

ABC BANCORP  
Form 8-K  
October 15, 2004

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

**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)

**October 14, 2004**

**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 No.)

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**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**

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

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:

- .. 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 October 14, 2004, ABC Bancorp issued a press release announcing its estimated third quarter 2004 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 October 14, 2004.

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/ Kenneth J. Hunnicutt

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Kenneth J. Hunnicutt,  
Chairman of the Board and  
Chief Executive Officer

Dated: October 15, 2004

**EXHIBIT INDEX**

99.1 Press release dated October 14, 2004.