



2023
Impact Report



AMERIS BANK

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Letter From CEO Palmer Proctor

To our Customers, Teammates, Shareholders,
and Community Partners,

In a world of constant change, I am proud that Ameris Bank remains unwavering in our commitment to building a better environment, strengthening communities, and fostering a corporate culture that empowers our diverse and talented team.

In our 2023 Impact Report, we highlight our ongoing actions that make a positive impact in the world. At Ameris, our success isn't solely measured by financial performance, but also by the lasting contributions we make to the communities we serve.

To help build a better environment, we have implemented initiatives to reduce our carbon footprint, minimize waste, and conserve natural resources. From adopting eco-friendly operational practices to investing in environmentally sound energy options, we help to protect our planet for future generations.

We recognize our responsibility to invest in the areas we serve to build stronger communities. Through partnerships with more than 150 organizations and philanthropic initiatives, we support causes including financial education, physical health, food security, mental well-being, and social equity. In addition, our teammates actively engage with our communities through thousands of volunteer hours at schools, hospitals, community centers, and local civic associations across our markets.

Our commitment to creating a fantastic workplace for our teammates fuels our company's overall success. Through our comprehensive benefits, we prioritize the health and wellness of our teammates. Ameris values career development and offers formal mentoring and leadership programs and numerous continuing learning opportunities.

We are inspired by the progress we've made and remain committed to continued improvement in all areas of our corporate social responsibility efforts.

Thank you for your interest in Ameris as we strive to build a brighter future for all who rely on us.

Sincerely,



H. Palmer Proctor Jr.
CEO, Ameris Bancorp and Ameris Bank





Defining

Our Culture

Defining Our Culture

Our Purpose, Mission, Vision and Values outline how we interact, serve our customers, and support communities and each other.



Our Purpose

The Purpose of Ameris Bank is to bring financial peace of mind to our communities, one person at a time.



Our Mission

The Mission of Ameris Bank is to be a major financial services provider through empowered employees creating a positive community impact and delivering a competitive shareholder return.



Our Vision

Our Vision: Ameris Bank will be a high-performing community bank providing an exceptional customer experience with well-trained, empowered employees.

Our Values



Integrity



Respect



Teamwork



Honesty



High Standards



Creating

Brighter Futures

Creating Brighter Futures

Environmental Impact

At Ameris, we continue our work with a consultancy to provide guidance to advance the company's responsible environmental practices.

In 2023, Ameris completed Phase I of a comprehensive environmental sustainability project, aimed at reducing energy consumption and decreasing the company's carbon footprint. Phase I involved a significant \$2.5 million investment focused on the retrofitting of 132 bank-owned buildings with energy-efficient LED lighting systems. We replaced nearly 18,000 inefficient fluorescent lights with LED lights, both indoors and outdoors, reducing our energy consumption by more than 2.5 million kilowatt hours annually. This not only reduced our carbon footprint by 2,500 metric tons, but also saved the company nearly \$500,000 per year by reducing energy expenses.

To reduce the use of paper, we continue to advocate for customers to opt in to digital bank statements. In 2023, Ameris fully launched a new online banking platform and mobile app to provide a simplified digital customer experience. We will continue to invest in this technology, giving customers flexibility in their banking while saving time, gas and paper in the future.

As we look to future improvements, we will explore the benefits of installing solar panels as well as assess our leased locations for further environmental improvements. Ameris is committed to fulfilling its environmental responsibilities and contributing to a greener, cleaner planet.

Nearly

18,000

fluorescent lights
replaced with LED lights

Reduced our energy
consumption by more than

2.5 Million

kilowatt hours annually

Saved the company nearly

\$500,000

per year by reducing energy expenses





Building Stronger

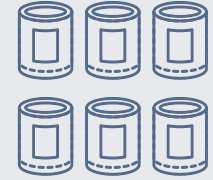
Communities

Building Stronger Communities

We believe that being a good corporate citizen goes beyond just meeting regulatory requirements. It is about actively contributing to the well-being of the communities we serve. Our commitment to community involvement is part of the fabric of our culture as we recognize thriving communities are the best outcome for all.

By investing in initiatives that address social and economic challenges, we aim to create lasting and positive impacts. From supporting local education and healthcare programs to empowering teammates to give time to meaningful causes, we strengthen relationships with community members, foster trust with customers, and drive long-term value for our teammates and shareholders.

9+ Million



food items donated to Helping Fight Hunger

1,000s

of families fed each year through company-wide service projects



165

Community Partners



Community Outreach

Community Involvement

- Jacksonville Marathon
- Estamos Aquí Fiesta
- Autism Speaks Walk
- Georgia Coalition Against Domestic Violence
- American Foundation for Suicide Prevention's Out of the Darkness Walk

EVERFI Partnership

Through a partnership with EVERFI, Ameris provided financial education to more than 1,200 Title I high school students, covering 14 low- to moderate-income communities. This meaningful training led to higher assessment scores, including a 36% improvement in understanding options to pay for college.

Community Lending for Ameris provides oversight of the bank's commitments to the Community Reinvestment Act and Fair Lending Programs.

1,200

High School
Students

14

Communities

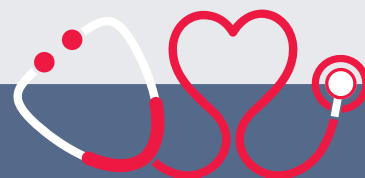
36%

Improvement in understanding
options to pay for college

Ameris Bank Medical Education Center

The Ameris Bank Medical Education Center — an extension of Colquitt Regional Medical Center — opened in November 2023. The hospital used the funds provided by Ameris Bank through the Georgia HEART Hospital Program to build a state-of-the-art training center that will ultimately enhance the level of care that it provides to the community.

Since 2018, Ameris has donated to rural hospitals through the Georgia HEART Hospital Program, which partners with the Georgia Rural Hospital Tax Credit Bill to increase funding to rural and critical access hospitals throughout the state.

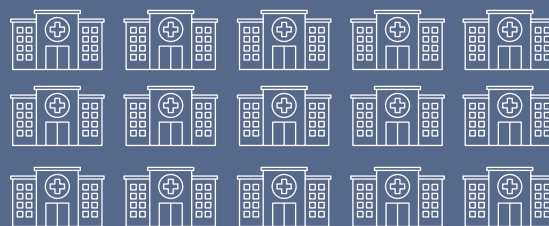


Ameris donated

\$2 MILLION

to

15 HOSPITALS



now totaling more than

\$10 MILLION

over six years!

Customer Education

Our commitment to doing what's best for our customers extends beyond the products and services we offer. We are proud to offer our customers guidance on important topics including homeownership, budgeting and fraud protection.

Focus on Fraud

In 2023, Ameris augmented its fraud prevention program by adding a director of Fraud to the company. This critical new role is focused on coordinating efforts across the bank, mitigating existing fraud, as well as promoting awareness and protecting the company against emerging threats to help keep customers secure.

Teammate Education



Anti-fraud webinars



Quarterly updates



As-needed communications
for specific issues

Customer Education



Quarterly emails with
helpful tips



Social media posts



Website and Blog



“At Ameris Bank, we recognize the trust our customers place in us, and we are dedicated to upholding that trust by implementing robust fraud prevention measures. Through innovation, diligence and proactive risk management strategies, we’re committed to staying ahead of emerging threats and ensuring our customers’ financial security and peace of mind.”

Willie Daniely, Director of Fraud

Opportunity for All

Opportunity Checking was launched in 2023 as a fully digital account that provides a much-needed option to customers who may not qualify for traditional checking accounts. By using Opportunity Checking, customers can build their credit profile and graduate to other products and services over time. Available in all Ameris markets, this solution has already helped hundreds of customers build stronger financial futures.



Supporting

Our Talented

Teammates

Supporting Our Talented Teammates

Employee Resource Groups

Ameris sponsors seven Employee Resource Groups (ERGs) to build awareness of and benefit a wide range of diverse populations. In addition to promoting diversity and inclusion within the company, ERG team members put their purpose into practice by volunteering across our market areas.

The Place (BIPOC) ERG

Supporting the development of pathways into leadership roles for BIPOC (Black, Indigenous and People of Color) teammates.



The Indispensables (Caregivers) ERG

Supporting the needs and challenges of caregivers with necessary accommodations to help them succeed at work as they support loved ones.



Pride & Allies (LGBTQIA+) ERG

Ensuring all teammates feel welcomed and fully accepted by championing inclusiveness.



Minds Matter (Mindfulness) ERG

Creating a safe environment to share and normalize mental health needs in the workplace.



GenUnited (Multigenerational) ERG

Appreciating unique generational perspectives and fostering collaboration across generations through opportunities like mentoring.



Veterans ERG

Promoting the personal and professional growth of our military veteran teammates and their families.



Women in Banking ERG

Channeling the experiences and talents of women in banking and championing equity and professional growth.



Teammates Give Back

Ameris Bank Employee Resource Groups provided heartfelt community service throughout the year.

Teach a Child to Save Day

Terri Bennett and Beth O'Quinn addressed local elementary schools.

Lots of Socks

Team members joined a national campaign to promote awareness of Down Syndrome.

MLK Day of Service

Richard Isabu with Hands on Atlanta conducted a community cleanup.

Estamos Aquí Fiesta

Juan Mendoza addressed a festival celebrating Hispanic Heritage Month.

Second Harvest Food Bank of Central Florida

Ceredia Seeley supported Operation Love Outreach.

Together We Rise

Carolyn Hunter and Leiny Calderon supported an event by Georgia Coalition Against Domestic Violence.

Suicide Prevention

Team members participated in the Out of Darkness Walk and American Foundation for Suicide Prevention Mental Health Virtual Walk.

LGBTQ+ Youth

Pride & Allies ERG supported a charity drive for two organizations that provide resources for LGBTQ+ homeless youth in the Atlanta and Jacksonville areas.

Autism Speaks

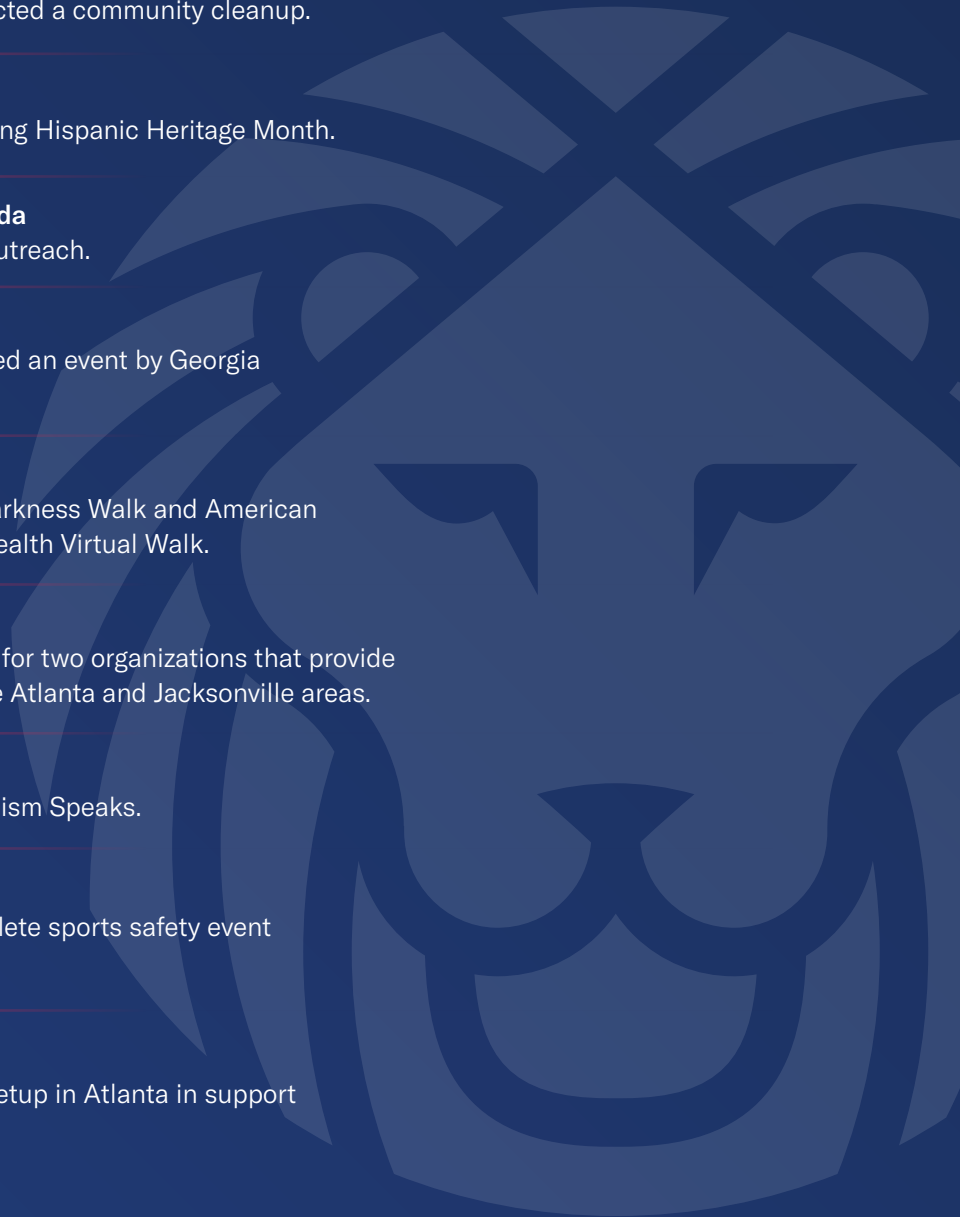
Ameris sponsored a fundraising walk for Autism Speaks.

Financial Literacy

Team members volunteered at a student athlete sports safety event and discussed financial health.

National Black Business Month

Team members joined a DEI Community Meetup in Atlanta in support of a Black-owned business.



Spotlight

Women in Banking

Our Women in Banking ERG multi-tasked — as most women do — in hosting a robust set of sessions to help team members be more effective in their jobs, at home, and in their personal well-being. Impactful meetings included:



Setting the Pace to Identify Goals and Create a Personal Road Map



Elevating Self-Care



Cultivating Relationships



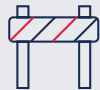
Networking



Tuning in to Your Personality



Professional Branding



Setting Boundaries



And more!



» Several members attended the Georgia Bankers Association's Women in Banking Conference, which featured educational sessions and networking to build a community of women across the state for the purpose of cultivating knowledge, leveraging their experiences and adding value to the banking industry.

Back Row: Loie Chambers, Christina Neubert, Shermeia Sherman, Karlene Gordon

Front Row: Kena Ceasar, Kiara Strickland, Elizabeth Dobers, and Cindi Lewis.



Pictured (L to R): Managing Director of Financial Reporting Matt Roux, Lost-n-Found Youth Executive Director Melanea Alvarez and Assistant Branch Manager Marshalley McGhee

ERG in Action

In 2023, the Pride & Allies ERG organized a charity drive to benefit Lost-n-Found Youth in Atlanta and Jasmyn in Jacksonville. Both groups support younger members of the LGBTQ+ community by providing safe spaces as well as health services and youth development opportunities. During the drive, which took place during Pride month in June, members of the Pride & Allies ERG and their Ameris Bank teammates provided much-needed food, clothing and toiletries, as well as a donation of \$750. The Pride & Allies ERG plans to collaborate with those organizations again in the future.



“Being a co-chair of the Pride & Allies ERG has been one of the most challenging and rewarding experiences of my life. I was initially hesitant to step outside my comfort zone, but learning to lead from the front has proven to be one of the highlights of my professional career.”

Yolanda Wallace, Pride & Allies ERG co-chair

Investing in Our Teammates

At Ameris, our teammates know our company's purpose is more than just words. It is reflected in every interaction we have. Aligned around a collective goal of bringing financial peace of mind to our communities, one person at a time, we ask our teammates to go above and beyond for our customers every day. So, it's only fair that we do the same for them.

Investing in our teammates not only strengthens our company, but also enriches the communities we serve. With this in mind, we have comprehensive strategies aimed at maximizing development opportunities, nurturing an inclusive culture, and equipping our team with the tools they need to thrive personally and professionally.

We've continued to expand the popular Career Pathways program, which provides a clearly defined career path for various positions within the bank by identifying high-performing teammates and linking desired positions to required attributes and available resources. The pathways aim to increase teammate diversity and retention rates by providing equitable opportunity for advancement. Ameris has created 24 Career Pathways since the inception of this program.

424 Teammates

in our Leadership Development Program since its launch in 2021



Female Participation



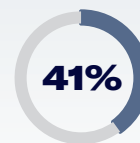
Minority Participation

16% Increase

in participation of Mentor Ameris during 2023



Female Participation



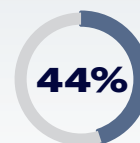
Minority Participation

More than 200

bankers received American Bankers Association (ABA) certificates in 2023 with an additional 320 in progress.



Female Participation



Minority Participation

Since Ameris introduced the program to teammates in 2021, more than 500 Ameris bankers have earned ABA certificates.

Diversity, Equity & Inclusion



Ameris increased minority composition of senior management staff from **16% to 19%**.



The company maintained strong female representation overall at **65%** in 2023.



Ameris continued to ensure diversity in leadership development and mentor programs throughout 2023.

Pathways to Success

“The Career Pathways program was essential for my career evolution from the Retail Banking sector to the Business Banking sector of the company — a long-held aspiration I have had since my early days as a teller with the company. The program provided me with a deep understanding of the industry. It also equipped me with vital skills necessary for the role and connected me to key personnel across the different departments.”

Juan Mendoza, Business Banker



Teammate Well-being

Caring for our teammates is part of the Ameris culture and we are proud to offer competitive benefits including medical, dental, vision, disability, life insurance, paid time off, 401(k) matching and an employee stock purchase plan. In addition to our traditional benefits, teammates can enjoy knowing they have support including legal assistance and pet insurance.



We continued offering an Employee Assistance Program (EAP) to teammates and their eligible dependents to help them navigate emotional well-being, legal and financial matters, healthy lifestyles, and work/life transitions. Additionally, Wellthy, which supports families with chronic, complex, and ongoing care needs through a series of resources and education, remained a valued partner.



With our competitive 401(k) program, the bank matches 50% of each teammate's elective deferral amount up to the first 8% of their contribution, providing valuable support for retirement.

Looking Ahead

Ameris Bank believes the future holds endless possibilities, which is why we are committed to investing in solutions and experiences that meet the ever-changing needs of our customers and communities. Through our talented teammates, community partnerships and customer initiatives, we aim to create a positive impact and foster growth to ensure a brighter tomorrow.



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