summary of Deposits as of June 30, 2026

# Transaction Details

| | |
|---|---|
| **Structure and Consideration** [1] | • **Consideration mix:** 100% common stock<br>• **Fixed exchange ratio:** 0.6279 Ameris shares for each BOCF share outstanding<br>• **Implied transaction value:** $180.0 million [2] or $51.80 per BOCF share<br>• **Pro forma ownership:** ~97% Ameris / ~3% BOCF |
| **Implied Transaction Multiples** [1] | • **Price / TBVPS:** 192%<br>• **Price / LTM EPS:** 11.8x<br>• **Price / 2027E EPS + Fully Phased-In Cost Savings:** 7.3x<br>• **Franchise Premium / Core Deposits** [3]**:** 7.9% |
| **Projected Financial Impact** | • **EPS:** Accretion of ~3% annually on a fully phased-in basis<br>• **TBVPS:** Dilution of ~1.5% at transaction close, earned back in ~2.5 years [4]<br>• **Internal Rate of Return:** ~20.1% IRR<br>• **Capital:** Pro forma CET1 ratio of approximately 13.4% at transaction close |
| **Approvals and Timing** | • **Approvals:** Subject to BOCF shareholder approval and customary regulatory approvals<br>• **Timing:** Anticipated closing during the first quarter of 2027 |

1 – Based on Ameris closing common stock price of $82.50 as of November 12, 2026

2 – Based on BOCF common shares outstanding of 3,462,414 and stock options outstanding of 39,635 with a weighted average strike price of $34.44

3 – Core deposits defined as total deposits less certificates of deposits greater than $250,000 per Call Report data

4 – TBVPS dilution earnback period calculated using the crossover method

# Appendix



AMERIS BANCORP

# Key Transaction Assumptions

| | |
|---|---|
| **Projected Earnings** | • Projections are based on consensus analyst estimates for Ameris and management forecast for BOCF |
| **Cost Savings** | • Cost savings equal to 30.0% of BOCF's non-interest expense base<br>  – 75% phased-in during 2027, 100% thereafter |
| **Merger Costs** | • $17.0 million, pre-tax, fully reflected in pro forma tangible book value estimate at close |
| **Loan Credit Mark** | • Gross loan credit mark of $22.3 million, or 2.5% of estimated gross loans at close<br>  – Results in a net credit mark of $12.9 million after reversal of BOCF's reserves |
| **Interest Rate and Other Fair Value Marks** | • Loan interest rate mark of $20.0 million, accreted sum-of-years digits over 6 years<br>• AFS securities losses of $19.3 million in AOCI, accreted straight-line over 5 years<br>• Fixed asset write-up of $3.2 million, depreciated straight-line over 30 years<br>• Time deposit write-down of $0.2 million, accreted sum-of-years digits over 2 years |
| **Core Deposit Intangible** | • Core deposit intangible equal to 3.0% of BOCF's non-time deposits, amortized sum-of-years digits over 10 years |
| **Other** | • $0.1 million estimated reduction to interchange income from Durbin amendment<br>• Marginal tax rate of 24.5% |

Note: All purchase accounting adjustments are presented on a pre-tax basis

# TBVPS Reconciliation

## Illustrative Tangible Book Value Per Share Impact

| *Dollars in millions, except per share amounts* | ($M) | Shares (M) | Per Share ($) |
|---|---|---|---|
| Ameris Tangible Book Value at Close | $3,265.3 | 67.0 | $48.73 |
| Equity Consideration to BOCF [1] | 179.4 | 2.2 | |
| Core Deposit Intangible | (31.4) | | |
| Goodwill Created | (83.0) | | |
| Ameris Merger Costs, After-tax [2] | (10.8) | | |
| **Pro Forma Tangible Book Value at Close** | **$3,319.5** | **69.2** | **$47.98** |
| **TBVPS Accretion / (Dilution) to Ameris ($)** | | | **($0.75)** |
| **TBVPS Accretion / (Dilution) to Ameris (%)** | | | **(1.5%)** |
| **TBVPS Dilution Earnback Period** | | | **2.5 Years** |

## Calculation of Intangibles Created

| | ($M) |
|---|---|
| **Aggregate Transaction Value** | **$180.0** |
| BOCF Tangible Book Value at Close | $95.7 |
| Fair Value Adjustments | (29.7) |
| DTA From Fair Value Adjustments | 7.3 |
| BOCF Adjusted Tangible Book Value at Close | $73.3 |
| **Implied Premium** | **$106.7** |
| Core Deposit Intangible | ($31.4) |
| DTL on Core Deposit Intangible | 7.7 |
| **Goodwill Created** | **$83.0** |



1 – Based on 0.6279x exchange ratio and Ameris closing common stock price of $82.50 as of November 12, 2026

2 – Merger costs allocated to Ameris, assuming all merger costs are accrued at closing

# EPS Reconciliation

## Illustrative Earnings Per Share Impact

| *Dollars in millions, except per share amounts* | 2027E [1] | 2028E |
|---|---|---|
| Ameris Net Income | $463.5 | $480.6 |
| BOCF Net Income | 14.7 | 22.4 |
| **Combined Net Income** | **$478.2** | **$503.0** |
| **After-tax Transaction Adjustments** | | |
| Estimated Cost Savings | $3.4 | $6.5 |
| Accretion of Purchase Accounting Marks | 5.6 | 6.7 |
| Amortization of Core Deposit Intangible | (3.2) | (4.0) |
| Other Adjustments | (0.4) | (0.3) |
| Total After-Tax Transaction Adjustments | $5.4 | $8.9 |
| **Pro Forma Net Income** | **$483.6** | **$511.9** |
| Ameris Standalone Avg. Diluted Shares Outstanding (M) | 66.4 | 64.7 |
| **Ameris Consensus Standalone EPS** | **$6.98** | **$7.43** |
| Pro Forma Avg. Diluted Shares Outstanding (M) | 68.0 | 66.9 |
| **Pro Forma EPS** | **$7.11** | **$7.65** |
| **EPS Accretion / (Dilution) to Ameris ($)** | **$0.13** | **$0.22** |
| **EPS Accretion / (Dilution) to Ameris (%)** | **1.9%** | **3.0%** |

1 – 2027E reflects partial year impact from acquisition of BOCF including 75% cost saves realization and excludes one-time merger costs