

Cautionary Statements

This presentation contains certain performance measures determined by methods other than in accordance with accounting principles generally accepted in the United States of America (“GAAP”). Management of Ameris Bancorp (the “Company”) uses these non-GAAP measures in its analysis of the Company’s performance. These measures are useful when evaluating the underlying performance and efficiency of the Company’s operations and balance sheet. The Company’s management believes that these non-GAAP measures provide a greater understanding of ongoing operations, enhance comparability of results with prior periods and demonstrate the effects of significant gains and charges in the current period. The Company’s management believes that investors may use these non-GAAP financial measures to evaluate the Company’s financial performance without the impact of unusual items that may obscure trends in the Company’s underlying performance. These disclosures should not be viewed as a substitute for financial measures determined in accordance with GAAP, nor are they necessarily comparable to non-GAAP performance measures that may be presented by other companies.

This presentation may contain statements that constitute “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. The words “believe”, “estimate”, “expect”, “intend”, “anticipate” and similar expressions and variations thereof identify certain of such forward-looking statements, which speak only as of the dates which they were made. The Company undertakes no obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. Readers are cautioned that any such forward-looking statements are not guarantees of future performance and involve risks and uncertainties and that actual results may differ materially from those indicated in the forward-looking statements as a result of various factors. Readers are cautioned not to place undue reliance on these forward-looking statements and are referred to the Company’s periodic filings with the Securities and Exchange Commission for a summary of certain factors that may impact the Company’s results of operations and financial condition.

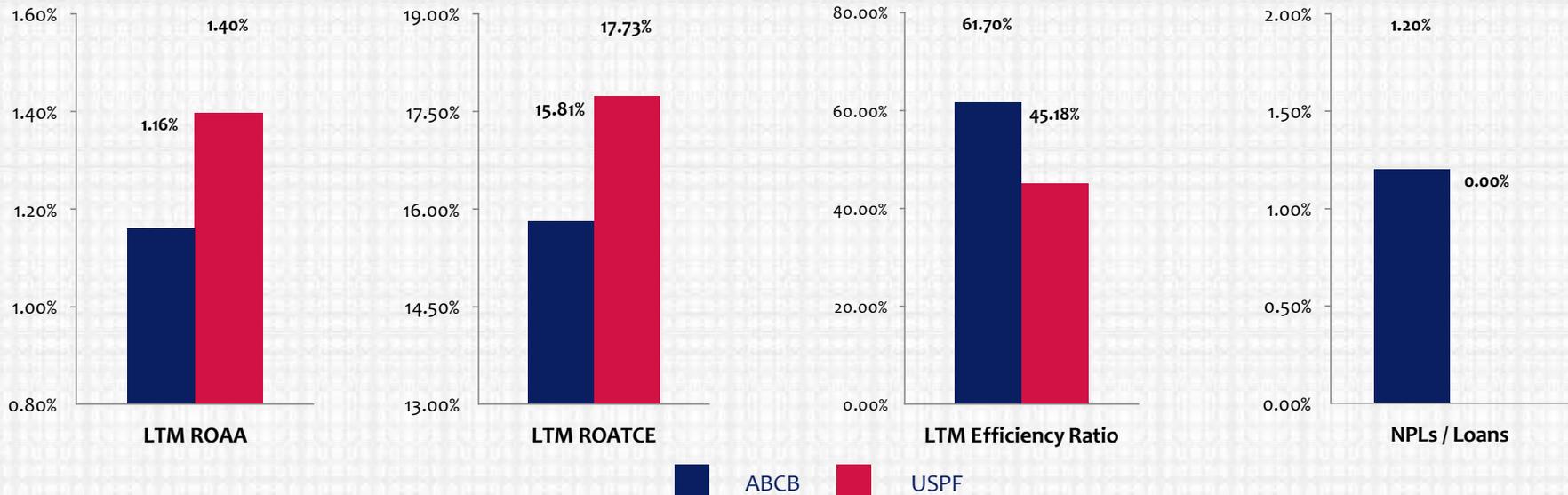
Overview of US Premium Finance

Insurance Premium Finance Company

- Founded in 1993 and based in Atlanta, GA, US Premium Finance is the sixth largest insurance premium finance company in the U.S.
- Provides short-term, collateralized financing to fund the purchase of insurance coverage related to commercial property, casualty and liability risk
- Historical operation as a division of a bank; all functions comply with banking requirements

Loan Portfolio

- Net Finance Receivables of \$450 million as of September 30, 2016
- LTM loan originations of \$907 million
 - 28% origination CAGR since 2013
 - LTM gross yield of 6.87%
- Net charge-offs have averaged less than five basis points of loan volume over the past 20 years

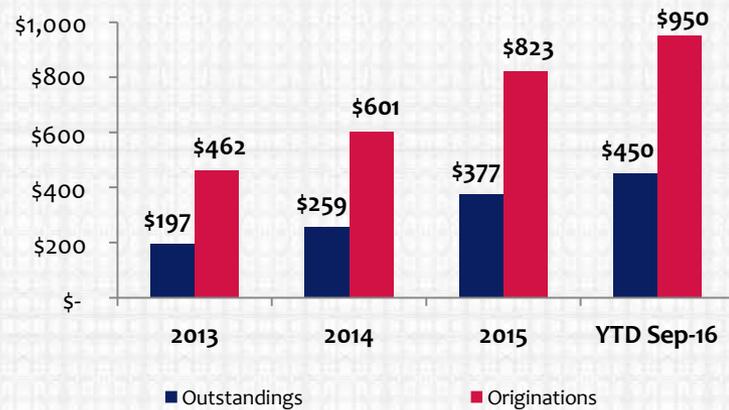


LTM figures through September 30, 2016
 USPF figures adjusted for management payout structure; USPF ROATCE assumes 8% capitalization
 Data source: US Premium Finance

Low-Risk High-Growth Business Model

Loan Portfolio

(Dollars in millions)

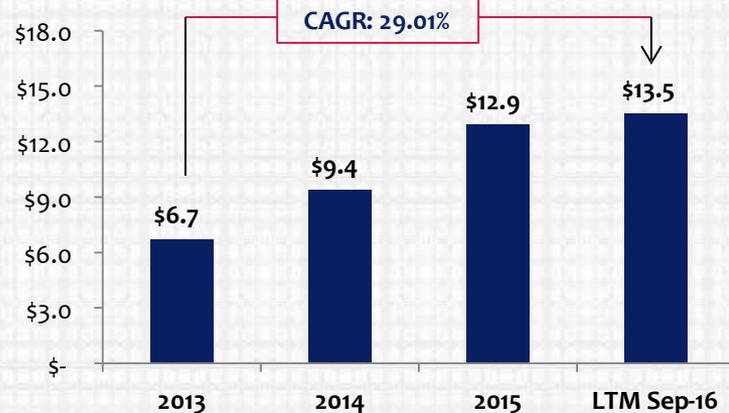


Low-Risk Business Model

- Short-term loans with a duration of approximately 10 months
- Down payment from borrower and surrender value of policy overcapitalize the loans
- Primary risks come from financial health of the carrier and fraud
 - USPF has a long history and demonstrated ability to monitor these risks

Earnings Growth

(Dollars in millions)



Strong Customer Base

- 40,000 loans originated and serviced annually in 50 states, Washington DC and three US territories
- 94% of insurance carriers rated A- (Excellent) or better as of April 2016
- Robust pipeline from network of 1,000+ leading nationwide independent insurance agencies