

ABC BANCORP  
Form 8-K  
January 14, 2004

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# SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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## FORM 8-K

### CURRENT REPORT

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

Date of Report (Date of earliest event reported): January 13, 2004

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## ABC Bancorp

(Exact name of registrant as specified in its charter)

Georgia  
(State or other jurisdiction of  
incorporation)

0-16181  
(Commission File Number)

58-1456434  
(IRS Employer Identification Number)

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: (912) 890-1111

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



Item 7. Financial Statements, Pro Forma Financial Information and Exhibits.

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

(c) Exhibits.

99.1 Press release dated January 13, 2004.

Item 12. Results of Operations and Financial Condition.

On January 13, 2004, ABC Bancorp issued a press release announcing its estimated fourth quarter and fiscal year 2003 results. A copy of that press release is attached as Exhibit 99.1 to this Current Report.



**EXHIBIT INDEX**

99.1 Press release dated January 13, 2004.