NEWS RELEASE

Ameris Bancorp Enhances Central Florida Presence Through Agreement to Acquire Bank of Central Florida Holding Company

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ATLANTA--(BUSINESS WIRE)-- Ameris Bancorp (NYSE: ABCB) (“Ameris”) and Lakeland, Florida-based Bank of Central Florida Holding Company, parent company of Bank of Central Florida, today announced the signing of a definitive merger agreement pursuant to which Ameris will acquire Bank of Central Florida Holding Company in an all-stock merger transaction.

Bank of Central Florida operates seven financial centers in the greater Lakeland/Tampa area. As of September 30, 2026, Bank of Central Florida had total assets of approximately $1.2 billion, loans of approximately $851 million and deposits of approximately $1.1 billion.

“This proposed transaction will enhance our position in Central Florida by adding a meaningful presence along the fast-growing I-4 corridor between Tampa and Orlando, while also strengthening our banking operations in the Tampa market itself,” said Palmer Proctor, CEO of Ameris. “The combination brings together Bank of Central Florida’s long-standing customer relationships and local focus with Ameris’s broader product suite and larger balance sheet, creating a platform for continued growth while maintaining a commitment to serving customers throughout the region. Ameris and Bank of Central Florida share highly compatible cultures focused on customer satisfaction, community impact and high performance.”

“I’m proud of what our team has built and am grateful for the trust our clients and communities have placed in us. In Ameris, we’ve found a partner that shares our commitment to relationship banking,” said Paul J. Noris, Founder, Chairman and CEO of Bank of Central Florida Holding Company. “With Ameris’s broader resources and capabilities, we’ll be able to do more for the clients we serve and support their growth for years to come.”

Upon consummation of the merger, Paul J. Noris will join the Ameris team and will continue his leadership in the Lakeland and Tampa markets, assuming oversight of the existing Ameris branches in those markets as well.

Under the terms of the agreement, shareholders of Bank of Central Florida Holding Company will receive 0.6279 shares of Ameris common stock for each outstanding share of Bank of Central Florida Holding Company common stock, for an implied value of $51.80 per share based on Ameris's closing price of $82.50 as of November 12, 2026.

The definitive agreement was approved by the boards of directors of Ameris and Bank of Central Florida Holding Company. The transaction is expected to close in the first quarter of 2027 and is subject to customary closing conditions, including regulatory approval, as well as the approval of Bank of Central Florida Holding Company's shareholders.

Piper Sandler & Co. is serving as financial advisor and Wachtell, Lipton, Rosen & Katz is serving as legal counsel to Ameris in the transaction. Barclays is serving as financial advisor and Smith Mackinnon, PA is serving as legal counsel to Bank of Central Florida Holding Company.

There is no conference call scheduled. A slide presentation related to the proposed transaction is included in Ameris's Current Report on Form 8-K filed with the SEC on November 16, 2026 and will be available on the "Investor Relations" page of the Ameris Bank website at **ir.amerisbank.com**.

About Ameris Bancorp

Ameris Bancorp is the parent of Ameris Bank, a state-chartered bank headquartered in Atlanta, Georgia. Ameris operates financial centers in five southeastern states and serves consumer and business customers nationwide through select lending channels. Ameris manages $28.5 billion in assets as of September 30, 2026, and provides a full range of traditional banking and lending products, treasury and cash management, insurance premium financing, and mortgage and refinancing services. Learn more about Ameris at **www.amerisbank.com**.

About Bank of Central Florida Holding Company

Bank of Central Florida Holding Company is the parent of Bank of Central Florida, a community bank headquartered in Lakeland, Florida, with approximately $1.2 billion in total assets as of September 30, 2026. Founded in 2007, Bank of Central Florida provides commercial and personal banking products and services through three branches located in Lakeland, Florida and three branches and one loan production office located in Tampa, Florida. The bank serves customers throughout Central Florida with an emphasis on businesses and individuals who desire a relationship-based approach and a local banking partner.

Cautionary Note Regarding Forward-Looking Statements

This news release contains “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. In general, forward-looking statements usually may be identified through the use of words such as “may,” “believe,” “expect,” “anticipate,” “intend,” “will,” “should,” “plan,” “estimate,” “predict,” “continue” and “potential” or the negative of these terms or other comparable terminology, as well as similar expressions, and include statements related to the expected accretive value to Ameris’s earnings of the merger, the expected benefits of the merger and the expected timing of the closing of the merger. Forward-looking statements are not historical facts and represent management’s opinions only as of the date hereof, based upon information available at the time the statements are made, with regard to the matters addressed; they are not guarantees of future performance. Actual results may prove to be materially different from the results expressed or implied by the forward-looking statements. Forward-looking statements are subject to numerous assumptions, risks and uncertainties that change over time and could cause actual results or financial condition to differ materially from those expressed in or implied by such statements.

Factors that could cause or contribute to such differences include, but are not limited to, the risk that the cost savings and other expected benefits from the merger may not be realized or take longer than anticipated to be realized; risks related to the integration of Bank of Central Florida Holding Company’s (“BOCF”) operations into those of Ameris, including the risk that the integration will be delayed or will be more costly or difficult than expected; the ability of Ameris to obtain required governmental approvals of the merger on the anticipated timeline and without the imposition of adverse conditions; the failure of the closing conditions in the merger agreement to be satisfied, including the approval by shareholders of BOCF, or any unexpected delay in closing the merger; disruption from the merger of customer, vendor, employee or other business partner relationships; general competitive, economic, unemployment, political and market conditions and fluctuations, including real estate market conditions, and the effects of such conditions and fluctuations on the creditworthiness and payment behavior of borrowers, collateral values, asset recovery values and the value of investment securities; movements in interest rates and their impacts on net interest margin, investment security valuations and other performance measures; expectations on credit quality and performance; legislative and regulatory changes; changes in U.S. government trade, monetary and fiscal policies, including tariffs; competitive pressures on product pricing and services; fraud, theft or other misconduct impacting customers or operations; cybersecurity risks, including data breaches, malware, ransomware and account takeover; the success and timing of Ameris’s business strategies and plans; Ameris’s outlook and long-term goals for future growth; and natural disasters, geopolitical events, acts of war or terrorism or other hostilities, public health crises and other catastrophic events beyond Ameris’s control. Further information regarding additional factors which could affect the forward-looking statements contained in this news release can be found in the cautionary language included under the headings “Cautionary Note Regarding Forward-Looking Statements” and “Risk Factors” in Ameris’s most recent annual report on Form 10-K and quarterly reports

on Form 10-Q, and other documents subsequently filed by Ameris with the Securities and Exchange Commission (the "SEC"). Forward-looking statements speak only as of the date they are made, and Ameris undertakes no obligation to update or revise forward-looking statements except as required by law.

Important Information About the Merger and Where to Find It

In connection with the merger, Ameris intends to file with the SEC a registration statement on Form S-4 that will include a proxy statement of BOCF to be sent to BOCF's shareholders seeking their approval of the merger agreement. The registration statement also will contain the prospectus of Ameris to register the shares of Ameris common stock to be issued in connection with the merger. INVESTORS AND SHAREHOLDERS OF BOCF ARE ENCOURAGED TO READ THE REGISTRATION STATEMENT, INCLUDING THE PROXY STATEMENT/PROSPECTUS THAT WILL BE A PART OF THE REGISTRATION STATEMENT, WHEN IT BECOMES AVAILABLE AND ANY OTHER RELEVANT DOCUMENTS FILED BY AMERIS WITH THE SEC, INCLUDING ANY AMENDMENTS OR SUPPLEMENTS TO THE REGISTRATION STATEMENT AND THOSE OTHER DOCUMENTS, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT AMERIS, BOCF AND THE MERGER.

The registration statement and other documents filed with the SEC may be obtained for free at the SEC's website (**www.sec.gov**). You will also be able to obtain these documents, free of charge, from Ameris at the "Investor Relations" section of Ameris's website at ir.amerisbank.com. Copies of the definitive proxy statement/prospectus will also be made available, free of charge, by contacting Ameris Bancorp at 3490 Piedmont Road N.E., Suite 1550, Atlanta, GA 30305, Attn: Investor Relations, or at Email: **Investor.Relations@amerisbank.com**, or Bank of Central Florida Holding Company, at 5015 South Florida Avenue, Lakeland, Florida 33813, Attn: Shareholder Relations, or at Email: **shareholders@bankofcentralflorida.com**.

Participants in the Solicitation

Ameris, BOCF and certain of their respective directors and executive officers may, under the rules of the SEC, be deemed to be participants in the solicitation of proxies from BOCF's shareholders in favor of the approval of the merger agreement. Information about the directors and executive officers of Ameris and their direct or indirect interests, by stock ownership or otherwise, can be found under the headings "Director Compensation," "Director Independence," "Executive Compensation" and "Stock Ownership" in Ameris's definitive proxy statement in connection with its 2026 annual meeting of shareholders, as filed with the SEC on April 7, 2026, and other documents subsequently filed by Ameris with the SEC. To the extent holdings of Ameris common stock by its directors or executive officers have changed from the amounts set forth in Ameris's definitive proxy statement in connection with its 2026 annual meeting of shareholders, such changes have been or will be reflected in filings with the SEC on Form 3 (Initial Statement of Beneficial Ownership of Securities), Form 4 (Statement of Changes in Beneficial Ownership) or Form 5 (Annual Statement of Beneficial Ownership of Securities) (which are available at

EDGAR Search Results). Additional information regarding the interests of the participants in the solicitation will also be included in the proxy statement/prospectus pertaining to the merger if and when it becomes available. Free copies of these documents may be obtained as described above.

Category: Merger

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