

**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>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$3,464	\$3,016	-12.9%	
Loans	\$2,218	\$2,008	-9.5%	
Construction & development	\$253	\$184	-27.1%	
Closed-end 1-4 family residential	\$510	\$492	-3.6%	
Home equity	\$58	\$51	-13.0%	
Credit card	\$0	\$0	21.0%	
Other consumer	\$35	\$28	-20.7%	
Commercial & Industrial	\$161	\$157	-2.2%	
Commercial real estate	\$898	\$817	-9.0%	
Unused commitments	\$148	\$181	22.3%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$250	\$184	-26.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$151	\$164	8.4%	
Cash & balances due	\$313	\$274	-12.4%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$30	\$101	239.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$27	\$87	220.7%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$3,128	\$2,698	-13.7%	
Deposits	\$3,035	\$2,626	-13.5%	
Total other borrowings	\$73	\$50	-31.0%	
FHLB advances	\$35	\$0	-100.0%	
<b>Equity</b>				
Equity capital at quarter end	\$336	\$318	-5.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	9.4%	10.3%	--	
Tier 1 risk based capital ratio	15.9%	17.4%	--	
Total risk based capital ratio	17.1%	18.7%	--	
Return on equity <sup>1</sup>	-2.5%	6.5%	--	
Return on assets <sup>1</sup>	-0.2%	0.7%	--	
Net interest margin <sup>1</sup>	5.2%	4.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	17.9%	14.9%	--	
Loss provision to net charge-offs (qtr)	96.9%	63.9%	--	
Net charge-offs to average loans and leases <sup>1</sup>	1.7%	1.3%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	22.4%	16.5%	1.7%	0.8%
Closed-end 1-4 family residential	12.3%	8.2%	0.4%	0.4%
Home equity	2.6%	3.2%	0.3%	0.4%
Credit card	8.4%	0.6%	149.2%	21.9%
Other consumer	3.0%	2.2%	0.1%	1.0%
Commercial & Industrial	9.7%	8.4%	1.5%	0.3%
Commercial real estate	12.2%	7.9%	0.0%	0.3%
Total loans	12.6%	7.9%	0.5%	0.3%