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Statements included in this Current Report on Form 8-K that 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.

SIGNATURE

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.

October 4, 2004

SCBT Financial Corporation

By: /s/ Richard C. Mathis

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Richard C. Mathis  
Executive Vice President and  
Chief Financial Officer