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Company Contact:

Julie Durham

Banker's Dashboard, LLC

(770) 507-9894, ext 104

julie@bankersdashboard.com

ABC Bancorp Selects Banker's Dashboard to Streamline Financial Reporting and Analysis

Multi-bank, multi-state holding company standardizes reporting, asset liability analysis and board package automation across subsidiaries

ATLANTA, October 18, 2005 —Banker's Dashboard, provider of the industry's leading community bank management tool, today announced that ABC Bancorp, Inc. (NASDAQ: ABCB), the fourth largest Georgia-based bank holding company, has selected the Banker's Dashboard solution to provide automated financial reporting and board package preparation, asset liability analysis and product pricing capabilities to all 12 ABC Bancorp subsidiaries and their management teams.

The Banker's Dashboard management tool collects daily updates from a bank's core processing system to deliver online access to financial information and calculated regulatory ratios. ABC Bancorp will deploy the Banker's Dashboard solution at all 12 banking subsidiaries, each of its 45 branch locations and at the bank holding company level.

ABC Bancorp will use the Banker's Dashboard solution to provide its holding company and bank management teams with both a consolidated and branch level financial picture and the ability to drill down into detailed account information for further analysis. Initial steps of the implementation will focus on the distribution of reports, including detailed expense and revenue reporting at the branch level, providing key performance information on each of the 45 locations to bank presidents and their management teams.

"The Banker's Dashboard solution will help us cut down on a tremendous amount of time that is currently spent preparing reports and answering questions for our subsidiary banks. Now, they will have the information that they need right at their fingertips. This is

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critical for each bank president and their team as they strive to make decisions to impact their bank's performance on a daily basis," said Dennis Zember, Executive Vice President and Chief Financial Officer at ABC Bancorp.

"In today's business environment, our managers need timely and accurate information as we continue to refine our understanding of each market's profitability and contribution relative to our financial and strategic goals," said Ed Hortman, President and Chief Executive Officer at ABC Bancorp. "Access to this information through the Dashboard puts us in a better position to manage our margins and quickly locate bottom-line opportunities."

"ABC Bancorp's choice of the Banker's Dashboard tool will provide them with a single source, easy to use tool to support both their short-term reporting needs and longer-term planning and analysis requirements. Having access to timely financial and regulatory information is critical to future performance", commented Banker's Dashboard CEO Chris Bledsoe.

About ABC Bancorp, Inc.

ABC Bancorp, Inc. (NASDAQ: ABCB) is a multi-state financial services holding company with over \$1.3 billion in assets. Headquartered in Moultrie, Georgia, ABC Bancorp and its 12 separately chartered community banks serve 45 locations in south Georgia, coastal Georgia, south east Alabama and north central Florida. High-tech products delivered through a high-touch community banking environment are the keys to ABC Bancorp's success. ABC Bancorp recently announced the signing of a definitive agreement to acquire First National Banc, Inc., a \$255 million two bank holding company with operations in St. Mary's, Georgia and Orange Park, Florida.

About Banker's Dashboard

Banker's Dashboard delivers the only community bank management tool that works the way a banker thinks. The Bankers Dashboard solution saves time and money by providing daily, online access to a bank's total financial picture and producing instant board packages on-demand. This powerful, easy to use solution was built for community bankers, by community bankers, arming a bank's entire management team with a fast and easy way to make the critical decisions that contribute to improved performance and profitable growth. Banker's Dashboard's clients include community banks of all sizes from billion dollar institutions to de novos. For more information about Banker's Dashboard and its community bank management tool visit www.BankersDashboard.com or contact us at 770.507.9894.

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