

ABC BANCORP FINANCIAL HIGHLIGHTS

(unaudited)

(dollars in thousands except per share data)

	QUARTER ENDED		YEAR-TO-DATE	
	06/30/05	06/30/04	06/30/05	06/30/04
EARNINGS SUMMARY				
Interest income	\$ 18,595	\$ 15,446	\$ 36,153	\$ 31,109
Interest expense	6,026	4,658	11,461	9,360
Net interest income	12,569	10,788	24,692	21,749
Provision for loan losses	753	627	905	938
Non-interest income	3,552	3,295	7,156	6,629
Non-interest expense	10,131	8,920	20,290	18,159
Income taxes	1,737	1,494	3,553	3,053
Net income	\$ 3,500	\$ 3,042	\$ 7,100	\$ 6,228
PER SHARE SUMMARY				
Income per weighted avg share - basic *	\$ 0.2949	\$ 0.2594	\$ 0.6008	\$ 0.5309
Income per weighted avg share - diluted *	\$ 0.2927	\$ 0.2561	\$ 0.5956	\$ 0.5245
OPERATING RATIOS (annualized)				
Net interest margin	4.29%	4.07%	4.25%	4.10%
Yield on earning assets	6.31%	5.79%	6.19%	5.82%
Cost of funds	2.42%	2.07%	2.31%	2.07%
Return on assets	1.10%	1.06%	1.12%	1.07%
Return on equity	11.29%	10.50%	11.55%	10.78%
Return on tangible equity	14.64%	12.98%	15.01%	13.33%
Efficiency	62.84%	63.34%	63.71%	63.99%
ENDING BALANCES				
Total assets	\$ 1,305,156	\$ 1,157,156	\$ 1,305,156	\$ 1,157,156
Earning assets	1,205,965	1,071,123	\$ 1,205,965	1,071,123
Intangible assets	28,350	22,122	\$ 28,350	22,122
Loans, gross	962,412	859,653	\$ 962,412	859,653
Allowance for loan losses	16,557	15,206	\$ 16,557	15,206
Deposits	1,035,863	879,187	\$ 1,035,863	879,187
Stockholders' equity	125,084	115,145	\$ 125,084	115,145

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AVERAGE BALANCES				
Total assets	\$ 1,277,609	\$ 1,152,714	\$ 1,270,565	\$ 1,158,966
Earning assets	1,178,069	1,067,218	1,167,588	1,068,954
Loans, net of reserve	909,336	832,703	884,197	829,905
Deposits	1,005,869	887,311	997,776	887,175
Equity	123,983	115,894	122,957	115,548
ASSET QUALITY				
Nonperforming loans	\$ 4,386	\$ 5,745	\$ 4,386	\$ 5,745
Nonperforming assets	5,122	7,388	5,122	7,388
Net loan charge-offs (recoveries)	172	632	(159)	695
Allowance for loan loss to loans	1.72%	1.77%	1.72%	1.77%
Net loan charge-offs(recoveries) to average loans	0.02%	0.08%	-0.02%	0.08%
Nonperforming assets to gross loans plus ORE	0.53%	0.86%	0.53%	0.86%
Allowance for loan loss to nonperforming assets	323.26%	205.82%	323.26%	205.82%
CAPITAL				
Book value per share *	\$ 10.54	9.81	\$ 10.54	9.81
Tangible book value per share *	8.15	7.92	8.15	7.92
Common shares outstanding *	11,866,295	11,743,296	11,866,295	11,743,296
Average shares outstanding *	11,849,739	11,728,201	11,816,619	11,730,461
Diluted shares outstanding *	11,958,176	11,873,022	11,921,183	11,875,282
Shares traded during period *	1,073,700	1,193,400	2,214,800	2,332,600
Average daily volume *	16,777	19,248	17,718	18,811
Stockholders' equity to total assets	9.58%	9.95%	9.58%	9.95%
Total risk based capital ratio	14.87%	15.79%	14.87%	15.79%
OTHER INFORMATION				
FTEs	533	488	533	488
Assets per FTE	\$ 2,449	\$ 2,371	\$ 2,449	\$ 2,371
Branch locations	38	35	38	35
Deposits per branch location	\$ 27,260	\$ 25,120	\$ 27,260	\$ 25,120

* Number of shares and per share data for 2004
adjusted to reflect the six-for-five split as of 3/15/05.