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SCBT FINANCIAL CORP  
Form 8-K  
July 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) July 15, 2004

SCBT FINANCIAL CORPORATION  
(Exact name of registrant as specified in its charter)

South Carolina (State or other jurisdiction of incorporation)	000-13663 (Commission File Number)	57-079935 (IRS Employer Identification No.)
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520 Gervais Street Columbia, South Carolina (Address of principal executive offices)	29201-3046 (Zip Code)
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Registrant's telephone number, including area code (800) 277-2175

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

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Item 7. Financial Statements and Exhibits.

(c) The following materials are filed as an exhibit to this Current Report on Form 8-K:

99.1 Press release dated July 15, 2004

Item 12. Regulation FD Disclosure.

The following information is being furnished pursuant to Item 12, "Results of Operations and Financial Condition": On July 15, 2004, SCBT Financial Corporation issued a press release announcing its financial results for the second quarter ended June 30, 2004 and certain other information. A copy of SCBT Financial Corporation's press release is attached as Exhibit 99.1 to this report and incorporated into this Item 12 by reference.

Statements included in this Current Report on Form 8-K (including information incorporated by reference herein) which are not historical in nature are intended to be, and are hereby identified as, forward looking statements for purposes of the safe harbor provided by Section 21E of the Securities and Exchange Act of 1934, as amended. SCBT Financial Corporation cautions readers that forward-looking statements are subject to

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certain risks and uncertainties that could cause actual results to differ materially from forecasted results. Such risks and uncertainties, include, among others, the following possibilities: (1) Credit risk associated with an obligor's failure to meet the terms of any contract with the bank or otherwise fail to perform as agreed; (2) Interest risk involving the effect of a change in interest rates on both the bank's earnings and the market value of the portfolio equity; (3) Liquidity risk affecting the bank's ability to meet its obligations when they come due; (4) Price risk focusing on changes in market factors that may affect the value of traded instruments in mark-to-market portfolios; (5) Transaction risk arising from problems with service or product delivery; (6) Compliance risk involving risk to earnings or capital resulting from violations of or nonconformance with laws, rules, regulations, prescribed practices, or ethical standards; (7) Strategic risk resulting from adverse business decisions or improper implementation of business decisions; and (8) Reputation risk that adversely effects earnings or capital arising from negative public opinion.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed by the undersigned hereunto duly authorized.

SCBT FINANCIAL CORPORATION

July 15, 2004

By: /s/ Richard C. Mathis  
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Richard C. Mathis  
Executive Vice President and  
Chief Financial Officer

Exhibit Index

Exhibit No.  
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Description of Exhibit  
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99.1

Press Release dated July 15, 2004