CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: AMERIS BANCORP
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RSSD (for Bank Holding Companies): 1082067
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$447,152	$443,114	Residential 1-4 Family mortgages, consumer loans (including household, auto, boat, etc), home equity LOC's, overdrafts and personal reserve accounts.	**See market commentary below**
b. Average Commercial Loans	$1,233,884	$1,229,219	Commercial and Industrial, Construction and land development, multi-family residential real estate, commercial real estate (including farm oriented loans), loans to municipalities.	**See market commentary below**
c. Total Loans (sum of lines a and b)	$1,681,036	$1,672,333		

2. General Market Commentary (optional)

Declines in loan balances for the first couple months are not indicative of current business strategies, but instead reflect soft demand and weakening economies in the Company's largest markets. Countering this soft demand is the Company's efforts to increase lending activity, primarily in the area of residential mortgages.