

Ameris Bancorp  
Form SC 13G  
January 29, 2008

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549  
SCHEDULE 13G  
Under the Securities Exchange Act of 1932.

(Amendment No.        ) \*

AMERIS BANCORP  
(Name of Issuer)

COMMON  
(Title of Class of Securities)

03076K108

(CUSIP Number)

12/31/07

(Date of Event Which Requires Filing  
of this Statement)

Check the appropriate box to designate  
the rule pursuant to which this Schedule is filed:  
 Rule 13d-1(b)

Rule 13d-1(c)

Rule 13d-1(d)

\*The remainder of this cover page shall  
be filled out for a reporting person's initial filing  
on this form with respect to the subject  
class of securities, and for any subsequent  
amendment containing information which  
would alter the disclosures provided in a prior  
cover page.

The information required in the  
remainder of this cover page shall not be deemed to be  
"filed" for the purpose of Section  
18 of the Securities Exchange Act of 1934 ("Act") or  
otherwise subject to the liabilities  
of that section of the Act but shall be subject to all  
other provisions of the Act (however, see the Notes).

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CUSIP No. 03076K108

1.  
Names of Reporting Persons.  
I.R.S. Identification Nos. of above  
persons (entities only).

Polaris  
Capital  
Management,  
Inc.  
04-3269043

2.  
Check the Appropriate Box If A Member of A Group (See  
Instructions)

(a)

(b)

3.  
SEC Use Only

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4.  
Citizenship or Place of Organization

MA

Number of Shares  
Beneficially Owned  
By Each Reporting  
Person With:

5.  
Sole Voting Power  
1,182,363

6.  
Shared Voting Power

7.  
Sole Dispositive Power  
1,254,931

8.  
Shared Dispositive Power

9.  
Aggregate Amount Beneficially Owned  
By Each Reporting Person  
1,182,363

10.  
Check Box If The Aggregate Amount  
In Row (9) Excludes Certain  
Shares

1

11.  
Percent of Class Represented By Amount In Row (9)  
8.73%

12.  
Type of Reporting Person  
IA

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Item 1(a).  
Name of Issuer:

AMERIS BANCORP

Item 1(b).  
Address of Issuer's Principal Executive Offices:

24 SECOND AVENUE, SE, MOULTRIE, GA 31768

Item 2(a).  
Name of Persons Filing:

POLARIS CAPITAL AMANAGEMENT, INC.

Item 2(b).  
Address of Principal Business Office,  
or if None, Residence:

125 SUMMER STREET, SUITE 1470, BOSTON , MA 02110

Item 2(c).  
Citizenship:

US

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Item 2(d).

Title of Class of Securities:

COMMON

Item 2(e).

CUSIP Number:

03076K108

Item 3.

If this Statement is filed pursuant to 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

( a )

0

Broker or dealer registered under Section 15 of the Exchange Act (15 U.S.C. 78o).

( b )

0

Bank as defined in Section 3(a)(6) of the Act (15 U.S.C. 78c).

( c )

0?

Insurance company as defined in Section 3(a)(19) of the Exchange Act (15 U.S.C. 78c).

( d )

1?

Investment company registered under Section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).

( e )

0

An investment adviser in accordance with 240.13d-1(b)(1)(ii)(E);

( f )

0?

An employee benefit plan or endowment fund in accordance with 240.13d-1(b)(1)(ii)(F);

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( g )

0

A parent holding company or control person in accordance with 240.13d-

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1(b) (1) (ii) (G);  
( h )

0  
A savings association as defined in  
Section 3(b) of the Federal Deposit  
Insurance Act (12 U.S.C. 1813);  
( i )

0  
A church plan that is excluded from the  
definition of an investment company  
under Section 3(c) (14) of the Investment  
Company Act of 1940 (15 U.S.C.  
80a-3);  
( j )

0  
Group, in accordance with 240.13d-1(b) (1) (ii) (J) .  
Item  
4.  
Ownership.

Provide the following information regarding  
the aggregate number and percentage of  
the class of securities of the issuer  
identified in Item 1.

(a)  
Amount beneficially owned:  
1254931  
(b)  
Percent of class:  
9.27%  
(c)  
Number of shares as to which the person has:

(i)  
Sole power to vote or direct the vote:  
1182363

(ii)  
Shared power to vote or to direct the vote:

(iii)  
Sole power to dispose or to direct the  
disposition of:  
1254931

(iv)  
Shared power to dispose or to direct the  
disposition of:

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Item 5.  
Ownership of Five Percent or Less of a Class.

If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities, check the following 0.

Item 6.  
Ownership of More than Five Percent on Behalf of Another Person.

Item 7.  
Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

Item 8.  
Identification and Classification of Members of the Group.

Item 9.  
Notice of Dissolution of Group.

Item 10.  
Certification.

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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

January 29, 2008

Date

Bernard R. Horn, Jr.

Signature

Bernard R. Horn, Jr. / President

Name/Title

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