

AMERIS BANK

CREDIT RISK COMMITTEE CHARTER

I. Purpose

The purpose of the Credit Risk Committee (the “Committee”) of the Board of Directors (the “Board”) of Ameris Bank, a Georgia banking corporation (the “Bank”), is to provide high-level oversight of asset quality and credit administration practices within the Bank.

II. Membership

The Committee shall be comprised of three or more directors as determined by the Board, each of whom shall be independent and free from any relationship that, in the opinion of the Board, would interfere with the exercise of his or her independent judgment as a member of the Committee. Each member of the Committee shall be appointed by the Board and shall serve for such term or terms as the Board may determine, or until his or her earlier resignation or death. The Board may remove any member from the Committee at any time with or without cause.

III. Meetings

The Committee shall meet as often as necessary to carry out its responsibilities, but not less than once per quarter. The Board shall designate a member of the Committee as the chairperson of the Committee. The chairperson of the Committee shall report on any Committee meeting held at the next regularly scheduled Board meeting following such Committee meeting. Appropriate minutes of the meetings and actions taken by the Committee shall be kept, with the advice of counsel. The Committee shall be governed by the same rules regarding meetings (including meetings in person or by telephone or other similar communications equipment), action without meetings, notice, waiver of notice and quorum and voting requirements as are applicable to the Board, except as otherwise modified by this Credit Risk Committee Charter, as it may be amended from time to time (this “Charter”).

Special meetings of the Committee may be called by, or at the request of, the Chairman of the Board, the Company’s Lead Independent Director, any member of the Committee or any of the Company’s executive officers, in each case upon reasonable notice to each member, and may be held at such place or places as the Committee shall determine.

The Committee will determine who, if anyone, other than Committee members may be present during its deliberations or voting. The Committee may meet separately and independently, as necessary or advisable, with management, outside legal counsel, the Bank’s internal auditors, independent experts and the Bank’s independent auditors. It is expected that the Bank’s Chief Credit Officer (the “CCO”) will regularly attend meetings of the Committee.

IV. Responsibilities and Duties

To fulfill its responsibilities and duties, the Committee shall:

1. Review the risk strategy for the Bank's loan portfolio as outlined by the CCO.
2. Review loan applications approved by the Bank's Executive Loan Committee (the "ELC").
3. Review overall credit quality standards and the Bank's performance against those standards.
4. Review the Bank's overall credit quality as compared to various peer groups.
5. Review compliance and adequacy of the Bank's Allowance for Loan and Lease Losses ("ALLL").
6. Review new loan products and lending strategies.
7. Review revisions to the Bank's Loan Policy Manual as recommended by the CCO.
8. Review and consider the following reports to be provided by or on behalf of the CCO:
 - a. Loan Committee Applications for loans approved by the ELC;
 - b. Credit Risk Appetite Statement and Key Risk Indicators;
 - c. Various Loan Portfolio Reports, including, but not limited to, the Loan Portfolio Summary Report, Target Balance Sheet, Concentrations of Credit, Part 365, results of loan portfolio stress testing, quarterly forecasts and Exceptions Tracking;
 - d. Peer information obtained from the Bank's published Uniform Bank Performance Report and other peer groups established for compensation comparisons;
 - e. ALLL reporting and methodology;
 - f. Individual and Bank lending authorities; and
 - g. Such other reporting that the Committee deems appropriate to accomplish its purpose as set out in this Charter.
9. Obtain or perform an annual evaluation of the Committee's performance and make applicable recommendations to the Board.
10. Review this Charter at least annually and recommend any proposed changes to the Board for approval.

V. Authority

The Committee is authorized to perform each of its duties and responsibilities set forth in this Charter and to undertake such other duties, responsibilities and activities consistent with this Charter, the Bank's articles of incorporation and bylaws and governing law, with full access to all books, records, facilities and personnel of the Bank, as the Committee or the Board deems necessary or appropriate.

The Committee is also authorized, as it considers appropriate, to:

1. Delegate any of its responsibilities to subcommittees or individual members of the Committee to the extent not inconsistent with other sections of this Charter or applicable laws or regulations.
2. At its discretion and without the prior approval of management or the Board, retain or obtain the advice of outside consultants or advisors (including legal counsel and other advisors) in accordance with procedures established from time to time by the Committee, and oversee and approve all terms of the engagement of such consultants or advisors, including their fees or other compensation.
3. Conduct such investigations and request and consider such information (from management or otherwise) as the Committee shall consider necessary, relevant or helpful in its deliberations and the formulation of its recommendations. In connection with any such investigation, the Committee may rely on information provided to it by management without further verification.
4. Consult to the extent it deems appropriate with officers or employees of the Bank, the other committees of the Board and other members of the Board.
5. Disclose the Charter as may be required by the U.S. Securities and Exchange Commission, The Nasdaq Stock Market LLC or any other regulatory body or stock exchange having authority over the Bank or Ameris Bancorp, a Georgia corporation ("Ameris"), and review and make recommendations regarding the description of the Committee and this Charter included in the Ameris proxy statement or as otherwise disclosed.

The Committee shall receive appropriate funding from the Bank, as determined by the Committee in its capacity as a committee of the Board, for the performance of the duties and responsibilities set forth in this Charter, including, but not limited to, the payment of fees, compensation and expenses to any outside counsel and any other consultants or advisors to the Committee.

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Credit Risk Committee approval on [May 23, 2023]

Board of Directors approval on [June 5, 2023]