

AMERIS BANCORP

EXECUTIVE COMMITTEE CHARTER

I. Purpose

The purpose of the Executive Committee (the “Committee”) of the Board of Directors (the “Board”) of Ameris Bancorp, a Georgia corporation (the “Company”), is to exercise, during intervals between meetings of the Board, all power and authority of the Board in the management of the business of the Company. These are intended to include all authorities under Section 14-2-801 of the Official Code of Georgia Annotated (the “Code”), excluding those items described in Section 14-2-825(d) of the Code.

The Committee shall review this Executive Committee Charter, as it may be amended from time to time (this “Charter”), at least annually and recommend any proposed changes to the Board for approval, and shall obtain or perform an annual evaluation of the Committee’s performance and make applicable recommendations to the Board.

II. Membership

The Committee shall be comprised of the following Board members:

- the Chairman of the Board;
- the Lead Independent Director (if any member of the Board is designated as such);
- the Chief Executive Officer; and
- the chair of each of the Corporate Governance and Nominating Committee of the Board and the Enterprise Risk Committee of the Board.

III. Meetings

The Committee shall meet as often as necessary to carry out its responsibilities, but not less than once per year. The Chief Executive Officer shall serve as the chairperson of the Committee. The chairperson of the Committee shall report on any Committee meeting held at the next regularly scheduled Board meeting following such Committee meeting. Appropriate minutes of the meetings and actions taken by the Committee shall be kept, with the advice of counsel. The Committee shall be governed by the same rules regarding meetings (including meetings in person or by telephone or other similar communications equipment), action without meetings, notice, waiver of notice and quorum and voting requirements as are applicable to the Board, except as otherwise modified by this Charter.

Special meetings of the Committee may be called by, or at the request of, any member of the Committee or any of the Company’s executive officers, in each case upon reasonable notice to each member, and may be held at such place or places as the Committee shall determine. The Committee will determine who, if anyone, other than Committee members may be present during its deliberations or voting. The Committee may meet separately and independently, as necessary

or advisable, with management, outside legal counsel, the Company's internal auditors, independent experts and the Company's independent registered public accounting firm.

IV. Authority

The Committee is authorized to perform its responsibilities consistent with this Charter and to undertake such other duties, responsibilities and activities consistent with this Charter, the Company's articles of incorporation and bylaws and governing law, with full access to all books, records, facilities and personnel of the Company, as the Committee or the Board deems necessary or appropriate.

The Committee is also authorized, as it considers appropriate, to:

1. Delegate any of its responsibilities to subcommittees or individual members of the Committee to the extent not inconsistent with other sections of this Charter or applicable laws or regulations.

2. At its discretion and without the prior approval of management or the Board, retain or obtain the advice of outside consultants or advisors (including legal counsel and other advisors) in accordance with procedures established from time to time by the Committee, and oversee and approve all terms of the engagement of such consultants or advisors, including their fees or other compensation.

3. Conduct such investigations and request and consider such information (from management or otherwise) as the Committee shall consider necessary, relevant or helpful in its deliberations and the formulation of its recommendations. In connection with any such investigation, the Committee may rely on information provided to it by management without further verification.

4. Consult to the extent it deems appropriate with officers or employees of the Company, the other committees of the Board and other members of the Board.

5. Disclose this Charter as may be required by the U.S. Securities and Exchange Commission, the New York Stock Exchange or any other regulatory body or stock exchange having authority over the Company, and review and make recommendations regarding the description of the Committee and this Charter included in the Company's proxy statement or as otherwise disclosed.

The Committee shall receive appropriate funding from the Company, as determined by the Committee in its capacity as a committee of the Board, for the performance of its responsibilities, including, but not limited to, the payment of fees, compensation and expenses to any outside counsel and any other consultants or advisors to the Committee.

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Executive Committee reviewed on March 19, 2026

Board of Directors approval on April 2, 2026.