

2022

**Corporate Social
Responsibility Report**



AMERIS BANK

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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 CEO PALMER PROCTOR

TO OUR CUSTOMERS, TEAMMATES, SHAREHOLDERS, AND COMMUNITY PARTNERS,

In keeping with our purpose and values, Ameris Bank remains committed to making a positive and lasting impact on the environment and the people and communities we serve. This impact starts at home: with our teammates. We believe in fostering a culture of continuous learning, supporting leadership development, and promoting upward mobility. We believe in equal dignity and celebrating the unique perspectives that make Ameris great.

In 2022, we found new ways to serve as a source of support for our stakeholders. We introduced a down payment grant program to assist first-time homebuyers, reduced fees for consumers, and expanded our charitable giving to reach more organizations with missions aligned to ours. This includes nonprofits devoted to financial literacy, mental health, and underserved youth. Through a partnership with Feeding America, our Helping Fight Hunger campaign raised funds to donate 100,000+ meals to people in need across our market area.

Last year, Ameris heightened our focus on environmental sustainability. We conserved energy by adding LED lighting in our locations and partnering with energy consultants to help identify opportunities to reduce our company's carbon footprint. We also prioritized cybersecurity and fraud education, acknowledging the important role that banks play in keeping consumers and businesses informed of potential scams and fraudulent practices.

At Ameris, we believe that businesses can make a positive difference in the lives of others and the world. I am proud to share the 2022 Corporate Social Responsibility accomplishments in this report as we look forward to further efforts in 2023 to create a more supportive and sustainable future.

Sincerely,



H. Palmer Proctor Jr.
CEO, Ameris Bancorp and Ameris Bank





ADVANCING ENVIRONMENTAL SUSTAINABILITY

Ameris is committed to building a sustainable future. The company continues to work with energy consultants to assess our carbon footprint with the goal of setting reduction targets. One critical project undertaken in 2022 was the implementation of energy-efficient LED lighting in Ameris-owned locations. This project began in 2022 and will be completed in 2023.



**FOSTERING A
SUPPORTIVE AND
REWARDING
CULTURE**

TEAMMATE SUPPORT AND WELLBEING

The wellbeing of teammates and their families is a top priority at Ameris Bank. We offer competitive benefits including medical, dental, vision, disability, life insurance, paid time off, 401(k) matching and an employee stock purchase plan. In 2022, we announced new benefits to support teammates beginning in 2023, including legal assistance and pet insurance.

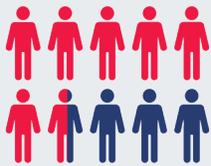
We continued offering an Employee Assistance Program (EAP) to teammates and their eligible dependents to help them navigate job-related concerns, emotional well-being, legal and financial matters, healthy lifestyles, and work/life transitions. Additionally, Wellthy, which supports families with chronic, complex, and ongoing care needs through a series of resources and education, remained a valued partner.

Additionally, to help teammates boost their retirement savings and improve financial peace of mind, Ameris announced that in 2023, the company will enhance our 401(k) program. The bank will match 50% of each teammate's elective deferral amount up to the first 8% of their contribution, up from 6% previously.

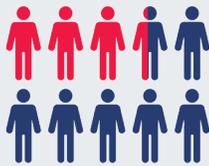
ADVANCING DIVERSITY, EQUITY, AND INCLUSION (DEI)

At Ameris, we are proud to continuously celebrate diversity and promote inclusion and equity. We know that an appreciation for diverse backgrounds ultimately enhances our ability to deliver products and services that meet our customers' needs. In addition to fostering a culture of respect, Ameris continues to build our diverse talent pipeline and focus on equity in hiring and teammate mobility.

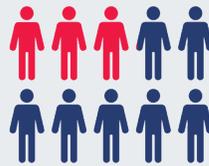
AMERIS WORKFORCE



66% Women

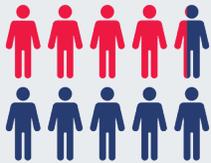


34% Men

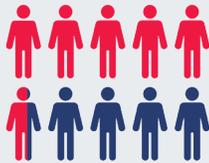


31% Minorities

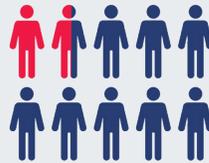
AMERIS LEADERSHIP



42% Women



58% Men



17% Minorities



38%

Board Diversity:

38% are women or minorities

Our Diversity, Equity, and Inclusion (DEI) team continued to lead activities to engage teammates and make a meaningful impact on our communities. This team spearheads our seven Employee Resource Groups (ERG) in their work to advocate for specific groups and needs: Women in Banking; LGBTQIA+; Veterans; Black, Indigenous, and People of Color (BIPOC); Multigenerational; Indispensables (caregivers); and Mind Matters (mental health).

To advance mental health in 2022, Ameris took part in the American Foundation for Suicide Prevention Walk, with teammates raising \$10,000 and the Ameris Foundation matching this amount for a total of \$20,000 contributed to this meaningful cause. Additionally, a Talk Saves Lives internal discussion for teammates combined our care for mental health and the LGBTQIA+ community by addressing how support and understanding may help prevent death by suicide.

Ameris also promoted autism awareness and advocacy in 2022. The bank hosted an internal conversation featuring teammate Tiffany Pierce, whose advocacy on behalf of her son led to legislative change. Ameris sponsored the annual walk for Autism Speaks in Atlanta and provided customer-facing teammates with access to self-paced training, developed by Autism Speaks, to improve our ability to serve those with autism.

We also prioritized financial literacy and inclusion in line with our purpose to build financial peace of mind. The bank partnered with the Georgia Youth Connections Collaborative to provide financial literacy workshops and career mapping for underprivileged students. Looking ahead, through a partnership with financial education leader EVERFI, Ameris will begin providing financial education programs in Title I schools next year.

DEI LEADERS SPOTLIGHT



“DEI is important in the workplace because it fosters communication, understanding and a safe place among the employees to be open and honest, and to listen and share their life stories and experiences. This helps us to see we are way more alike than we are different.”

– Lesa N., Market Manager, Veterans ERG Co-Chair

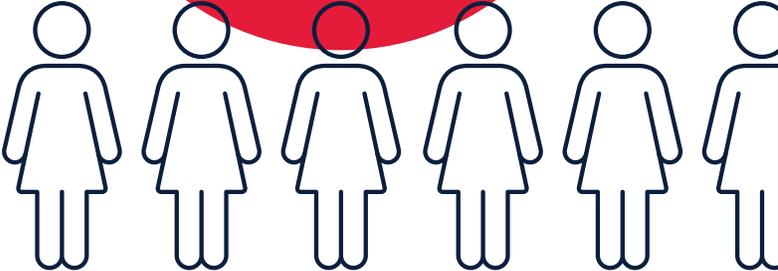
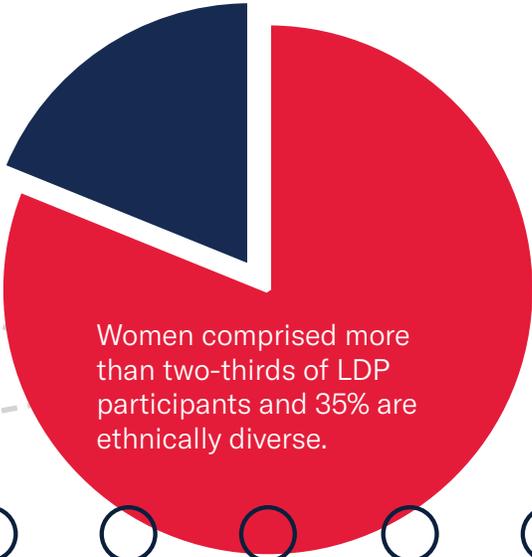


“Diversity, equity and inclusion are important to creating a sense of belonging and value within any workplace culture. Personally, that feeling of belonging to something much bigger than ‘just a way to pay the bills’ creates a sense of company loyalty for me. I want to honor my team. I want to come to work every day. I want to do more than just my role if it benefits the team that makes me feel at home within my work environment.”

– Darren B., Commercial Banking Assistant II, Indispensables ERG Co-Chair

PROVIDING CONTINUOUS LEARNING AND DEVELOPMENT OPPORTUNITIES

At Ameris Bank, we believe our teammates' success is our company's success. We know that leadership is not limited to a certain role or title, and our unique Leadership Development Program gives every teammate the opportunity to enhance their skills. The program offers three tracks: leading self, leading others, and leading leaders for teammates to choose from based on where they currently are in their career.



“What we were not fully aware of when we enrolled in the program was the magnitude of growth that would occur! I started noticing things almost immediately: we became better at managing our time, more effective with our daily tasks and we improved our customer service skills. When we combine our skills and talents together, we can achieve something even greater.”

Jason B., Vice President, Special Assets, who led his team through the program together



Ameris seeks to provide continuous learning opportunities and promote upward mobility for teammates. In 2022, the bank's Learning and Development team introduced Career Paths, detailed guides that describe the skills and competencies needed for particular roles at the bank. The Career Paths outline actionable steps that teammates can take to pursue these positions and advance their careers. Throughout the year, Ameris introduced 19 distinct career path guides spanning roles across areas including accounting, business banking, retail banking, mortgage, and cybersecurity, among others.



To enhance career development, teammates continue to have access to free courses to earn American Bankers Association (ABA) certificates. In 2022, 244 Ameris teammates received certificates, 80% of which were women; 34% of certificate recipients are ethnically diverse.



Teammates also have opportunities to learn and grow alongside their peers. An active book club meets regularly to share perspectives on specific readings, and the Voice of a Lion Toastmasters Club fosters a comfortable and engaging environment for teammates to practice their public speaking and leadership skills.



Our monthly Learning and Development Newsletter continually communicates professional development resources with our teammates, including additional learning opportunities, book recommendations, articles, podcasts, and videos.

MENTORSHIP AT AMERIS

Teammates at Ameris have significant talent and experience to share with one another. In 2022, our Mentor Ameris program once again matched a diverse group of high-potential teammates with designated mentors for a nine-month mentorship experience. Even outside of this formal program, Ameris encourages teammates and leaders to find mentors or become mentors. In 2022, our Learning and Development team created guides to support mentorship across the company; one guide to help teammates establish mentor relationships and another guide with tips for mentors.



“The 2022 Ameris Mentor Program is an experience that was just as beneficial to me as a mentor as it was to my mentee. Not only did it allow me to view the perspective of our bank through someone else’s eyes, but it also gave me an opportunity to interact with someone from another business line within our organization with whom I would not typically have the opportunity to network.”

– Chris M., Market President
Albany, Georgia



“I have a saying, we all have the same goals, just different roles. The mentor program is no different except the goal is people versus strategy. Therefore, the value I saw is expanding my network of Ameris colleagues through building relationships.”

– Tom U., Regional Credit
Officer



“I felt honored to participate in the mentorship program. It was valuable having a trusted advisor and being able to benefit from their knowledge and experience. Her guidance and encouragement helped me grow both personally and professionally.”

– Jocelyn B., Underwriter

TEAMMATE ENGAGEMENT AND COMMUNICATIONS

Ameris Bank's intranet page, The Mane Connection (TMC), provides a centralized location for stories, updates, and resources for teammates. In 2022, we redesigned the home page of TMC, making it even easier for teammates to navigate, view success stories, and find the tools and resources they need. We also introduced a series featuring our teammates and how they show our customers We're With You, in line with the theme of our brand campaign. Additionally, monthly video messages from CEO Palmer Proctor and quarterly leadership calls kept teammates informed of our strategic direction, key milestones, and top priorities.

Ameris wants to ensure that our teammates' voices are heard. Our annual Teammate Engagement Survey provides an opportunity for teammates to share feedback and impressions of our work environment and culture at Ameris. The 2022 survey revealed that more than 94% of teammates who responded have a clear understanding of the company's purpose, mission, and strategic vision. It is important for teammates to feel they can impact Ameris Bank's success, and 91% responded favorably to this question.

As the company strives to ensure every teammate feels valued and included, 88% reported feeling respected and included by their manager, with 82% stating they feel Ameris, and the executive team are committed to DEI. Overall, the 2022 survey results reflect the company's commitment to teammate growth and a healthy, productive work environment. It also demonstrated opportunities to strengthen awareness of key programs and continue making strides to foster professional growth and inclusion.



90% of teammates highly rated direct supervisors



94% have a clear understanding of what is expected of them in their roles



94% clearly understand the Ameris Approach, which includes our purpose, values, and expectations



**SUPPORTING
OUR CUSTOMERS
AND COMMUNITIES**

SUPPORTING OUR CUSTOMERS AND COMMUNITIES

EXPANDING OPPORTUNITIES FOR HOMEOWNERSHIP

At Ameris, we know the significance of homeownership to individuals, families, and communities. To assist more people, especially amid rising home prices and interest rates, Ameris introduced the Down Payment Grant Program in 2022, committing \$10 million to providing eligible first-time homebuyers up to \$12,500 each to put toward a mortgage down payment and closing costs. Through the end of 2022, nearly 100 customers took advantage of this grant, and the offer continues into 2023.

Throughout 2022, in total, Ameris helped more than 12,000 customers purchase a home. This includes: 6,540 first-time homebuyers; 2,865 homebuyers served through VA, FHA, or USDA loan programs.

IMPROVING FINANCIAL PEACE OF MIND WITH FEE REDUCTIONS

In line with our purpose to bring finance peace of mind to customers, in May 2022, Ameris reduced or eliminated some overdraft fees for consumer accounts. This includes non-sufficient funds/return item fees that were traditionally incurred for checks or payments that cannot be processed due to lack of funds. Ameris also eliminated extended overdraft fees for maintaining a negative balance. We also made it possible for customers to use savings or other deposit accounts as overdraft protection for checking accounts without transfer charges. These changes furthered our commitment to adapting our products and solutions based on our customers' evolving needs.

ON THE HORIZON: OPPORTUNITY CHECKING TO PROMOTE FINANCIAL INCLUSION

Millions of adults in America are either “unbanked” without a checking account, or “underbanked” using expensive financial services such as payday lenders and check cashers. To expand access to safe and affordable banking services, Ameris laid the groundwork in 2022 to introduce Opportunity Checking with a pilot in early 2023 with plans to expand the program to all communities we serve by the end of the year.

The program, which will combine banking services with financial education, is designed for those who may not qualify for a standard checking account. Ameris Bank's goal is to help more people establish a banking relationship to avoid the fees associated with alternative financial services, deposit money safely and access affordable credit. We know how critical a basic transaction account is to improve savings and credit scores, which are foundational elements of financial stability, and look forward to the impact that Opportunity Checking will make.



12,063

Ameris customers purchased a home



6,540

First time homebuyers



2,865

Homebuyers served through VA, FHA, or USDA Loan Programs

AMERIS AND THE AMERIS FOUNDATION GIVE BACK

In 2022, Ameris Bank and the Ameris Foundation continued to invest in our teammates and communities. The Ameris Foundation remained focused on four pillars: community support, financial wellness, education, and mental health.

In late September 2022, Hurricane Ian struck parts of Florida, impacting both customers and Ameris teammates. Within days, the Ameris Foundation Teammate Relief Fund was established to provide \$1,000 grants to teammates facing financial hardship due to the storm.

After Hurricane Ian, the Ameris Foundation, in partnership with the Indispensables ERG, which focuses on caregiving needs, began work to expand the Teammate Relief Program. Next year, the Ameris Foundation will introduce The Courageous Fund, making grants available to Ameris teammates year-round. The program will allow teammates experiencing financial challenges to apply for assistance simply and confidentially.

Total giving amounted to more than \$44,000 during 2022, which in addition to teammate grants included donations to the American Foundation for Suicide Prevention, the American Heart Association, and the Business Women Empowerment Project, which provides resources, education and support to women working to start or grow their own businesses.

Investing in communities is a part of the Ameris Bank culture and is one way that we fulfill our mission to make a positive, lasting impact. Among the bank's corporate giving initiatives in 2022, Ameris participated in the Georgia HEART Hospital program for the fifth year in a row. In 2022, Ameris donated \$1,805,000 to 18 rural hospitals to use as they deem fit to provide quality care to their communities. Since 2018, Ameris has donated nearly \$8 million to rural Georgia hospitals. The program is ongoing, and Ameris will contribute again in 2023.



COMMUNITY SUPPORT

Providing for communities in their time of need, from natural disaster recovery to food.



FINANCIAL WELLNESS

Delivering instructional programs to improve money skills for people in underserved communities.



EDUCATION

Contributing to scholarship and education programs that create equal opportunities for students to thrive.



MENTAL HEALTH

Supporting nonprofit organizations that provide resources to improve mental health.

The bank also continued the annual Helping Fight Hunger campaign for the 13th consecutive year. In 2022, Ameris partnered with nationally recognized nonprofit Feeding America to expand the program and create a portal to collect monetary donations online in addition to gathering non-perishable food items at each of our locations. Through online contributions alone, the Helping Fight Hunger campaign raised enough to fund more than 100,000 meals for individuals in need.

102,080

meals donated by funds raised through annual Helping Fight Hunger Campaign



Ameris partnered with Callanwolde Fine Arts Center to sponsor the Art Scholars program, which provides a day of enriching activities for students in Title I schools on teacher in-service workdays, when families would otherwise need to arrange childcare. Children enjoy a day of painting, drawing, creative movement, and meals at no cost. Ameris looks forward to its continued partnership with Callanwolde and to sponsoring this program again in 2023.



“Students from Title I schools have benefited from the Ameris Bank Art Scholars program at Callanwolde. Thanks to your support, low-income children spent the entire school day attending art enrichment classes and experiencing the Callanwolde campus. Parents were also thrilled not to miss work to care for their children. Thank you, Ameris Bank, for helping us to positively impact so many lives.”

– Andrew K., Executive Director of Callanwolde Fine Arts Center



Further, Ameris supports the giving spirit of our teammates, who are always eager to lend a helping hand in the communities we serve. In 2022, Ameris announced that starting in 2023, every teammate will receive a paid volunteer day. Teammates can use their volunteer day to spend with any nonprofit or charitable organization they choose.



**ETHICAL
PRACTICES
AND RISK
MANAGEMENT**

MAINTAINING AN ENVIRONMENT BUILT ON ETHICAL PRACTICES AND RISK MANAGEMENT

To promote the highest standards of integrity and ethical operations company-wide, Ameris has a Code of Business Conduct and Ethics that each teammate attests to follow. This Code is embedded in our hiring and management practices, and we are committed to complying with applicable laws, regulations, accounting standards, accounting controls, and audit practices. We maintain our dedication to ensuring teammates are aware of everything this conduct entails. Our intranet, The Mane Connection, has a “report incident” button, making it easy and convenient for teammates to report policy violations anonymously. There are also additional avenues for teammates to voice their concerns via phone, email, or in person, all confidentially.





**PRIORITIZING
CYBERSECURITY
AND FRAUD
PREVENTION**

PRIORITIZING CYBERSECURITY AND FRAUD PREVENTION

Protecting customer and teammate data remains a top priority at Ameris Bank. We maintain rigorous protocols and participate in routine examinations of the bank's administrative, technical, and physical safeguards. We conduct internal audits, disaster recovery exercises, and cybersecurity threat simulations to test our crisis, business continuity, and business response planning.

Our practices follow regulatory oversight, including the Federal Financial Institutions Examination Council IT Examination Handbook, National Institute of Standards and Technology Cybersecurity Framework, Sarbanes-Oxley, Bank Secrecy Act and Gramm-Leach-Bliley Act. Ameris systems did not experience any breaches involving customer personal identification information in 2022.

In 2022, Ameris further invested in cybersecurity and fraud prevention, including an upgrade of our security operations model to increase controls and better protect customer data. Additionally, Ameris continues to invest in talent and technology to support our fraud team.

FRAUD AND SECURITY EDUCATION

Educating both teammates and customers on the rise of fraud and cyberthreats has been an ongoing focus for the bank. Ameris uses its customer newsletter, fraud-focused emails, and social media pages to keep customers informed of the latest known scams, such as email phishing scams, gift card scams, and business email compromises. In 2023, Ameris will elevate customer education with quarterly fraud and security awareness emails in addition to our newsletter.

We always say that teammates are our first line of defense. In 2022, Ameris heightened our emphasis on delivering security information to teammates with a goal of ensuring they can more confidently and consistently identify and report fraudulent emails, phone calls, and text messages.



SPREADING SECURITY KNOWLEDGE ON SOCIAL

22

Facebook posts

11

Instagram posts/stories

26

LinkedIn posts

28

Twitter posts

23

USPF LinkedIn posts

12 Blogs in customer monthly newsletter

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 2022 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.



P.O. Box 105075
Atlanta, Georgia 30348
amerisbank.com

