

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:
1?Rule 13d-1(b)

0?Rule 13d-1(c)

0?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).

Page 1 of 6 pages

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) 0
(b) 0

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

Page 2 of 6 pages

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);

Page 3 of 6 pages

(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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Page 4 of 6 Pages

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.

Page 5 of 6 pages

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

Page 6 of 6 pages