

**AMERIS BANCORP**

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 1082067	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2010</b> \$ millions	<b>2011</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,557	\$3,003	-15.6%	
Loans	\$2,378	\$1,917	-19.4%	
Construction & development	\$328	\$207	-36.8%	
Closed-end 1-4 family residential	\$476	\$418	-12.2%	
Home equity	\$59	\$52	-11.6%	
Credit card	\$0	\$0	-59.9%	
Other consumer	\$49	\$27	-45.0%	
Commercial & Industrial	\$169	\$142	-15.8%	
Commercial real estate	\$1,046	\$806	-22.9%	
Unused commitments	\$176	\$133	-24.5%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$209	\$216	2.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$167	\$124	-25.3%	
Cash & balances due	\$327	\$266	-18.7%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$0	\$30		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$27		
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$3,235	\$2,673	-17.4%	
Deposits	\$3,090	\$2,596	-16.0%	
Total other borrowings	\$131	\$58	-56.1%	
FHLB advances	\$63	\$20	-68.4%	
<b>Equity</b>				
Equity capital at quarter end	\$322	\$331	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$80	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.6%	10.6%	--	
Tier 1 risk based capital ratio	14.4%	18.6%	--	
Total risk based capital ratio	15.7%	19.9%	--	
Return on equity <sup>1</sup>	-11.7%	1.8%	--	
Return on assets <sup>1</sup>	-1.2%	0.2%	--	
Net interest margin <sup>1</sup>	3.7%	5.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	19.0%	15.2%	--	
Loss provision to net charge-offs (qtr)	93.1%	99.0%	--	
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	1.7%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2010</b>	<b>2011</b>	<b>2010</b>	<b>2011</b>
Construction & development	31.1%	22.2%	3.1%	1.9%
Closed-end 1-4 family residential	9.6%	13.2%	0.4%	0.4%
Home equity	1.4%	2.9%	1.1%	0.3%
Credit card	0.0%	8.4%	34.8%	149.2%
Other consumer	3.6%	2.7%	0.5%	0.1%
Commercial & Industrial	8.6%	8.4%	0.9%	1.6%
Commercial real estate	8.1%	11.7%	0.4%	0.1%
Total loans	11.0%	12.0%	0.8%	0.5%