

Corporate Social Responsibility Report



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The terms "Ameris," the "Company," "we," "us" and "our" as used herein refer collectively to Ameris Bancorp, a Georgia corporation, and its subsidiaries, including Ameris Bank (the Bank), when or where appropriate.

LETTER FROM THE CEO

DEAR CUSTOMERS, TEAMMATES, SHAREHOLDERS AND COMMUNITY PARTNERS.

Ameris is committed to making a positive, meaningful social impact. That begins with delivering financial peace of mind to customers and extends to helping the businesses and communities we serve to achieve responsible economic growth.

We put our teammates first. We value diversity, practice inclusion and champion equity. In 2021, we established seven resource groups that give teammates an opportunity to serve as advocates and help us continuously celebrate the diversity that makes Ameris strong.

We invest in our teammates and promote professional and career development. Ameris introduced a new leadership development program in 2021, open for all teammates, knowing that leadership is not determined by role or title.

We give back to our communities. Through donations and volunteerism, our teammates and the Ameris Foundation passionately support those in need. Programs such as the Ameris Dream are making homeownership possible for many people.

We care about the environment. Last year, we engaged a consultancy to assess opportunities to conserve energy and lessen our carbon footprint. I am proud of the actions underway to become a more sustainable company.

Finally, we operate with strong governance and advocate for information security. We regularly deliver information and education to both teammates and customers, giving them the knowledge to identify the red flags of scams.

We are pleased to highlight our progress in each of these areas in this year's Corporate Social Responsibility Report.

Thank you for your interest in Ameris. Together, we can make a difference.

Sincerely,

H. Palmer Proctor Jr. Chief Executive Officer



Ameris is a purpose-driven company, dedicated to bringing financial peace of mind to communities, one person at a time. We are committed to investing in the future of our teammates, our communities and our environment.







BUILDING A SUSTAINABLE FUTURE

At Ameris, we are committed to building a sustainable future. We have partnered with a reputable third-party energy consultant to help us identify ways to reduce our energy and utility consumption. This partnership is enabling Ameris to best prioritize efficiency projects and measure their impact.

In 2021, Ameris developed a plan to replace LED lighting in all of our owned locations during 2022.

Each year, this work is expected to reduce lighting-related electricity use by 50-55%, save 2,200 carbon tons and reduce kilowatt hours by 2.6 million. The roadmap for improved environmental sustainability also includes Ameris's water footprint reduction and enhanced HVAC controls and building automation to further reduce our consumption of energy.





2,200

Carbon Tons Saved/Year



2.6 M

Kilowatt Hours Reduced per year



TEAMMATE SUPPORT AND WELL-BEING

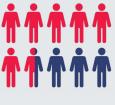
Ameris prioritizes the well-being of teammates and their families. We offer competitive benefits, including medical, dental, vision, disability and life insurance, as well as paid time off and an employee stock purchase plan. Our 401(k) plan matches 50% of each teammate elective deferral amount up to the first 6% of the contribution. An Employee Assistance Program (EAP) assists teammates and their eligible dependents with personal or job-related concerns, including emotional well-being, legal and financial matters, healthy lifestyles and work/life transitions.

ADVANCING OUR CULTURE OF DEI

Diversity, equity and inclusion (DEI) is an integral part of our strategic vision at Ameris. It starts with fostering an environment built on equal dignity and respect. Inclusion is critical for building a culture of belonging, inviting every teammate to contribute and to bring their "full selves" to work. We prioritize equity across our organization and strive to ensure that all teammates have equal access to the resources they need to succeed and to opportunities for advancement.

At Ameris, we are proud to continuously celebrate diversity for the ways it strengthens our Company. We have increased our focus on recruitment efforts to build a diverse talent pipeline. The DEI task force spearheads frequent Fireside Chats featuring leaders and guest speakers, and inclusive conversations that allow teammates to be a part of candid open discussions on topics such as allyship. The task force also partners with the marketing team to honor several national times of recognition, such as Black History Month, Women's History Month, Asian American and Pacific Islander (AAPI) Heritage Month, Pride Month and Hispanic Heritage Month.

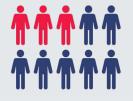
AMERIS WORKFORCE



66% Women



34% Men



31% Minorities

AMERIS LEADERSHIP



43% Women



57% Men



16% Minorities

"The Minds Matter ERG creates a safe environment to share and normalize mental health needs in the workplace and works to build support for mental health initiatives and local causes. I'm honored to help Ameris support teammates and communities to reduce the stigma associated with mental health issues. Fostering a culture of empathy, safety and understanding of mental health is crucial to our teammates' well-being and exemplifies the message we aim to send that 'we're with you'."

Farah M., HR Business Partner and Co-chair of the Minds Matter Employee Resource Group





TEAMMATE ENGAGEMENT & COMMUNICATIONS

In 2021, we introduced our new intranet, The Mane Connection — a modern, centralized hub for communication that connects all teammates by sharing Company news, stories, upcoming events and opportunities to be a part of our diverse and professional development programs.

During a monthly video message from CEO Palmer Proctor and quarterly leadership calls, teammates learn more about the Company's strategy and strategic milestones and hear our leaders' perspectives on how current events and conditions impact our business and customers.

Each year, we conduct a Teammate Engagement Survey to keep a pulse on how teammates are experiencing the work environment and culture at Ameris. Sixty-five percent of teammates responded to our most recent survey, which was an increase from the previous survey's 43% response rate. Teammates demonstrated an evident connection to the Company's purpose to deliver financial peace of mind.

94%

of teammates clearly understand the Ameris purpose

87%

of teammates are inspired by this purpose

91%

of teammates feel they can make a difference in the Company's success

When asked about our inclusive culture,



of teammates felt accepted and respected as their authentic selves at Ameris

of teammates acknowledged that Company leaders are committed to diversity, equity and inclusion

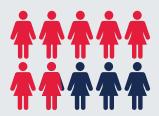


A LEADERSHIP DEVELOPMENT **PROGRAM FOR ALL**

Ameris believes that effective and meaningful leadership development further elevates our Company and supports us in continuing to attract and retain top talent. Our Leadership Development Program is a unique, self-paced program that any teammate at Ameris can join. Based on where each teammate is in their career and the skills they wish to hone, Ameris provides three tracks of course work - leading self, leading others and leading leaders. Teammates embark on a leadership development journey facilitated through a mixture of online learning, webinars, book clubs and in-person development. The program is self-paced and available to all teammates at any time to encourage participation when it fits best into their lives.

185 TEAMMATES

In its inaugural year, 185 teammates enrolled in our Leadership Development Program, closing out 2021 at various stages in their development.



Women accounted for nearly two-thirds of teammates enrolled in the program this year.

CONTINUOUS LEARNING AT EVERY CAREER STAGE

Ameris values continuous learning and a growth mindset. Teammates have access to free courses to earn American Bankers Association (ABA) certificates to enhance their career development and further their skills. In 2021, we established the Voice of a Lion Toastmasters Club, an encouraging environment for teammates to practice impromptu and prepared speaking skills. This is valuable professional experience, whether teammates want to improve public speaking, sales presentations, listening or overall leadership skills.

Ameris also has an active book club for teammates — reading professional favorites such as "The Seven Habits of Highly Effective People" and "The Four Disciplines of Execution," helping teammates stay up to date on industry best practices, gain fresh perspectives and share takeaways with their peers.

We continually alert teammates to career and professional development opportunities through the monthly Learning & Development newsletter. In addition to sharing details on upcoming training sessions and our ongoing Leadership Development Program, this newsletter allows teammates to discover more learning opportunities and recommendations for relevant books, articles and podcasts.

LEADERSHIP DEVELOPMENT PROGRAM PARTICIPANT



After discussing my professional goals with my leaders, they recommended the Ameris Leadership Development Program. I quickly found that the courses are extremely interactive and pushed me to open my mind and way of thinking. I am grateful that my leaders encouraged me to pursue this opportunity and am excited to start the next level of the program.

- Shawna S., **Retail Support Center Specialist**

MENTORSHIP **AT AMERIS**

At Ameris, we know that mentorship allows teammates to share advice, encouragement, expertise and experience. These relationships are invaluable and rewarding for all parties. To promote more of these relationships among teammates, in 2021 Ameris continued the Mentor Ameris program. The executive leadership team nominated high-potential mentees, pairing them with leader mentors to develop professional relationships that support ongoing career development. Outside of this program, Ameris encourages teammates across the organization to form mentor-mentee relationships, introducing specialized guides to help teammates identify or become a mentor.

TEAMMATES

In 2021, a diverse group of 30 high-performing teammates was selected for the Mentor Ameris program, and many more teammates developed valuable mentor-mentee relationships.



At Ameris, we know that a growth mindset is key for high performance and fosters an environment that prioritizes continuous improvement.



"I began the Mentor Ameris Program with several goals in mind. It has been an incredible experience to have had a mentor who has opened doors for me to see different departments and meet so many amazing colleagues throughout our bank. I have seen firsthand the ideal qualities one should possess to be a leader and mentor to others. As someone who has gotten the absolute most out of being a mentee in this program, I hope to pay it forward and become that same mentor to others in the future."

- Marshall Baker. **VP.** Underwriter



A CULTURE OF ETHICAL **PRACTICES & RISK MANAGEMENT**

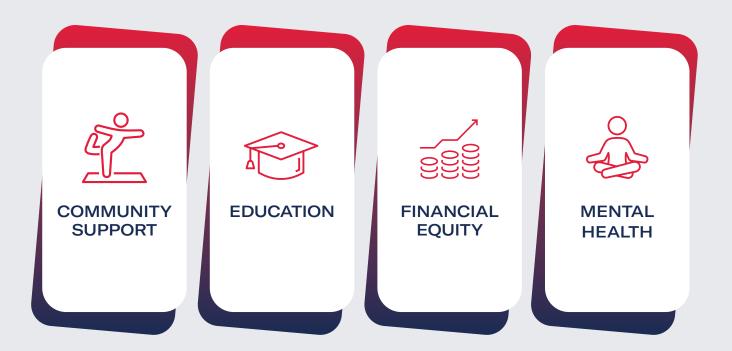
Ameris has a Code of Business Conduct and Ethics to promote high standards of integrity and honest, ethical operations across all of our practices and procedures. We take this code seriously and are committed to complying with applicable laws and regulations, accounting standards, accounting controls and audit practices. We are also dedicated to ensuring teammates are aware of our policies and familiar with ways to report violations. The homepage of our teammate intranet site, The Mane Connection, has a "Report Incident" button, making it simple and accessible for teammates to report policy violations at any time. We also provide avenues for teammates to voice concerns via email or phone in a confidential or anonymous manner.



AMERIS GIVES BACK

Living the Ameris Approach purpose extends beyond the financial tools and guidance that we deliver each day. We are deeply invested in our communities, and through the Ameris Foundation and the compassion and generosity of our teammates, we are making a difference. In total, Ameris and the Ameris Foundation donated more than \$2.5M to philanthropic and civic organizations in 2021.

The Foundation was established in 2020 to inspire, promote and enable equal dignity through wellness and educational programs in the communities we serve. The Foundation also strives to improve financial outcomes and support disadvantaged groups through its four core pillars: Community Support, Education, Financial Equity and Mental Health.



In 2021, the Foundation donated more than \$148,500 to a range of charitable organizations that are making a meaningful impact. This includes a \$25,000 donation to the National Association of Minority Contractors, a nonprofit that provides access to opportunity, advocacy and contractor development training for minorities. The Foundation donated \$10,000 to Moving in the Spirit, an organization that uses dance to teach young people the social, emotional and cognitive skills needed to thrive.

For the fourth consecutive year, Ameris proudly took part in the Georgia HEART Hospital Program, donating \$2,000,000 to support 19 rural hospitals in South Georgia. In total, Ameris has surpassed \$6,000,000 in total donations to hospitals through the program since 2018.

Also, 2021 marked the 12th year of the Bank's Helping Fight Hunger campaign to help combat food insecurity across our footprint. Ameris collected 196,541 items and \$19,925 in monetary donations to support 154 food banks across the Southeast.



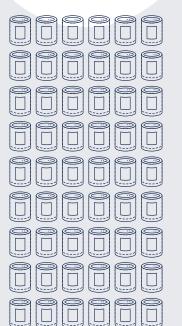
GIVING BACK

\$2.5 Million total donated to philanthropic and civic organizations



\$20K donated to 154 food banks

196,541 items collected



"Meals on Wheels PLUS of Manatee, through our PLUS program, The Food Bank of Manatee, is feeding thousands in need in our community each week. We are grateful for the support of Ameris Bank, their employees, and their customers for helping us feed those in need in Manatee County."

Maribeth Phillips, President & CEO of Meals on Wheels PLUS of Manatee, a Helping Fight Hunger recipient organization

VOLUNTEERISM

TEAMMATES GIVING THEIR TIME AND TALENT

Ameris provides opportunities for teammates to lend a hand in their communities, with volunteer efforts centered on educational equality, health and well-being, and housing affordability. Teammates are encouraged to use their expertise to provide financial literacy training and to advise low- and moderate-income families, furthering our purpose of spreading financial peace of mind.





SUPPORTING HOMEOWNERSHIP ACROSS OUR FOOTPRINT

Owning a home is an important financial and personal milestone for many people, and homeownership contributes to the strength and stability of our communities. The Bank assisted 28,062 customers purchase homes in 2021. That includes 8,989 first-time homebuyers and 5,102 homebuyers served through VA, FHA or USDA loan programs totaling more than \$1.42 billion. Ameris also provided 486,485 loans to low-and-moderate income borrowers, totaling more than \$1.32 billion.

We continued several key programs in 2021 that help make homeownership a reality for many. This includes our Down Payment Assistance Program, which supported 625 homebuyers. Additionally, 20 people received Ameris Dream loans, which provided up to 100% financing for first-time buyers with no mortgage insurance required, totaling more than \$3.68 million.



FINANCIAL INCLUSION

Studies show that close to 36 million adults are either "unbanked," without a checking account, or "underbanked," meaning they still use some fringe financial services. This often drives people to use expensive alternative financial services, including check cashers, payday lenders, and pawn shops that charge high fees for financial services. Without a checking account, families often overpay for basic financial transactions and have a challenging time building savings and assets.

A basic transaction account is an important step in establishing a banking relationship, which provides benefits including:

- · Cost Savings: Unbanked people are often required to spend a portion of their income on fees for alternative services.
- · Asset Building: Bank accounts allow people to save reliably and automatically and to access affordable credit for opportunities such as a car, mortgage or small business.
- · Safety: With a bank account, people have a safe place to deposit their money and are less vulnerable than those who carry large sums of money with them.
- · Financial Stability: Research shows that being underbanked makes it harder to achieve financial goals like reducing debt and improving credit scores.

Ameris offers no-cost checking accounts that are ideal for previously unbanked or underbanked individuals. To provide even better access to these individuals, and to improve their financial stability, the Cities for Financial Empowerment Fund (CFE Fund) is forming Bank On coalitions comprised of local partnerships between municipal officials; city, state, and federal government agencies; financial institutions; and community organizations.

To aid in this effort, the CFE Fund has established certain Bank On account standards, which prescribe both core and recommended account features that are meant to help ensure everyone has access to a safe, affordable transactional banking account. In 2022, Ameris will be piloting a new checking account that meets all of the required standards and several of the recommended ones. We believe offering this product will help us fulfill our purpose of bringing financial peace of mind to our communities, one person at a time.

FINANCIAL INCLUSION

New Checking Account – Key Features	
Transaction Account at Insured Depository Institution	Checking account (including checkless checking) or bank- or credit union-offered prepaid
Debit Card	Debit card network (e.g., Visa, Mastercard, Discover) for point of sale and bill payment; free
Minimum Opening Deposit	\$25 or less
Monthly Maintenance Fee	If not waivable: \$5 or less
	If waivable: \$10 or less; offer at least two options to waive fee entirely with a single transaction (e.g., direct deposit with no minimum deposit, online bill pay, or debit card purchase)
Overdraft or Non-Sufficient Funds (NSF) Fees	None
Account Activation, Closure, Dormancy, Inactivity, and Low Balance Fees	None

OUR COMMITMENT TO CYBERSECURITY AND FRAUD **PREVENTION**

The security of our customer and teammate information is a top priority at Ameris. We maintain a highly specialized security program to safeguard our data, systems and operations, and to identify, assess and manage security risks. In 2021 Ameris did not experience any breaches involving customer PII or affecting customers.

Our security practices are guided by security standards, industry compliance standards and regulatory oversight, including the Federal Financial Institutions Examination Council IT Examination Handbook, National Institute of Standards and Technology Cybersecurity Framework, Sarbanes-Oxley, Payment Card Industry Data Security Standards, Bank Secrecy Act and Gramm-Leach-Bliley Act (GLBA).

Ameris takes part in routine examinations of the Bank's administrative, technical and physical safeguards designed to protect and secure information systems. We also undergo internal audits and third-party cybersecurity penetration testing of external and internal information systems. Additionally, disaster recovery tests are performed regularly to assess equipment, processes and personnel.

Ameris's vulnerability management program leverages a risk-based approach to proactively identify, analyze and remediate security vulnerabilities of information systems. The institution leverages a managed security service provider / managed detection and response ("MSSP / MDR") partner, which leverages cyber threat intelligence and financial industry shared insights to help protect information and resources.

Especially given the rise in cybercrime across the globe, our Incident Response Team leads multiple trainings and exercises during the year to simulate a cyber event and enhance the team's readiness.

Ameris is also committed to educating our customers on the rising risks of cybercrime. Our monthly customer newsletter includes an article sharing practical tips for keeping personal data secure. Throughout the year, we also share advice for avoiding fraud on each of our social media pages.

TEAMMATES: OUR FIRST LINE OF DEFENSE

We know that our teammates are the first line of defense for Ameris. Our robust security and awareness training provides teammates with ongoing education to ensure they can spot and report potential fraudulent emails, texts messages or phone calls. This program includes required security training courses, as well as articles and other updates delivered through the intranet and teammate newsletter. Mock phishing emails help Ameris teammates test their skills and continue improving their ability to catch phishing red flags.

Ameris maintains an Identity Theft Red Flags program as part of GLBA compliance. This program is designed to assist teammates in identifying suspicious behavior and to help them understand when to escalate a situation they have observed. Identity Theft Red Flags training is required for all teammates annually.



DISCLAIMER

Significant portions of the information presented in this report are aspirational; as such, no guarantees or promises are made that these goals will be met. Furthermore, statistics and metrics included in these disclosures are estimates, which may also be based on assumptions.

This report is not comprehensive and, for that reason, it should be read in conjunction with our filings with the Securities and Exchange Commission, including our 2021 Annual Report on Form 10-K (particularly the "Forward-Looking Statements" and "Risk Factors" sections therein) and our subsequently filed periodic reports and other filings. These may be found at ir.amerisbank.com.



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