FORM 5

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPR	OVAL
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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b). Form 3 Holdings Reported

Form 4 Transactions

Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * Smith Andrea B			2. Issuer Name and BANK OF AMI		~ ,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) 100 NORTH TRY	(First) ON STREET	(Middle)	3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year) 12/31/2021					X_ Officer (give title below) Other (specify below) Chief Administrative Officer			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Reporting (check applicable line)			
CHARLOTTE, NO	C 28255							_X_ Form Filed by One Reporting Person Form Filed by More than One Reporting Person			
(City)	(State)	(Zip)	Tab	le I - Non-Deri	vative Sec	curities	Acqui	ired, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)		(A) or Disposed of (D) (Instr. 3, 4 and 5)		of (D)	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership	
Common Stock		11/23/2021		G(1)	16,600	D	\$ 0	303,760 (2) (3) (4)	D		
Common Stock								49,275	Ι	2018 GRAT	
Common Stock								77,500	Ι	2019 GRAT	
Common Stock								90,000	Ι	2021 GRAT	
Common Stock								54	I	UTMA Trust 1	

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

Security (Instr. 3)	Conversion	Date (Month/Day/Year)	Execution Date, if	Code	5. Numb of Deriv Secur Acqui (A) or Dispo of (D) (Instr.	ative ities ired rosed) . 3,	and Expiration Date (Month/Day/Year)		n Date Amount of		(Instr. 5)	of Derivative Securities Beneficially Owned at	Ownership Form of Derivative Security: Direct (D) or Indirect (I)	11. Nature of Indirect Beneficial Ownership (Instr. 4)	
					(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares					

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director Owner		Officer	Other				
Smith Andrea B 100 NORTH TRYON STREET CHARLOTTE, NC 28255			Chief Administrative Officer					

Signatures

Andrea B. Smith / Michael P. Lapp POA	01/27/2022
**Signature of Reporting Person	Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Represents a charitable gift by the reporting person.
- 14,750 shares previously reported as being indirectly held by the reporting person in the 2018 GRAT were transferred from the 2018 GRAT to the reporting person as an annuity payment in accordance with the terms of the 2018 GRAT and are now owned directly by the reporting person.
- (3) 9,500 shares previously reported as being indirectly held by the reporting person in the 2019 GRAT were transferred from the 2019 GRAT to the reporting person as an annuity payment in accordance with the terms of the 2019 GRAT and are now owned directly by the reporting person.
- (4) 90,000 shares previously reported as being owned directly by the reporting person were transferred to the 2021 GRAT and are now indirectly held by the reporting person.

Note: File three copies of this Form, one of which must be manually signed. If space provided is insufficient, see Instruction 6 for procedure.

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