



Edgar Filing: SCBT FINANCIAL CORP - Form 8-K

[ ] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

=====

Item 2.02. Results of Operations and Financial Condition.

On January 21, 2005, SCBT Financial Corporation issued a press release announcing its financial results for the fourth quarter and year ended December 31, 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 herein by reference.

Item 9.01. Financial Statements and Exhibits.

The press release issued by SCBT Financial Corporation in connection with the announcement is furnished herewith as Exhibit 99.1.

-----

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 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.

January 21, 2005 SCBT Financial Corporation

Edgar Filing: SCBT FINANCIAL CORP - Form 8-K

By: /s/ Richard C. Mathis  
-----

Richard C. Mathis  
Executive Vice President and  
Chief Financial Officer

Exhibit Index  
-----

Exhibit No.  
-----

99.1

Description of Exhibit  
-----

Press release dated January 21, 2005