

ABC BANCORP  
Form 8-K  
April 21, 2005

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

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### CURRENT REPORT

PURSUANT TO SECTION 13 OR 15(d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): April 20, 2005

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## ABC Bancorp

(Exact name of registrant as specified in its charter)

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Georgia  
(State or other jurisdiction

of incorporation)

24 2<sup>nd</sup> Avenue, S.E., Moultrie, Georgia  
(Address of principal executive offices)

0-16181  
(Commission File Number)

58-1456434  
(IRS Employer

Identification Number)

31768  
(Zip Code)

Registrant's telephone number, including area code: (229) 890-1111

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(Former name or former address, if changed since last report)

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Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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Item 2.02. Results of Operations and Financial Condition.

On April 20, 2005, ABC Bancorp issued a press release announcing its estimated first quarter 2005 results. A copy of that press release is attached as Exhibit 99.1 to this Current Report.

Item 9.01. Financial Statements and Exhibits.

(a) (b) Financial Statements and Pro Forma Financial Information. None.

(c) Exhibits.

99.1 Press release dated April 20, 2005.

**SIGNATURE**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Company has duly caused this Report to be signed on its behalf by the undersigned, thereunto duly authorized.

ABC BANCORP

By: /s/ Dennis J. Zember Jr.

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Dennis J. Zember Jr.,  
Executive Vice President and  
Chief Financial Officer

Dated: April 21, 2005

EXHIBIT INDEX

99.1 Press release dated April 20, 2005.