

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

RECEIVED
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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, 2014

Month / Day / Year

I, Edwin W. Hortman, Jr

Name of the Holding Company Director and Official

President/CEO/Director

Title of the Holding Company Director and Official

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

Ameris Bancorp

Legal Title of Holding Company

P.O. Box 3688

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

Moultrie GA 31776
City State Zip Code

24 Second Avenue SE, Moultrie, GA 31776

Physical Location (if different from mailing address)

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

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Edwin W. Hortman, Jr

Signature of Holding Company Director and Official

3/24/15

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, 2014

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

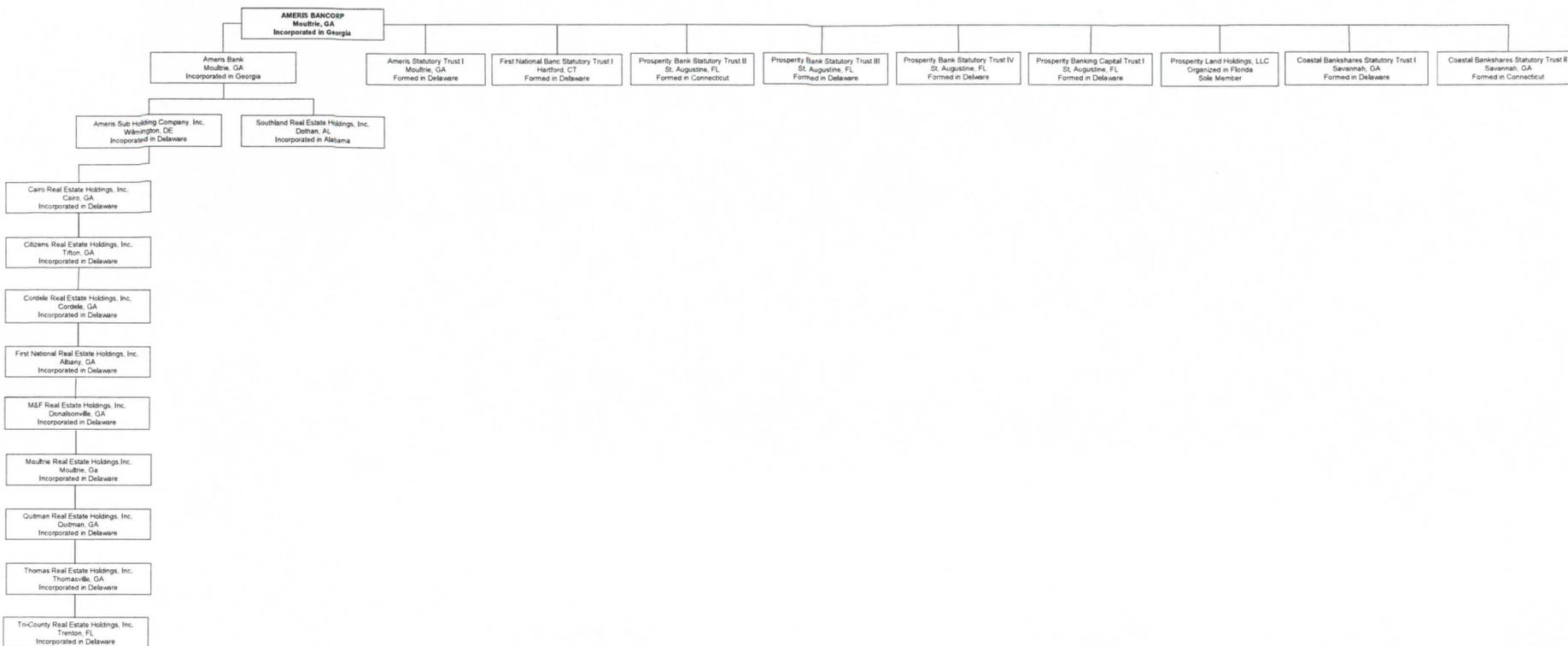
Report Item 3: Securities Holders – See attached

Report Item 4: Insiders – See attached



2. Organizational Chart

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



Results: A list of branches for your depository institution: **AMERIS BANK (ID_RSSD: 764030)**.
 This depository institution is held by **AMERIS BANCORP (1082067)** of **MOULTRIE, GA**.
 The data are as of **12/31/2014**. Data reflects information that was received and processed through **01/07/2015**.

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 e-mailing 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_RSSD columns are for reference only. Verification of these values is not required

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
ok		Full Service (Head Office)	764030	AMERIS BANK	225 SOUTH MAIN ST	MOULTRIE	GA	31768	COLQUITT	UNITED STATES	14145	0	AMERIS BANK	764030	
ok		Full Service	1942433	SOUTHLAND BRANCH	204 KIRKLAND STREET	ABBEVILLE	AL	36310	HENRY	UNITED STATES	36352	18	AMERIS BANK	764030	
ok		Full Service	3807965	DOTHAN - HWY 84 EAST BRANCH	2200 E MAIN STREET	DOTHAN	AL	36303	HOUSTON	UNITED STATES	480107	60	AMERIS BANK	764030	
ok		Full Service	602235	DOTHAN BRANCH	3299 ROSS CLARK CIRCLE	DOTHAN	AL	36303	HOUSTON	UNITED STATES	3812	15	AMERIS BANK	764030	
ok		Full Service	1903966	EUFULA BRANCH	1140 S. EUFAULA AVENUE	EUFULA	AL	36027	BARBOUR	UNITED STATES	207859	19	AMERIS BANK	764030	
ok		Full Service	189437	HEADLAND BRANCH	208 MAIN STREET	HEADLAND	AL	36345	HENRY	UNITED STATES	207856	17	AMERIS BANK	764030	
ok		Full Service	1156874	CRAWFORDVILLE BRANCH	2628 CRAWFORDVILLE HIGHWAY	CRAWFORDVILLE	FL	32327	WAKULLA	UNITED STATES	38670	36	AMERIS BANK	764030	
ok		Full Service	4208167	JACKSONVILLE BRANCH	11100 SAN JOSE BLVD	JACKSONVILLE	FL	32223	DUVAL	UNITED STATES	40358	76	AMERIS BANK	764030	
ok		Full Service	3808001	JACKSONVILLE LANE AVE BRANCH	888 LANE AVENUE SOUTH	JACKSONVILLE	FL	32205	DUVAL	UNITED STATES	480391	63	AMERIS BANK	764030	
ok		Full Service	3940853	JACKSONVILLE TOWN BRANCH	4835 TOWN CENTER PKWY	JACKSONVILLE	FL	32246	DUVAL	UNITED STATES	491610	67	AMERIS BANK	764030	
ok		Full Service	2635219	JULINGTON CREEK BRANCH	12689 SAN JOSE BOULEVARD	JACKSONVILLE	FL	32223	DUVAL	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	3740521	LYNN HAVEN BRANCH	2606 SOUTH HIGHWAY 77	LYNN HAVEN	FL	32444	BAY	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	3099694	BLANDING BOULEVARD BRANCH	485 BLANDING BOULEVARD	ORANGE PARK	FL	32073	CLAY	UNITED STATES	362973	32	AMERIS BANK	764030	
ok		Full Service	2859118	ORANGE PARK BRANCH	1775 EAGLE HARBOR PARKWAY	ORANGE PARK	FL	32003	CLAY	UNITED STATES	61800	30	AMERIS BANK	764030	
ok		Full Service	3740437	ORMOND BRANCH	1259 WEST GRANADA BLVD	ORMOND BEACH	FL	32174	VOLUSIA	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	440138	PALATKA BRANCH	601 REID ST	PALATKA	FL	32177	PUTNAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	3740455	PALATKA WEST BRANCH	100 NORTH HIGHWAY 19	PALATKA	FL	32177	PUTNAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	3740473	PALM COAST BRANCH	181 CYPRESS POINT PARKWAY	PALM COAST	FL	32164	FLAGLER	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	
ok		Full Service	3740615	PANAMA CITY BRANCH	450 EAST 23RD STREET	PANAMA CITY	FL	32405	BAY	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030	

ok	Full Service	3740594	PANAMA CITY BEACH BRANCH	11790 PANAMA CITY BEACH PARKWAY	PANAMA CITY BEACH	FL	32407	BAY	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	3740389	NORTH ST. AUGUSTINE BRANCH	790 NORTH PONCE DE LEON BOULEVARD	SAINT AUGUSTINE	FL	32084	ST. JOHNS	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	1167919	SAINT AUGUSTINE BEACH BRANCH	2060 A1A SOUTH	SAINT AUGUSTINE	FL	32080	ST. JOHNS	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	879532	SAINT AUGUSTINE BRANCH	100 SOUTH PARK BOULEVARD, SUITE 104	SAINT AUGUSTINE	FL	32086	ST. JOHNS	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	3740398	SHORES BRANCH	4070 US 1 SOUTH	SAINT AUGUSTINE	FL	32086	ST. JOHNS	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	4460358	TALLAHASSEE BRANCH	150 S. MONROE ST., SUITE 100	TALLAHASSEE	FL	32301	LEON	UNITED STATES	535370	98	AMERIS BANK	764030
ok	Full Service	191832	TRENTON BRANCH	530 EAST WADE STREET	TRENTON	FL	32693	GILCHRIST	UNITED STATES	36380	43	AMERIS BANK	764030
ok	Full Service	1863275	ALBANY BRANCH	2627 DAWSON ROAD	ALBANY	GA	31707	DOUGHERTY	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	AMERIS BANK	764030
ok	Full Service	1458989	BRUNSWICK BRANCH	3440 CYPRESS MILL ROAD	BRUNSWICK	GA	31520	GLYNN	UNITED STATES	46169	23	AMERIS BANK	764030
ok	Full Service	2906973	NORTH GLYNN OFFICE	5340 NEW JESUP HIGHWAY	BRUNSWICK	GA	31523	GLYNN	UNITED STATES	446253	29	AMERIS BANK	764030
ok	Full Service	3635841	BUENA VISTA BRANCH OFFICE	114 W 6TH AVENUE	BUENA VISTA	GA	31803	MARION	UNITED STATES	465752	93	AMERIS BANK	764030
ok	Full Service	2968814	BUTLER BRANCH OFFICE	97 SOUTH BROAD STREET	BUTLER	GA	31006	TAYLOR	UNITED STATES	365700	91	AMERIS BANK	764030
ok	Full Service	4445560	40 HIGHWAY BRANCH	40 HIGHWAY 84 EAST	CAIRO	GA	39828	GRADY	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	119331	CAIRO BRANCH	201 SOUTH BROAD STREET	CAIRO	GA	39828	GRADY	UNITED STATES	457226	40	AMERIS BANK	764030
ok	Full Service	3101579	COLQUITT BRANCH OFFICE	162 EAST CRAWFORD STREET	COLQUITT	GA	39837	MILLER	UNITED STATES	5389	6	AMERIS BANK	764030
ok	Full Service	242275	CORDELE BRANCH	510 2ND STREET SOUTH	CORDELE	GA	31015	CRISP	UNITED STATES	45263	13	AMERIS BANK	764030
ok	Full Service	1429952	DOERUN BRANCH	137 WEST BROAD AVENUE	DOERUN	GA	31744	COLQUITT	UNITED STATES	10482	1	AMERIS BANK	764030
ok	Full Service	479932	DONALSONVILLE BRANCH	109 WEST THIRD STREET	DONALSONVILLE	GA	39845	SEMINOLE	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	AMERIS BANK	764030
ok	Full Service	540935	HINESVILLE BRANCH	101 WEST HENDRY STREET	HINESVILLE	GA	31313	LIBERTY	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	2966007	JEKYLL ISLAND BRANCH OFFICE	531 NORTH BEACHVIEW DRIVE	JEKYLL ISLAND	GA	31527	GLYNN	UNITED STATES	358882	25	AMERIS BANK	764030
ok	Full Service	2336589	LYONS BRANCH	182 WEST LIBERTY STREET	LYONS	GA	30436	TOOMBS	UNITED STATES	231756	78	AMERIS BANK	764030
ok	Full Service	1982738	QUITMAN HIGHWAY BRANCH	1707 FIRST AVENUE SOUTHEAST	MOULTRIE	GA	31768	COLQUITT	UNITED STATES	251188	2	AMERIS BANK	764030
ok	Full Service	2683032	SUNSET OFFICE	2513 SOUTH MAIN STREET	MOULTRIE	GA	31768	COLQUITT	UNITED STATES	251189	3	AMERIS BANK	764030
ok	Full Service	816032	OCILLA BRANCH	300 SOUTH IRWIN AVENUE	OCILLA	GA	31774	IRWIN	UNITED STATES	11800	8	AMERIS BANK	764030
ok	Full Service	2504212	DOWNTOWN POOLER BRANCH	501 WEST HIGHWAY 80	POOLER	GA	31322	CHATHAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	3921021	GODLEY STATION BRANCH	140 TOWNE CENTER BLVD	POOLER	GA	31322	CHATHAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	642839	QUITMAN BRANCH	1000 WEST SCREVEN ST	QUITMAN	GA	31643	BROOKS	UNITED STATES	5802	10	AMERIS BANK	764030
ok	Full Service	4538882	RICHMOND HILL BRANCH	10425 FORD AVENUE	RICHMOND HILL	GA	31324	BRYAN	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok	Full Service	3132126	RINCON BRANCH OFFICE	5799 HIGHWAY 21 SOUTH	RINCON	GA	31326	EFFINGHAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030

ok		Full Service	1404847	SAINT MARYS BRANCH	2509 OSBORNE RD	SAINT MARYS	GA	31558	CAMDEN	UNITED STATES	40324	26	AMERIS BANK	764030
ok		Full Service	2336570	SAINT SIMONS ISLAND OFFICE	3811 FEDERICA ROAD	SAINT SIMONS ISLAND	GA	31522	GLYNN	UNITED STATES	289148	24	AMERIS BANK	764030
ok		Full Service	224637	JOHNSON SQUARE BRANCH	18 WEST BRYAN STREET	SAVANNAH	GA	31401	CHATHAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok		Full Service	2706182	SAVANNAH DESOTO OFFICE	300 BULL STREET	SAVANNAH	GA	31401	CHATHAM	UNITED STATES	231758	80	AMERIS BANK	764030
ok		Full Service	242538	STEPHENSON AVENUE BRANCH	412 STEPHENSON AVENUE	SAVANNAH	GA	31405	CHATHAM	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok		Full Service	527730	THOMASVILLE BRANCH	2484 EAST PINETREE BLVD	THOMASVILLE	GA	31792	THOMAS	UNITED STATES	7207	41	AMERIS BANK	764030
ok		Full Service	439833	TIFTON BRANCH	735 WEST 2ND STREET	TIFTON	GA	31794	TIFT	UNITED STATES	11060	7	AMERIS BANK	764030
ok		Full Service	3939893	TIFTON OLD OCILLA ROAD BRANCH	1911 OLD OCILLA ROAD	TIFTON	GA	31794	TIFT	UNITED STATES	491611	68	AMERIS BANK	764030
ok		Full Service	2938581	VALDOSTA BRANCH	3140 INNER PERIMETER ROAD	VALDOSTA	GA	31602	LOWNDES	UNITED STATES	357657	12	AMERIS BANK	764030
ok		Full Service	4212968	VIDALIA BRANCH	300 EAST FIRST STREET	VIDALIA	GA	30474	TOOMBS	UNITED STATES	9113	77	AMERIS BANK	764030
ok		Full Service	2594129	VIDALIA EAST SIDE BRANCH	1705 EAST FIRST STREET	VIDALIA	GA	30474	TOOMBS	UNITED STATES	248520	96	AMERIS BANK	764030
ok		Full Service	2901343	BEAUFORT BRANCH	2348 BOUNDARY ST	BEAUFORT	SC	29902	BEAUFORT	UNITED STATES	80035	44	AMERIS BANK	764030
Change	1/1/2014	Drive Thru	3923623	CHARLESTON WEST ASHLEY DRIVE THRU	108 MAGNOLIA ROAD	CHARLESTON	SC	29407	CHARLESTON	UNITED STATES	493975	69	AMERIS BANK	764030
ok		Full Service	3807992	CHARLESTON WEST ASHLEY BRANCH	834 SAVANNAH HWY	CHARLESTON	SC	29407	CHARLESTON	UNITED STATES	480392	64	AMERIS BANK	764030
ok		Full Service	3566655	COLUMBIA SC BRANCH	1333 MAIN STREET, SUITE 100 & 200	COLUMBIA	SC	29201	RICHLAND	UNITED STATES	458825	45	AMERIS BANK	764030
ok		Full Service	3808010	GREENVILLE BRANCH	1614 WOODRUFF ROAD	GREENVILLE	SC	29607	GREENVILLE	UNITED STATES	478323	57	AMERIS BANK	764030
ok		Full Service	4663935	GREENVILLE MAIN BRANCH	301 N. MAIN STREET, SUITE 300	GREENVILLE	SC	29601	GREENVILLE	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030
ok		Full Service	3644580	HILTON HEAD BRANCH OFFICE	THREE OFFICE WAY	HILTON HEAD ISLAND	SC	29928	BEAUFORT	UNITED STATES	533912	97	AMERIS BANK	764030
ok		Full Service	3832444	IRMO BRANCH	1200 LAKE MURRAY BOULEVARD	IRMO	SC	29063	LEXINGTON	UNITED STATES	489875	65	AMERIS BANK	764030
ok		Full Service	3894451	LEXINGTON BRANCH	701 WEST MAIN STREET	LEXINGTON	SC	29072	LEXINGTON	UNITED STATES	489876	66	AMERIS BANK	764030
ok		Full Service	3773891	MOUNT PLEASANT BRANCH	966-C HOUSTON NORTHCUTT BLVD	MOUNT PLEASANT	SC	29464	CHARLESTON	UNITED STATES	474333	55	AMERIS BANK	764030
ok		Full Service	3773912	SUMMERVILLE-MAIN BRANCH	1708 OLD TROLLEY ROAD, SUITE C	SUMMERVILLE	SC	29485	DORCHESTER	UNITED STATES	474334	56	AMERIS BANK	764030
ok		Full Service	4675479	NORTH GREENVILLE BRANCH	7800 N. TIGERVILLE ROAD	TAYLORS	SC	29687	GREENVILLE	UNITED STATES	Not Required	Not Required	AMERIS BANK	764030

Ameris Bancorp
Fiscal Year Ending December 31, 2014

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 12-31-2014			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 12/31/2014		
(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
Wellington Management Co., LLP Boston, MA	USA	2,468,338 - 7.66% Common Stock			
First State Investment Management Edinburgh	UK	1,615,005 - 5.01% Common Stock			

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.
William I. Bowen, Jr. Tifton, GA 31794	President of Bowen Donaldson Home for Funerals	a. Director b. Director of Ameris Bank; Director on the Community Board - Tifton Market c. Partner and President of Bowen Donaldson Home for Funerals, managing partner of Bowen Farming Enterprises, LLC, Bowen Land and Timber, LLC, and Fulwood Family Partnership	*		None
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 Wisecards Printing and Mailing	*		None
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. Owner of Advisor Network Solutions, LLC and 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	*		None
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
William H. Stern	President & CEO	a. Director	*		See Exhibit B

Report Item 4: Directors and Officers

Report Item 4:

(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.
Columbia, SC 29223	Stern & Stern and Associates	b. Director of Ameris Bank; Chairman of the Community Board - South Carolina market c. See Exhibit A			
Jimmy D. Veal Brunswick, GA 31525	Owner of Beachview Event Rentals & Design	a. Director b. Director of Ameris Bank; Chairman of the Community Board - Southeast Georgia Coast market c. Owner of Beachview Event Rentals & Design	*		None
Andrew B. Cheney Jacksonville, FL 32207	None	a. Executive Vice President, Banking Group President and Chief Operating Officer b. President and Chief Operating Officer of Ameris Bank c. None	*		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
James A. LaHaise Savannah, GA 31401	None	a. Executive Vice President and Commercial Banking Executive b. Executive Vice President and Commercial Banking Executive of Ameris Bank 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
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

Report Item 4: Directors and Officers

Report Item 4:					
(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.
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

Note: * Less than 1%

Exhibit A

Position with Other Businesses

William H. Stern

Stern & Stern Associates (a Partnership)
Stern & Stern St. Andrews (a Partnership)
Stern & Stern Highway No. 1, Inc.
Stern & Stern Garners Ferry Road Inc.
Ben Stern Construction Company, Inc.
Stern Warner Robins Property, Inc.
Stern Two Notch Properties, Inc.
Stern BB&T Building, Inc.
Stern Harbison Properties, Inc.
Stern North Towne Properties, Inc.
Stern Magwood Properties, LLC
Stern Beltline Properties, Inc.
Stern Augusta Highway, LLC
Augusta Highway Investment, LLC
Stern & Stern Properties, Inc.
South State Properties, Inc.
Stern University Avenue, LLC
Stern Dakota Avenue, LLC
Stern Jeffco Blvd, LLC
Stern & Goldberg Partnership
Stern Realty Partnership
Stern Realty Investments
Highway 378 Investments LLC
Stadium Parking Associates
Stern First, LLC
SCG Partnership
SQ Investments, LLC
Stern Rosewood, LLC
Market Food Services, LLC
FM Building C, LLC
Stern Market Properties, LLC
WV Investments, LLC
Stern Realty Partnership II
Market Outparcel Development
C/T Investments, LLC

Exhibit B

Position with Other Businesses

William H. Stern	Ownership %
Stern & Stern Highway No. 1, Inc.	100
Stern & Stern Garners Ferry Road Inc.	100
Ben Stern Construction Company, Inc.	100
Stern Warner Robins Property, Inc.	100
Stern Two Notch Properties, Inc.	100
Stern BB&T Building, Inc.	100
Stern Harbison Properties, Inc.	100
Stern North Towne Properties, Inc.	100
Stern Beltline Properties, Inc.	100
Stern & Stern Properties, Inc.	100
South State Properties, Inc.	100