

**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>				
	2008 \$ millions	2009 \$ millions	%chg from prev	
<b>Assets</b>	\$2,406	\$2,409	0.2%	
Loans	\$1,696	\$1,714	1.1%	
<i>Construction &amp; development</i>	\$342	\$259	-24.2%	
<i>Closed-end 1-4 family residential</i>	\$345	\$354	2.5%	
<i>Home equity</i>	\$50	\$50	-0.9%	
<i>Credit card</i>	\$1	\$1	-35.5%	
<i>Other consumer</i>	\$46	\$46	0.5%	
<i>Commercial &amp; Industrial</i>	\$133	\$138	3.5%	
<i>Commercial real estate</i>	\$563	\$634	12.4%	
Unused commitments	\$159	\$144	-9.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$205	\$159	-22.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$164	\$88	-46.4%	
Cash & balances due	\$169	\$262	54.9%	
<b>Residential mortgage originations</b>				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
<b>Liabilities</b>	\$2,175	\$2,181	0.3%	
Deposits	\$2,068	\$2,115	2.3%	
Total other borrowings	\$94	\$57	-39.4%	
FHLB advances	\$67	\$2	-97.0%	
<b>Equity</b>				
Equity capital at quarter end	\$231	\$229	-0.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$40	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	7.2%	9.6%	--	
Tier 1 risk based capital ratio	9.2%	13.3%	--	
Total risk based capital ratio	10.4%	14.5%	--	
Return on equity <sup>1</sup>	-17.5%	-63.1%	--	
Return on assets <sup>1</sup>	-1.8%	-6.5%	--	
Net interest margin <sup>1</sup>	3.1%	3.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	60.6%	30.0%	--	
Loss provision to net charge-offs (qtr)	191.6%	72.7%	--	
Net charge-offs to average loans and leases <sup>1</sup>	2.4%	5.4%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>	<b>2009</b>
<i>Construction &amp; development</i>	11.0%	21.0%	1.7%	4.5%
<i>Closed-end 1-4 family residential</i>	4.5%	5.7%	0.5%	1.0%
<i>Home equity</i>	0.4%	1.5%	0.2%	1.2%
<i>Credit card</i>	0.1%	0.0%	43.6%	24.0%
<i>Other consumer</i>	0.9%	1.6%	0.7%	0.5%
<i>Commercial &amp; Industrial</i>	2.2%	3.1%	0.8%	1.3%
<i>Commercial real estate</i>	1.5%	4.9%	0.1%	0.7%
<i>Total loans</i>	3.9%	7.0%	0.6%	1.3%