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SCBT FINANCIAL CORP  
Form 13F-HR  
November 09, 2012

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 09/30/12  
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Check Here if Amendment / /; Amendment Number: -----

This Amendment (Check only one.): / / is a restatement.  
/ / adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: SCBT Financial Corporation  
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Address: ATTN: John C. Pollok  
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520 Gervais Street  
-----

Columbia, SC 29201-3046  
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Form 13F File Number: 28-14854  
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The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: John C. Pollok  
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Title: Senior Executive Vice President, CFO, & COO  
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Phone: 803-765-4628  
-----

Signature, Place, and Date of Signing:

/s/ John C. Pollok ----- [Signature]	Columbia, SC ----- [City, State]	11/09/12 ----- [Date]
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Report Type (Check only one.):

/X/ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

/ / 13F NOTICE. (Check here if no holdings reported are in this report,

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and all holdings are reported by other reporting manager(s).)

// 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934.

### FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1  
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Form 13F Information Table Entry Total: 137  
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Form 13F Information Table Value Total: \$141,374  
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(thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

No.	Form 13F File Number	Name
1	28-14894	SCBT

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### FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN	SH/ AMT	PUT/ CALL	INVSTMT DCRETN	OTHER MANAGERS
ABBOTT LABS	COMMON STOCK	002824100	985	14367	SH		SOLE	1
ALTRIA GROUP INC	COMMON STOCK	02209S103	241	7208	SH		SOLE	1
AMERICAN ELEC PWR INC	COMMON STOCK	025537101	661	15046	SH		SOLE	1
AMERICAN EXPRESS CO	COMMON STOCK	025816109	571	10042	SH		SOLE	1
AMGEN INC	COMMON STOCK	031162100	308	3659	SH		SOLE	1
APPLE INC	COMMON STOCK	037833100	1191	1785	SH		SOLE	1
AT & T INC	COMMON STOCK	00206R102	2007	53234	SH		SOLE	1
BANK AMER CORP	COMMON STOCK	060505104	112	12673	SH		SOLE	1
BB & T CORP	COMMON STOCK	054937107	865	26080	SH		SOLE	1
BERKSHIRE HATHAWAY INC-CL A	COMMON STOCK	084670108	265	2	SH		SOLE	1
BERKSHIRE HATHAWAY INC-CL B	COMMON STOCK	084670702	1390	15763	SH		SOLE	1
BOEING COMPANY	COMMON STOCK	097023105	288	4137	SH		SOLE	1
BRISTOL MYERS SQUIBB CO	COMMON STOCK	110122108	1896	56186	SH		SOLE	1
CF INDUSTRIES HOLDINGS INC	COMMON STOCK	125269100	221	995	SH		SOLE	1
CHEVRON CORPORATION	COMMON STOCK	166764100	3259	27958	SH		SOLE	1
CHUBB CORP	COMMON STOCK	171232101	895	11735	SH		SOLE	1
CISCO SYSTEMS INC	COMMON STOCK	17275R102	297	15567	SH		SOLE	1

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COCA COLA CO	COMMON STOCK	191216100	2445	64470	SH	SOLE	1
COLGATE PALMOLIVE CO	COMMON STOCK	194162103	204	1905	SH	SOLE	1
COMCAST CORP-CL A	COMMON STOCK	20030N101	448	12522	SH	SOLE	1
CONAGRA FOODS INC	COMMON STOCK	205887102	424	15376	SH	SOLE	1
CONOCOPHILLIPS	COMMON STOCK	20825C104	520	9090	SH	SOLE	1
CSX CORPORATION	COMMON STOCK	126408103	343	16540	SH	SOLE	1
DISNEY WALT CO NEW	COMMON STOCK	254687106	275	5260	SH	SOLE	1
DOMINION RES INC VA	COMMON STOCK	25746U109	468	8848	SH	SOLE	1
DU PONT E I DE NEMOURS & CO	COMMON STOCK	263534109	344	6838	SH	SOLE	1
DUKE ENERGY CORP	COMMON STOCK	26441C204	2002	30905	SH	SOLE	1
ELI LILLY & CO.	COMMON STOCK	532457108	316	6663	SH	SOLE	1
EMC CORP/MASS	COMMON STOCK	268648102	225	8234	SH	SOLE	1
EMERSON ELECTRIC	COMMON STOCK	291011104	1002	20752	SH	SOLE	1
EXPRESS SCRIPTS HLDG	COMMON STOCK	30219G108	212	3386	SH	SOLE	1
EXXON MOBIL CORP	COMMON STOCK	30231G102	3993	43665	SH	SOLE	1
FREEMPORTMCMORAN COPPERAND GOLD	COMMON STOCK	35671D857	561	14168	SH	SOLE	1
FRONTIER COMMUNICATIONS CORP	COMMON STOCK	35906A108	76	15555	SH	SOLE	1
GENERAL ELECTRIC CORP	COMMON STOCK	369604103	1796	79103	SH	SOLE	1
GENERAL MLS INC	COMMON STOCK	370334104	750	18811	SH	SOLE	1
GOOGLE INC-CL A	COMMON STOCK	38259P508	518	686	SH	SOLE	1
HEINZ H J CO	COMMON STOCK	423074103	579	10345	SH	SOLE	1
HOME DEPOT INC	COMMON STOCK	437076102	432	7148	SH	SOLE	1
INTEL CORP	COMMON STOCK	458140100	1060	46767	SH	SOLE	1
INTL. BUSINESS MACHINES CORP	COMMON STOCK	459200101	2626	12657	SH	SOLE	1
JOHNSON & JOHNSON	COMMON STOCK	478160104	5429	78791	SH	SOLE	1
JP MORGAN CHASE & CO	COMMON STOCK	46625H100	374	9228	SH	SOLE	1
KIMBERLY-CLARK CORP	COMMON STOCK	494368103	1150	13405	SH	SOLE	1
KINDER MORGAN INC	COMMON STOCK	49456B101	478	13445	SH	SOLE	1
KRAFT FOODS INC-A	COMMON STOCK	50075N104	645	15602	SH	SOLE	1
LOUISIANA PAC CORP COM	COMMON STOCK	546347105	575	46000	SH	SOLE	1
M & T BK CORP	COMMON STOCK	55261F104	248	2602	SH	SOLE	1
MASTERCARD INC-A	COMMON STOCK	57636Q104	313	694	SH	SOLE	1
MCDONALDS CORP	COMMON STOCK	580135101	1042	11357	SH	SOLE	1
MERCK & CO INC	COMMON STOCK	58933Y105	608	13492	SH	SOLE	1
MICROSOFT CORP	COMMON STOCK	594918104	1769	59430	SH	SOLE	1

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DISCRETN	OTHER MANAGERS
MOLSON COORS-B	COMMON STOCK	60871R209	229	5087	SH	SOLE	1	
NEXTERA ENERGY INC	COMMON STOCK	65339F101	489	6947	SH	SOLE	1	
NORFOLK SOUTHERN CORP	COMMON STOCK	655844108	215	3372	SH	SOLE	1	
OCCIDENTAL PETE CORP	COMMON STOCK	674599105	274	3179	SH	SOLE	1	
ORACLE CORPORATION COM	COMMON STOCK	68389X105	581	18455	SH	SOLE	1	
PARKER HANNIFIN CORP COM	COMMON STOCK	701094104	213	2549	SH	SOLE	1	
PEPSICO INC	COMMON STOCK	713448108	852	12037	SH	SOLE	1	
PFIZER INC	COMMON STOCK	717081103	815	32786	SH	SOLE	1	
PHILIP MORRIS INTERNATIONAL	COMMON STOCK	718172109	1122	12474	SH	SOLE	1	
PIEDMONT NAT GAS INC COM	COMMON STOCK	720186105	423	13028	SH	SOLE	1	
PRAXAIR INC	COMMON STOCK	74005P104	248	2392	SH	SOLE	1	
PROCTER & GAMBLE COMPANY	COMMON STOCK	742718109	2332	33615	SH	SOLE	1	
QUALCOMM INC	COMMON STOCK	747525103	809	12950	SH	SOLE	1	
REYNOLDS AMERICA	COMMON STOCK	761713106	259	5969	SH	SOLE	1	
ROSS STORES INC COM	COMMON STOCK	778296103	379	5861	SH	SOLE	1	

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SCANA CORP	COMMON STOCK	80589M102	972	20135	SH	SOLE	1
SCBT FINL CORP	COMMON STOCK	78401V102	1153	28616	SH	SOLE	1
SONOCO PRODUCTS CO	COMMON STOCK	835495102	899	29000	SH	SOLE	1
SOUTHERN CO	COMMON STOCK	842587107	1584	34374	SH	SOLE	1
SPECTRA ENERGY CORP	COMMON STOCK	847560109	335	11411	SH	SOLE	1
STRYKER CORP	COMMON STOCK	863667101	272	4882	SH	SOLE	1
TARGET CORP	COMMON STOCK	87612E106	208	3275	SH	SOLE	1
TJX COMPANIES	COMMON STOCK	872540109	224	5012	SH	SOLE	1
UNITED TECHNOLOGIES CORP	COMMON STOCK	913017109	646	8250	SH	SOLE	1
V F CORP	COMMON STOCK	918204108	414	2595	SH	SOLE	1
VALERO ENERGY CORP	COMMON STOCK	91913Y100	255	8035	SH	SOLE	1
VERIZON COMMUNICATIONS	COMMON STOCK	92343V104	1753	38458	SH	SOLE	1
VISA INC	COMMON STOCK	92826C839	377	2806	SH	SOLE	1
WAL MART STORES INC	COMMON STOCK	931142103	1155	15648	SH	SOLE	1
WELLS FARGO & CO	COMMON STOCK	949746101	221	6400	SH	SOLE	1
WEYERHAEUSER CO	COMMON STOCK	962166104	430	16445	SH	SOLE	1
3M CO	COMMON STOCK	88579Y101	705	7625	SH	SOLE	1
ANHEUSER-BUSCH INBEV SPONS ADR	COMMON STOCK	03524A108	659	7665	SH	SOLE	1
DIAGEO PLC ADR	COMMON STOCK	25243Q205	598	5304	SH	SOLE	1
ENCANA CORP	COMMON STOCK	292505104	232	10572	SH	SOLE	1
NOVARTIS AG SPONSORED ADR	COMMON STOCK	66987V109	345	5632	SH	SOLE	1
ROYAL DUTCH-ADR A	COMMON STOCK	780259206	773	11130	SH	SOLE	1
TALISMAN ENERGY INC	COMMON STOCK	87425E103	217	16294	SH	SOLE	1
UNILEVER PLC	COMMON STOCK	904767704	356	9749	SH	SOLE	1
VODAFONE GROUP ADR	COMMON STOCK	92857W209	1541	54076	SH	SOLE	1
ACCENTURE PLC CL A	COMMON STOCK	G1151C101	234	3335	SH	SOLE	1
BCE INC	COMMON STOCK	05534B760	1328	30212	SH	SOLE	1
SCHLUMBERGER LTD	COMMON STOCK	806857108	220	3036	SH	SOLE	1
TYCO INTERNATIONAL LTD	COMMON STOCK	H89128104	419	7446	SH	SOLE	1
FIRST TRUST ISE-REV NAT GAS	OTHER	33734J102	949	54571	SH	SOLE	1
ISHARES DJ JONES U.S. TECHNOLO	OTHER	464287721	251	3310	SH	SOLE	1
ISHARES DJ SELECT DIVIDEND IND	OTHER	464287168	619	10740	SH	SOLE	1
ISHARES GOLD TRUST	OTHER	464285105	231	13378	SH	SOLE	1
ISHARES MSCI EMERGING MARKETS	OTHER	464287234	1605	38833	SH	SOLE	1
ISHARES RUSSEL 2000 VALUE INDE	OTHER	464287630	412	5569	SH	SOLE	1
ISHARES RUSSELL MIDCAP GRWTH	OTHER	464287481	500	8042	SH	SOLE	1

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	OTHER MANAGERS
ISHARES RUSSELL MIDCAP INDEX F	OTHER	464287499	2834	25593	SH		SOLE	1
ISHARES RUSSELL MIDCAP VALUE	OTHER	464287473	504	10348	SH		SOLE	1
ISHARES RUSSELL 1000 INDEX FUN	OTHER	464287622	265	3331	SH		SOLE	1
ISHARES RUSSELL 1000 VALUE	OTHER	464287598	3080	42670	SH		SOLE	1
ISHARES RUSSELL 2000 GROWTH IN	OTHER	464287648	774	8099	SH		SOLE	1
ISHARES RUSSELL 2000 INDEX FUN	OTHER	464287655	2393	28681	SH		SOLE	1
ISHARES S&P GBL ENERGY SECT	OTHER	464287341	2664	67739	SH		SOLE	1
ISHARES S&P PREF STK	OTHER	464288687	216	5424	SH		SOLE	1
ISHARES S&P 500 INDEX FUND	OTHER	464287200	1966	13616	SH		SOLE	1
ISHARES TR RUSSELL 1000 GROWTH	OTHER	464287614	5050	75706	SH		SOLE	1
JPMORGAN ALERIAN MLP INDEX FUN	OTHER	46625H365	230	5684	SH		SOLE	1
MARKET VECTORS AGRIBUSINESS	OTHER	57060U605	2135	41222	SH		SOLE	1
MARKET VECTORS GOLD MINERS	OTHER	57060U100	434	8091	SH		SOLE	1
POWERSHARES H/Y EQ DVD ACHIEVE	OTHER	73935X302	841	86994	SH		SOLE	1

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POWERSHARES S&P 500 LOW VOLA	OTHER	73937B779	7532	267377	SH	SOLE	1
SPDR DOW JONES REIT ETF	OTHER	78464A607	228	3174	SH	SOLE	1
SPDR S&P 500 ETF TRUST	OTHER	78462F103	416	2887	SH	SOLE	1
UBS AG JERSEY BRH	OTHER	902641646	327	9600	SH	SOLE	1
VANGUARD DIVIDEND APPREC ETF	OTHER	921908844	2381	39903	SH	SOLE	1
VANGUARD INFO TECH ETF	OTHER	92204A702	426	5804	SH	SOLE	1
VANGUARD MSCI EMERGING MARKETS	OTHER	922042858	624	14964	SH	SOLE	1
VANGUARD SMALL CAP VALUE ETF	OTHER	922908611	237	3296	SH	SOLE	1
VANGUARD UTILITIES ETF	OTHER	92204A876	285	3661	SH	SOLE	1
VANGUARD VALUE ETF	OTHER	922908744	226	3848	SH	SOLE	1
WISDOM TREE DIVIDEND EX-FINANC	OTHER	97717W406	6039	107150	SH	SOLE	1
WISDOM TREE INTL DIVIDEND EX-F	OTHER	97717W786	3563	88991	SH	SOLE	1
WISDOMTREE EMERGING MKTS S/C D	OTHER	97717W281	1182	25784	SH	SOLE	1
WISDOMTREE MIDCAP DIVIDEND FD	OTHER	97717W505	455	8009	SH	SOLE	1
ISHARES BARCLAYS TIPS BOND FUN	OTHER	464287176	392	3223	SH	SOLE	1
PIMCO INTERMEDIATE MUNICIPAL	OTHER	72201R866	779	14293	SH	SOLE	1
PIMCO SHORT TERM MUNICIPAL B	OTHER	72201R874	2022	40045	SH	SOLE	1
SPDR DB INTL GOV INFL-PROT	OTHER	78464A490	314	5070	SH	SOLE	1
VANGUARD SHORT TERM CORP BOND	OTHER	92206C409	8055	100274	SH	SOLE	1
WISDOMTREE EMRG MKTS DEBT	OTHER	97717X867	476	9095	SH	SOLE	1