

ABC BANCORP  
Form 8-K  
July 20, 2005

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**UNITED STATES**  
**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): July 20, 2005

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**ABC Bancorp**

(Exact Name of Registrant as Specified in Charter)

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**Georgia**  
(State or Other Jurisdiction  
of Incorporation)

**001-13901**  
(Commission File Number)

**58-1456434**  
(IRS Employer  
Identification No.)

**24 2<sup>nd</sup> Avenue, S.E., Moultrie, Georgia**  
(Address of Principal Executive Offices)

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

Item 8.01. Other Events.

The press release attached as Exhibit 99.1 to this Current Report is filed herewith pursuant to Rule 425 under the Securities Act of 1933, as amended.

Item 9.01. Financial Statements and Exhibits.

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

(c) Exhibits.

99.1 Press release dated July 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: July 20, 2005

**EXHIBIT INDEX**

99.1 Press release dated July 20, 2005.