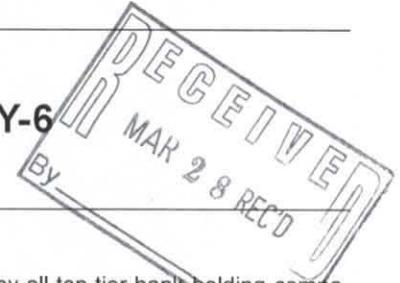


Heustler

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6



Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2012

Month / Day / Year

I, Daniel B. Jeter
Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

Ameris Bank Ameris Bancorp

Legal Title of Holding Company

P.O. Box 3668

(Mailing Address of the Holding Company) Street / P.O. Box

Moultrie GA 31776
City State Zip Code

24 Second Ave SE, Moultrie, GA 31776

Physical location (if different from mailing address)

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Person to whom questions about this report should be directed:

Maryellen Dampier Senior Accountant

Name Title

229-890-1111

Area Code / Phone Number / Extension

229-873-3614

Area Code / FAX Number

maryellen.dampier@amerisbank.com

E-mail Address

www.amerisbank.com

Address (URL) for the Holding Company's web page

Signature of Holding Company Director and Official

Daniel Jeter
3-26-2013

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1082067
C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

Ameris Bancorp
FR-Y6
December 31, 2012

Report Item 1: Annual Report to Shareholders – this report is filed with the SEC

Report Item 2a: Organization Chart – See attached

Report Item 2b: Domestic Branch Listing – See attached

Report Item 3: Securities Holders – See attached

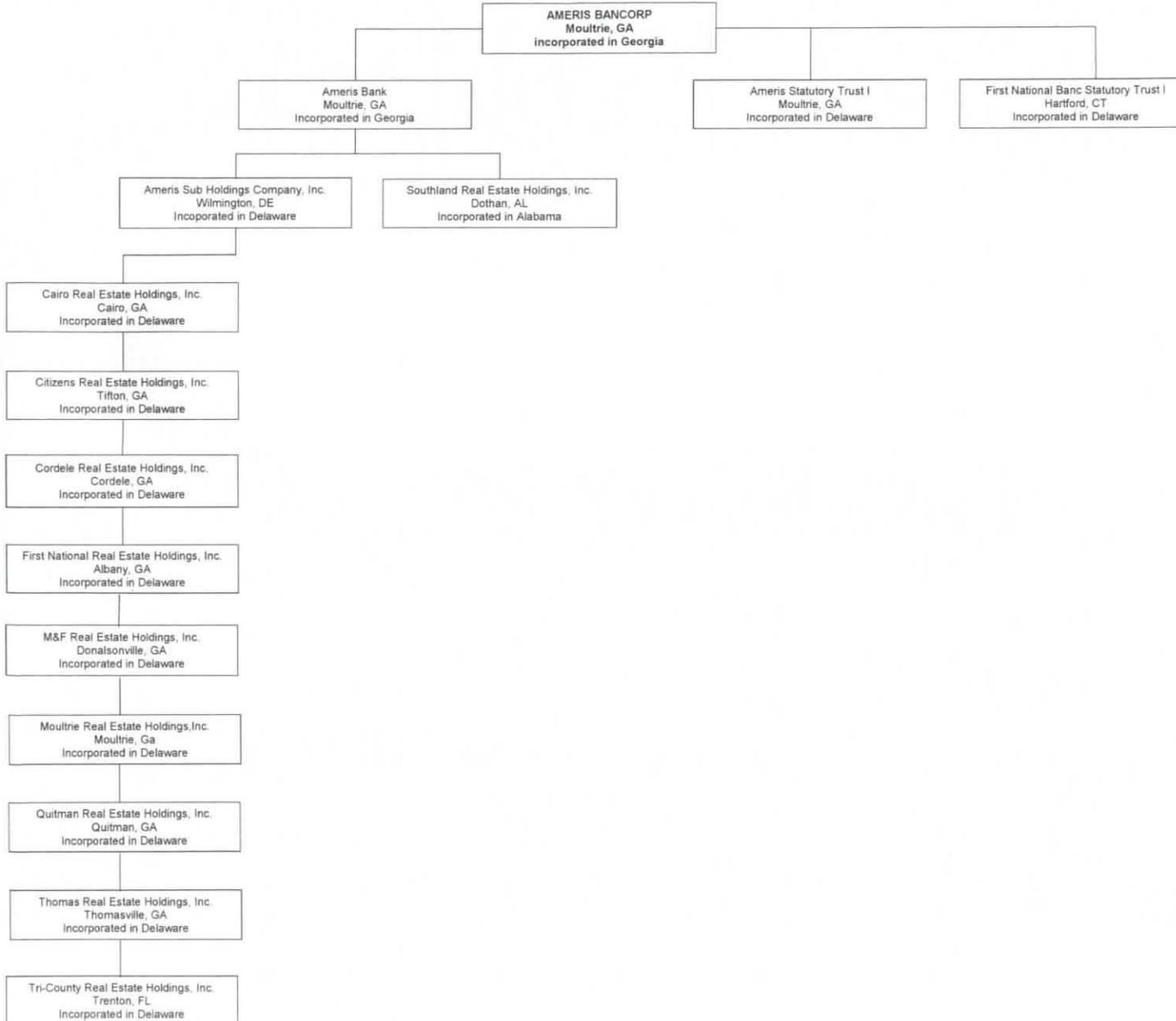
Report Item 4: Insiders – See attached

Revised

Form FR Y-6
Ameris Bancorp
Moultrie, Georgia
Fiscal Year Ending December 31, 2012

2. Organizational Chart

Ameris Bancorp owns 100% of each of its subsidiaries
and Ameris Bank owns 100% of each of its subsidiaries.



Results: A list of branches for your depository institution: **AMERIS BANK (ID: BSSD: 764030)**
 This depository institution is held by **AMERIS BANKCORP (1082067)** of **MOULTON, GA**.
 The data are as of **12/31/2012**. Data reflects information that was received and processed through **02/24/2013**.

Reconciliation and Verification Steps
 1. In the Data Action column of each Branch row, enter one or more of the actions specified below.
 2. If required, enter the date in the Effective Date column.

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are emailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>

* FDIC UNINUM, Office Number, and ID_BSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	ID_BSSD*	Branch Popular Name	Street Address	City	State	Zip Code	Country	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_BSSD*	Comments
OK		Full Service	764030	AMERIS BANK	225 SOUTH MAIN ST	MOULTON	GA	31768	COLUMBIA	UNITED STATES	14145		0 AMERIS BANK	764030	
OK		Head Office	1942433	SOUTHLAND BRANCH	204 KIRKLAND STREET	ABBEVILLE	AL	36310	HENRY	UNITED STATES	36352		18 AMERIS BANK	764030	
OK		Full Service	476034	CLAYTON BRANCH	33 EUPALULA ST	CLAYTON	AL	36016	BAMBOUR	UNITED STATES	207855		16 AMERIS BANK	764030	
OK		Full Service	380795	DOOTHAN - HWY 94 EAST BRANCH	2200 E MAIN STREET	DOOTHAN	AL	36303	HOUSTON	UNITED STATES	480107		60 AMERIS BANK	764030	
OK		Full Service	602325	DOOTHAN BRANCH	3298 ROSS CLARK CIRCLE	DOOTHAN	AL	36303	HOUSTON	UNITED STATES	3812		13 AMERIS BANK	764030	
OK		Full Service	190366	EUPALULA BRANCH	1140 S EUPALULA AVENUE	EUPALULA	AL	36027	BARBOUR	UNITED STATES	207856		19 AMERIS BANK	764030	
OK		Full Service	199317	HEADLAND BRANCH	ZOB MAIN STREET	HEADLAND	AL	36365	HENRY	UNITED STATES	207856		11 AMERIS BANK	764030	
OK		Full Service	115674	GRAYFORDVILLE BRANCH	2628 GRAYFORDVILLE HIGHWAY	GRAYFORDVILLE	FL	33277	WAKULLA	UNITED STATES	38670		36 AMERIS BANK	764030	
OK		Full Service	4208167	JACKSONVILLE BRANCH	11100 SAN JOSE BLVD	JACKSONVILLE	FL	32223	DIVAL	UNITED STATES	40358		76 AMERIS BANK	764030	
OK		Full Service	3808001	JACKSONVILLE JANE AVE BRANCH	888 JANE AVE/JULE SOUTH	JACKSONVILLE	FL	32205	DIVAL	UNITED STATES	480391		53 AMERIS BANK	764030	
OK		Full Service	3940851	JACKSONVILLE TOWN BRANCH	4835 TOWN CENTER PARKWAY	JACKSONVILLE	FL	32246	DIVAL	UNITED STATES	491610		67 AMERIS BANK	764030	
OK		Full Service	525344	NEWBERN BRANCH	25365 WEST NEWBERN ROAD	NEWBERN	FL	33669	ALACHUA	UNITED STATES	6153		37 AMERIS BANK	764030	
OK		Full Service	309964	BLANDING BOULEVARD BRANCH	485 BLANDING BOULEVARD	ORANGE PARK	FL	32073	CLAY	UNITED STATES	362973		31 AMERIS BANK	764030	
OK		Full Service	2859118	ORANGE PARK BRANCH	1775 EGGE HARBOR PARKWAY	ORANGE PARK	FL	32083	CLAY	UNITED STATES	61800		30 AMERIS BANK	764030	
OK		Full Service	4460250	TALLAHASSEE BRANCH	150 S MONROE ST, SUITE 100	TALLAHASSEE	FL	32301	LEON	UNITED STATES	Not Required		Not Required	764030	
OK		Full Service	191933	TRENTON BRANCH	530 EAST WARD ST	TRENTON	FL	32693	GULCHMIST	UNITED STATES	36380		43 AMERIS BANK	764030	
OK		Full Service	4419791	ALEY BRANCH	125 SOUTH LEE STREET	ALEY	GA	30410	MONTGOMERY	UNITED STATES	Not Required		Not Required	764030	
OK		Full Service	1863275	ALBANY BRANCH	2827 DAWSON ROAD	ALBANY	GA	31707	DOLGHERTY	UNITED STATES	47076		21 AMERIS BANK	764030	
OK		Full Service	4300221	ATLANTA BRANCH	1180 PEACHTREE STREET, SUITE 2610	ATLANTA	GA	30309	FULTON	UNITED STATES	Not Required		Not Required	764030	
OK		Full Service	1458989	BRUNSWICK BRANCH	3440 CYPRESS MILL ROAD	BRUNSWICK	GA	31520	GWINN	UNITED STATES	46169		23 AMERIS BANK	764030	
OK		Full Service	2906573	NORTH GYNN OFFICE	5340 NEW JESSUP HIGHWAY	BRUNSWICK	GA	31523	GWINN	UNITED STATES	446233		23 AMERIS BANK	764030	
OK		Full Service	3653441	BULFAM VISTA BRANCH OFFICE	114 W 61ST AVENUE	BULFAM VISTA	GA	31201	MARION	UNITED STATES	445752		91 AMERIS BANK	764030	
OK		Full Service	2968814	BUTLER BRANCH OFFICE	97 SOUTH BROAD STREET	BUTLER	GA	31066	TAYLOR	UNITED STATES	355700		91 AMERIS BANK	764030	
OK		Full Service	4445560	HIGHWAY BRANCH	40 HIGHWAY 84 EAST	CANDY	GA	39828	GRADY	UNITED STATES	Not Required		Not Required	764030	
OK		Full Service	119331	CANDY BRANCH	201 SOUTH BROAD STREET	CANDY	GA	39828	GRADY	UNITED STATES	457226		40 AMERIS BANK	764030	
OK		Full Service	3101797	COLUMBIA BRANCH OFFICE	162 EAST GRAYFORD STREET	COLUMBIA	GA	39837	MILLER	UNITED STATES	5389		6 AMERIS BANK	764030	
OK		Full Service	2059337	16TH STREET BRANCH	1302 16TH AVENUE EAST	CONDELE	GA	31015	CNSP	UNITED STATES	445437		14 AMERIS BANK	764030	
CHANGE	12/31/2012	Full Service	242375	CORDELE BRANCH	510 SOUTH ST AND STREET	CORDELE	GA	31015	CNSP	UNITED STATES	45263		13 AMERIS BANK	764030	
OK		Full Service	3920499	CUSSETA BRANCH	377 BROAD STREET	CUSSETA	GA	31805	CHATTAHOOCHEE	UNITED STATES	472667		94 AMERIS BANK	764030	
OK		Full Service	1429855	DOEBLIN BRANCH	137 WEST BROAD STREET	DOEBLIN	GA	31244	COLUMBIA	UNITED STATES	10482		11 AMERIS BANK	764030	
OK		Full Service	479933	DONALSONVILLE BRANCH	109 WEST THIRD STREET	DONALSONVILLE	GA	39845	STANHOPE	UNITED STATES	10115		4 AMERIS BANK	764030	
OK		Full Service	3462131	BOWENS MILL BRANCH	901 BOWENS MILL ROAD SW	DOUGLAS	GA	31533	COFFEE	UNITED STATES	453848		33 AMERIS BANK	764030	
OK		Full Service	50331	DOUGLAS BRANCH	100 S PEARL ST	DOUGLAS	GA	31533	COFFEE	UNITED STATES	13632		9 AMERIS BANK	764030	
OK		Full Service	4384810	ELLAVILLE BRANCH	285 SOUTH BROAD STREET	ELLAVILLE	GA	31806	SCHLEY	UNITED STATES	Not Required		Not Required	764030	

CHANGE	12/31/2012	Full Service	2966007	KHYLL ISLAND BRANCH OFFICE	531 NORTH BEACHVIEW DR	KHYLL ISLAND	GA	31527	GAVERN	UNITED STATES	358882	Not Required	25	AMERS BANK	764030
OK		Full Service	2787121	KINGSLAND EAST OFFICE	1603 HWY 40 EAST	KINGSLAND	GA	31548	CAMDEN	UNITED STATES	262236	Not Required	27	AMERS BANK	764030
CLOSED	12/27/2012	Full Service	3974841	LAVERNE BRANCH	1866 OLD NORFOLK ROAD, SUITE 300	LAVERNEVILLE	GA	30044	GA/INLET	UNITED STATES	452387	Not Required	81	AMERS BANK	764030
OK		Full Service	3402865	FAIR BRANCH	4411 EAST MAIN STREET	LEARN	GA	31062	CLIFTON	UNITED STATES	452387	Not Required	81	AMERS BANK	764030
OK		Full Service	2612872	LEE COUNTY OFFICE	1607 U S 19 SOUTH	LEESBURG	GA	30436	LEF	UNITED STATES	289590	Not Required	22	AMERS BANK	764030
CHANGE	12/31/2012	Full Service	2396599	YONS BRANCH	1821 WEST LIBERTY STREET	LYONS	GA	30436	TOONABS	UNITED STATES	231756	Not Required	78	AMERS BANK	764030
OK		Full Service	3197293	FORSYTH ROAD BRANCH	4670 FORSYTH ROAD	MACON	GA	31210	BIBB	UNITED STATES	441962	Not Required	92	AMERS BANK	764030
OK		Full Service	1982730	JOE MAM HIGHWAY BRANCH	1707 FIRST AVENUE SOUTH/EAST	MOULTREE	GA	31768	COLQUITT	UNITED STATES	251188	Not Required	2	AMERS BANK	764030
OK		Full Service	2683032	SUNSET OFFICE	2513 SOUTH MAIN STREET	MOULTREE	GA	31768	COLQUITT	UNITED STATES	251188	Not Required	3	AMERS BANK	764030
CHANGE	12/31/2012	Full Service	8160320	OCCULA BRANCH	340 SOUTH BIRNVALEUJE	OCCULA	GA	31724	BROWN	UNITED STATES	113820	Not Required	8	AMERS BANK	764030
OK		Full Service	2848348	WESTSIDE BRANCH	145 ROLLER PARKWAY	QUINTMAN	GA	31222	CHATHAM	UNITED STATES	454317	Not Required	82	AMERS BANK	764030
OK		Full Service	6428382	QUINTMAN BRANCH	1600 WEST SAGEBEN ST	QUINTMAN	GA	31843	BROOKS	UNITED STATES	5892	Not Required	10	AMERS BANK	764030
OK		Full Service	1404844	SAMI MARYS BRANCH	2709 KEMPER RD	SAMI MARYS	GA	31528	CAMDEN	UNITED STATES	40324	Not Required	28	AMERS BANK	764030
OK	8/10/2012	Full Service	4180754	SAMT SIMONS BRANCH	6108 HIGHWAY 40 EAST	SAMT SIMONS ISLAND	GA	31522	GAVIN	UNITED STATES	289148	Not Required	24	AMERS BANK	764030
OK		Full Service	2386570	SAMT SIMONS SCAND OFFICE	3811 PFERRECK ROAD	SAMT SIMONS ISLAND	GA	31522	GAVIN	UNITED STATES	231758	Not Required	80	AMERS BANK	764030
OK		Full Service	2706182	SAVANNAH DESOTO OFFICE	360 BULL STREET	SAVANNAH	GA	31401	CHATHAM	UNITED STATES	231758	Not Required	80	AMERS BANK	764030
OK		Full Service	3639362	SAVANNAH HIGHWAY 80 BRANCH OFFICE	4673 US HIGHWAY 80 EAST	SAVANNAH	GA	31410	CHATHAM	UNITED STATES	466126	Not Required	83	AMERS BANK	764030
OK		Full Service	2698818	SAVANNAH HALL BOULEVARD BRANCH	602 HALL BOULEVARD	SAVANNAH	GA	31406	CHATHAM	UNITED STATES	231757	Not Required	79	AMERS BANK	764030
OK		Full Service	3996638	SPARTA BRANCH	903 EAST BROAD STREET	SPARTA	GA	31087	HARGOCK	UNITED STATES	15497	Not Required	11	AMERS BANK	764030
CLOSED	8/10/2012	Full Service	4147232	ST MARYS BRANCH	6308 GA HIGHWAY 40E	ST MARYS	GA	31528	CAMDEN	UNITED STATES	Not Required	Not Required	1	AMERS BANK	764030
OK		Full Service	522726	THOMASVILLE BRANCH	2481 EAST PINE TREE BLVD	THOMASVILLE	GA	31792	THOMAS	UNITED STATES	7707	Not Required	41	AMERS BANK	764030
OK		Full Service	4398433	TIFTON BRANCH	775 WEST 2ND STREET	TIFTON	GA	31794	TIFT	UNITED STATES	11060	Not Required	7	AMERS BANK	764030
OK		Full Service	3936943	TIFTON OLD OCELA ROAD BRANCH	1971 OLD OCELA ROAD	TIFTON	GA	31794	TIFT	UNITED STATES	491611	Not Required	68	AMERS BANK	764030
OK		Full Service	2938781	VALDOSTA BRANCH	3140 INNER PERIMETER ROAD	VALDOSTA	GA	31602	LOWWERS	UNITED STATES	357637	Not Required	17	AMERS BANK	764030
CLOSED	10/22/2012	Full Service	3406378	WAMET DRIVE BRANCH OFFICE	105 WAMET DRIVE	VIDEALIA	GA	30474	TOONABS	UNITED STATES	433227	Not Required	81	AMERS BANK	764030
OK		Full Service	4123968	VIDEALIA BRANCH	3100 EAST FIRST STREET	VIDEALIA	GA	30474	TOONABS	UNITED STATES	Not Required	Not Required	2	AMERS BANK	764030
OK		Full Service	2594329	VIDEALIA EAST SIDE BRANCH	1709 EAST FIRST STREET	VIDEALIA	GA	30474	TOONABS	UNITED STATES	364305	Not Required	72	AMERS BANK	764030
OK		Full Service	3136666	WOODSTOCK BRANCH OFFICE	8710 CUMMINS STREET	WOODSTOCK	GA	30188	CHEBROKE	UNITED STATES	364305	Not Required	72	AMERS BANK	764030
OK		Full Service	2901343	BRADFORD BRANCH	2348 BOUNDARY ST	BRADFORD	SC	29902	BRADFORD	UNITED STATES	36035	Not Required	44	AMERS BANK	764030
OK		Full Service	3923823	CHARLESTON WEST ASHLEY BRANCH	108 MINGDON A ROAD	CHARLESTON	SC	29407	CHARLESTON	UNITED STATES	493975	Not Required	69	AMERS BANK	764030
OK		Full Service	3807659	CHARLESTON WEST ASHLEY BRANCH	834 SAVANNAH HWY	CHARLESTON	SC	29407	CHARLESTON	UNITED STATES	480392	Not Required	64	AMERS BANK	764030
OK		Full Service	3566659	COLUMBIA SC BRANCH	1301 GERVAIS STREET SUITE 200	COLUMBIA	SC	29202	RICHLAND	UNITED STATES	458875	Not Required	49	AMERS BANK	764030
OK		Full Service	3808010	COLUMBIA SC BRANCH	1674 WOODRUFF CEMAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	478323	Not Required	57	AMERS BANK	764030
OK		Full Service	3808010	COLUMBIA SC BRANCH	1674 WOODRUFF CEMAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	469469	Not Required	57	AMERS BANK	764030
OK		Full Service	4832444	HILTON HEAD BRANCH OFFICE	THREE OFFICE ROAD	HILTON HEAD	SC	29928	BRADFORD	UNITED STATES	469876	Not Required	67	AMERS BANK	764030
CHANGE	12/31/2012	Full Service	3894451	KINGSTON BRANCH	1290 KATE MURRAY BOULEVARD	KINGSTON	SC	29022	LEWINGTON	UNITED STATES	489876	Not Required	66	AMERS BANK	764030
OK		Full Service	3737893	KOUNT P. LEASANT BRANCH	701 WEST MAIN STREET	LEWINGTON	SC	29424	CHARLESTON	UNITED STATES	424333	Not Required	57	AMERS BANK	764030
OK		Full Service	3739212	SUMNERVILLE MAIN BRANCH	956 CROSTON NORTH/CUTT BLVD	LEWINGTON	SC	29424	CHARLESTON	UNITED STATES	424333	Not Required	57	AMERS BANK	764030
OK		Full Service			1728 OLD FACILITY ROAD SUITE C	SUMNERVILLE	SC	29485	DORCHESTER	UNITED STATES	424334	Not Required	50	AMERS BANK	764030

Ameris Bancorp
Fiscal Year Ending December 31, 2012

Report Item 3: Securities holders

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2012			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2012		
(1)(a) Name City, State	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Polans Capital Management LLC Boston, MA	USA	2,574,074 - 10.81% Common Stock	None		
Wellington Management Co., LLP Boston, MA	USA	2,358,095 - 9.90% Common Stock			
BlackRock Fund Advisors San Francisco, CA	USA	1,376,644 - 5.78% Common Stock			
Investment Counselors of Maryland, LLC Baltimore, MD	USA	1,210,812 - 5.08% Common Stock			
Dimensional Fund Advisors Austin, TX	USA	1,010,310 - 4.24% Common Stock			
Columbia Management Investment Advisors Boston, MA	USA	885,630 - 3.72% Common Stock			
The Vanguard Group, Inc. Malvern, PA	USA	758,073 - 3.18% Common Stock			

Reused

Report Item 4: Directors and Officers

(1) Names & Address	(2) Principal Occupation other than HC	(3) a. Position with HC b. Position with Subsidiaries c. Position with Other Businesses	(4)a. % of Voting Shares in BHC	b. N/A	c. Other Companies if 25% or more Voting Securities are held.
R. Dale Ezzell Abbeville, AL 36310	Owner of Wisecards Printing and Mailing	a. Director. b. Director of Ameris Bank; Chairman of the Community Board - Dothan market. c. Owner of Computer Graphics Company.	*		Wisecards Printing, Direct Mail Advertising, Courtyard Crossing, LLC (100% ownership)
J. Raymond Fulp Tifton, GA 31794	Pharmacist	a. Director. b. Director of Ameris Bank; Chairman of the Community Board - Tifton market. c. Pharmacist.	*		none
Leo J. Hill Largo, FL 33777	Owner of Advisor Network Solutions, LLC	a. Director. b. Director of Ameris Bank. c. Independent Lead Director for Transamerica Group of Funds.	*		none
Daniel B. Jeter Moultrie, GA 31768	Vice-President of Standard Discount Corporation	a. Director; Chairman of Ameris Bancorp. b. Director and Chairman of Ameris Bank; Director of the Community Board - Moultrie market. c. Vice-President of Standard Discount Corporation, and a Director and Officer of each of Standard's affiliates: Colquitt Loan Company, Globe Loan Company of Hazelhurst, Globe Loan Company of Tifton, Globe Loan Company of Moultrie, Peach Finance Company, Personal Finance Service of Statesboro, Globe Financial Services of Thomasville, Classic Insurance Company, Ltd., and Cavalier Insurance Company (of which he is President). Director and Officer of the Georgia Industrial Loan Corporation, and a Director of Allied Business Systems.	*		Standard Discount Corporation and affiliates (50% ownership)
Robert P. Lynch Jacksonville, FL 32210	Owner of Lynch Management Company	a. Director. b. Director of Ameris Bank; Director of the Community Board - Jacksonville market. c. Owner of Lynch Management Company. Mr. Lynch's family owns five automobile dealerships in Florida and Georgia, as well as Shadydale Farm, a beef cattle operation located in Shadydale, Georgia.	*		None
Brooks Sheldon Moultrie, GA 31768	Retired Banker	a. Director. b. Director of Ameris Bank; Chairman of the Community Board - Moultrie market. c. None.	*		None
Jimmy D. Veal Brunswick, GA 31525	Owner of The Beachview Club, Inc.	a. Director. b. Director of Ameris Bank; Chairman of the Community Board - Southeast Georgia Coast market. c. Owner of Beachview Tent Rentals, Inc.	*		None
Andrew B. Cheney	None	a. Executive Vice President, Banking Group President and Chief Operating Officer.	*		None

Note: * Less than 1%

Revised

Report Item 4: Directors and Officers

(1) Names & Address	(2) Principal Occupation other than HC	(3) a. Position with HC b. Position with Subsidiaries c. Position with Other Businesses	(4)a. % of Voting Shares in BHC	b. N/A	c. Other Companies if 25% or more Voting Securities are held.
Jacksonville, FL 32207		b. President and Chief Operating Officer of Ameris Bank. c. None.			
Jon S. Edwards Moultrie, GA 31768	None	a. Executive Vice President, Chief Credit Officer and Director of Credit Administration. b. Executive Vice President, Chief Credit Officer and Director of Credit Administration of Ameris Bank. c. None.	*		None
Edwin W. Hortman, Jr. Moultrie, GA 31768	None	a. Director, President and Chief Executive Officer. b. Director and Chief Executive Officer of Ameris Bank. Director of Ameris Sub Holding Co., Inc. of Ameris Bank and Southland Real Estate Holdings, Inc. c. None.	*		None
Cindi H. Lewis Moultrie, GA 31768	None	a. Executive Vice President, Chief Administrative Officer and Corporate Secretary. b. Executive Vice President, Chief Administrative Officer and Corporate Secretary of Ameris Bank. Director and Assistant Secretary of Ameris Sub Holding Co., Inc. and Director of Southland Real Estate Holdings, Inc. c. None.	*		None
T. Stan Limerick Moultrie, GA 31776	None	a. Executive Vice President and Chief Information Officer. b. Executive Vice President and Chief Information Officer of Ameris Bank. c. None.	*		None
Stephen A. Melton Moultrie, GA 31768	None	a. Executive Vice President and Chief Risk Officer. b. Executive Vice President and Chief Risk Officer of Ameris Bank. c. None.	*		None
Dennis J. Zember Jr. Moultrie, GA 31768	None	a. Executive Vice President, Chief Financial Officer and Treasurer. b. Executive Vice President and Chief Financial Officer of Ameris Bank. Director of Ameris Sub Holding Co., Inc. and Southland Real Estate Holdings, Inc. c. None.	*		None
Polaris Capital Management Boston, MA 02110	Investment Advisor	a. None b. None c. Investment Advisor	10.8%		

Note: * Less than 1%