



**Ameris Bancorp****ABCB NASDAQ****Banks**

Market Capitalization USD:

\$207.00 mm**CONCERN LEVEL: AVERAGE**

- 1 The CEO's total remuneration is within the typical market range for the relevant industry and market cap.
- 2 The ratio between the CEO's pay and the median pay of the other named executive officers is 3X or less.
- 3 The CEO's annual cash incentives rose or fell in line with annual performance.
- 4 The CEO received no more than one annual cash bonus this fiscal year.
- 5 The CEO's equity remuneration reflected the company's share price movement over the last five years.
- 6 The company only pays long-term incentives to the CEO for above median performance against a peer group. 
- 7 The company's dilution from equity incentives is 10 percent or less.
- 8 Unvested equity lapses when the CEO's employment is terminated. 
- 9 The CEO's potential cash severance payment is capped at two times annual cash remuneration.
- 10 The accrued benefits of the CEO's post-retirement income are within the typical market range for the relevant market cap bracket.

CEO: Edwin W. Hortman**Age: 58****CEO Since: 2005**

	2009	2010	2011
Base Salary	\$400,000	\$400,000	\$400,000
Discretionary Bonus	\$0	\$0	\$0
Annual Cash Incentive	\$0	\$0	\$0
Benefits and Perquisites	\$31,595	\$6,829	\$4,263
TOTAL ANNUAL COMPENSATION	\$431,595	\$406,829	\$404,263
Increase in Post-Retirement Benefits	\$0	\$0	\$0
Stock Option Awards	\$29,250	\$0	\$0
Stock Awards	\$195,575	\$202,230	\$199,200
TOTAL COMPENSATION	\$656,420	\$609,059	\$603,463
Median of Other Named Executive Officers Total Compensation	\$304,880	\$314,386	\$318,045
Value Realized on Exercise of Stock Option	\$0	\$0	\$2,820
Value Realized on Vesting of Stock	\$0	\$0	\$0
TOTAL REALIZED EQUITY COMPENSATION	\$0	\$0	\$2,820

Proxy Date: 19 Apr 2012

Annual Meeting Date: 31 May 2012

Equity Reserves: 7.85%

Stock Option Run Rate: 0.18%

Ameris Bancorp

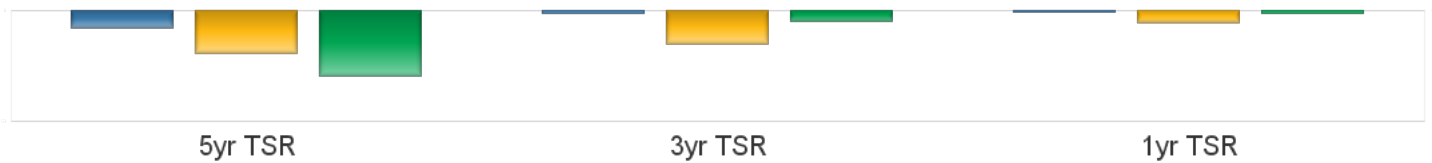
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Performance Comparison

■ S&P500 ■ Industry ■ ABCB



Peer Comparisons (TRBC) =Banks

Total Summary CEO Compensation

Ticker	Company Name	2009	2010	2011	Market Cap
ABCB	Ameris Bancorp	\$656,420	\$609,059	\$603,463	\$207,002,243
HOMB	Home BancShares, Inc.	\$1,025,614	\$905,789	\$866,825	\$604,856,768
BNCL	Beneficial Mutual Bancorp, Inc.	\$955,088	\$744,482	\$1,138,115	\$601,345,769
KRNY	Kearny Financial Corp.	\$2,513,689	\$1,307,971		\$598,898,251
COLB	Columbia Banking System, Inc.	\$747,460	\$1,003,191	\$1,138,875	\$565,592,214
NFBK	Northfield Bancorp, Inc.	\$3,951,684	\$937,048	\$1,051,208	\$560,137,768
FMBI	First Midwest Bancorp, Inc.	\$1,124,120	\$1,782,419	\$1,891,554	\$545,166,955

To insure consistency, peer comparisons are based on a combination of TRBC Industry and Sector classifications and company market caps. Missing peer pay figures for 2011 are due to differences in company filing schedules.

Pay Peer Group

Bank of the Ozarks, Home BancShares, Inc, Simmons First National Bank, Capital City Bank Group, Centerstate Banks Inc., State Bank Financial Corp, Heartland Financial USA Inc, First Merchants Corp, Community Trust Bancorp, Inc., Republic Bancorp, Inc., SY Bancorp Inc, Sandy Spring Bancorp, Inc., Great Southern Bancorp, Renasant Corporation, First Bancorp, Sun Bancorp Inc, SCBT Financial Bankshares, Inc., Southside Bancshares, Inc., Cardinal Financial Corp, First Community Bancshares, Inc., StellarOne Corporation, TowneBank, Union First Market Bankshares Corp, Virginia Commerce Bancorp, Inc., City Holdings CO.

Performance Peer Group

NA

COMPENSATION COMMITTEE MEMBERS

Director	Membership	Age	Gender	Tenure	Independence
J. Ravmond Fulp	Chairman	67	Male	23	Outside Related
Daniel B. Jeter	Member	60	Male	15	Outside
Jimmv D. Veal	Member	63	Male	4	Outside