SERVICE

All day. Every day.

SCBT Financial Corporation®

2007 ANNUAL REPORT

2007 Highlights

- Excellent Credit Quality
- 50 branches in South Carolina and North Carolina
- Entered the Charlotte market with The Scottish Bank acquisition
- Opened full-service branches in Lexington, Charleston and Myrtle Beach, SC
- Diluted operating earnings per share increased 10.5%[1]
- Loans grew $322 million, up 18% to $2.1 billion
- Deposits grew $221 million, up 13% to $1.9 billion

Note: (1) Operating earnings per share excludes The Scottish Bank merger expenses.

We're at your service, all day—every day.

We believe that service is what makes us successful. The core principles of delivering fast, friendly and accurate service and establishing relationships built on trust have been woven into the fabric of our company since 1934. Our employees live these principles every day as they strive to make the day of every customer they serve.

How can we make your day?

At A Glance

INVESTMENT HIGHLIGHTS

5 year Compound Annual Growth Rate (CAGR) of

- Total Assets 17.8%
- Deposits 16.5%
- Total Cash Dividends Paid 4.7%

Total Return on Stock

- 1 Year .... -20.31%
- 3 Year .... -.94%
- 5 Year 45.48%

2007 FINANCIAL SUMMARY

	2007	2006	% Change
(Dollars in thousands except per share)			
Loans, Net of Unearned Income	$ 2,083,047	$ 1,760,830	18.3 %
Total Assets	2,597,183	2,178,413	19.2 %
Total Deposits	1,927,889	1,706,715	13.0 %
Shareholders' Equity	215,065	161,888	32.9 %
Net Operating Earnings*	22,090	19,805	11.5 %
Net Income	21,565	19,805	8.9 %
Diluted Operating EPS*	2.37	2.15	10.5 %
Diluted EPS	2.32	2.15	7.9 %
Return on Average Assets	.95 %	.97 %	-2.1 %
Return on Average Equity	12.42 %	12.72 %	-2.4 %

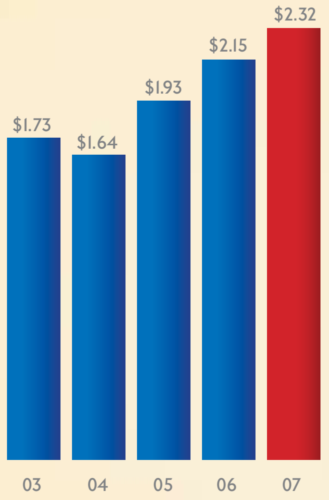
**Operating earnings exclude $525,000 of merger expenses (net of tax) related to the acquisition of TSB Financial Corporation.*

Robert R. Horger
Chairman of the Board
SCBT Financial Corporation

Robert R. Hill, Jr.
President and CEO
SCBT Financial Corporation

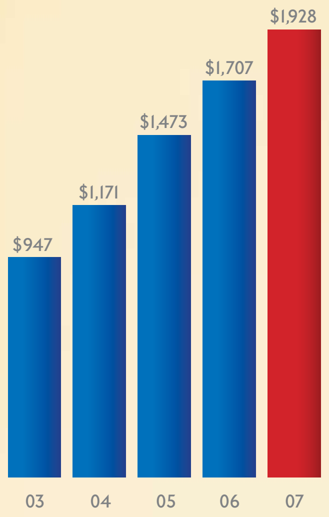
Dear Shareholders, Customers, and Friends,

We are pleased to report that 2007 was another record year for our company. We are particularly satisfied with 2007 considering the operating environment for financial services companies. Our industry faced many challenges during 2007 with many of our peers and competitors, both large and small, facing significant credit quality and earnings issues. **Our team continued to achieve excellent results in our three long-term areas of focus: Soundness, Profitability, and Growth.**

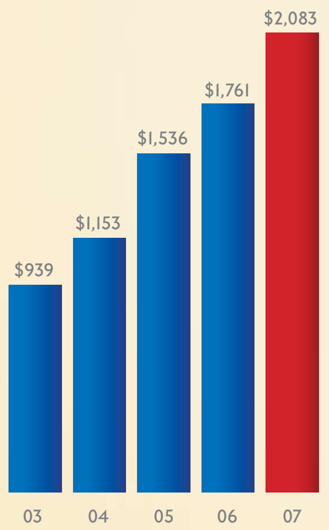


Earnings Per Share
(diluted)

In the face of a slowing economy and downturn in residential real estate, our loan portfolio continues to perform well. Nonperforming assets, chargeoffs, and classified assets are still at very low levels. Although we have seen some deterioration in consumer credit and past due loans have increased to some degree, our loan portfolio continues to be very sound. While we are not immune to the current economic environment, we do not anticipate material changes in credit quality. We, of course, remain diligent to the challenges that this business cycle brings and continue to focus on maintaining high credit standards.



Deposits
(at year end, in millions)



Loans
(at year end, excluding loans held for sale, in millions)

Continued balance sheet growth, fee income growth and expense management drove our profitability in 2007. Many of the investments made over the last decade contributed to our earnings success. Our subsidiary, SCBT of the Piedmont, had an extraordinary year with increased earnings of 22.3%. Greenville and Columbia are newer markets that produced solid earnings performance in 2007. Our core markets in Orangeburg and the Lowcountry area continue to perform at high levels, and our Wealth Management area contributed $2.6 million in fee income for 2007. Even with a slowdown in the mortgage market, our mortgage team increased fee income in 2007. We also had a significant increase in new accounts which contributed to a 21% gain in bankcard fees. Fee income continues to be a growing part of our revenue stream and an ongoing area of focus.

Our organic balance sheet growth slowed slightly, but it was still very good in a sluggish economy. The Charleston, Myrtle Beach, York County, Columbia, and Florence markets all had significant growth. We had a deposit campaign that was very successful and generated $65 million in core funding. We anticipate organic growth may continue to be difficult during 2008 because of the continued challenging economic conditions.

During the latter part of 2007, we acquired The Scottish Bank in Charlotte, North Carolina. It is our first step out of South Carolina. While we have operated with much success in the Charlotte MSA for years, we did not have a North Carolina branch network. With the purchase of The Scottish Bank, our company is ranked twelfth in deposit market share in this dynamic market. The Scottish Bank is a ten-year-old commercial bank that has a good branch footprint in a market that will provide constant growth opportunities for many years. We see this investment, like those we have made in the last ten years, as an opportunity for significant benefits in the future.

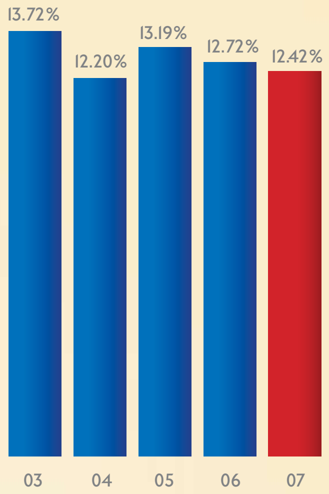
Your board of directors continues to be very engaged in its responsibilities with a constant view and consideration of appropriate governance practices. We are fortunate to be able to attract very talented individuals to our board. Al Phillips, President of Carolina Eastern Inc., joined the board in 2007. We also want to take this opportunity to thank retiring directors Dewall Waters, Colden Battey, and Cathy Yeadon who have faithfully and tirelessly served our company and shareholders for many years. We will miss their leadership, but we will build on the strong foundation they helped to create. We will also miss Caine Halter who passed away in 2007. Caine was an excellent board member and a very fine individual who provided great leadership for our company.

Our board will continue to ensure we serve you, our shareholders, by making decisions that help guide the long-term value of your investment. Our board committees continue to grow and change to ensure we stay on top of the most pressing issues facing our company and industry.

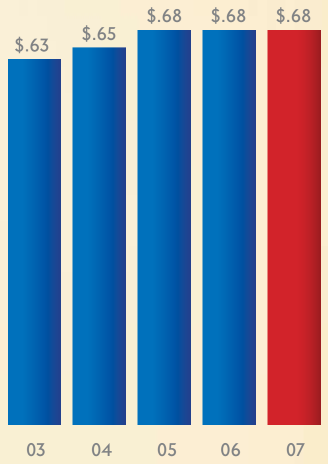
As we approach $3 billion in assets, we strongly believe our company is uniquely positioned to continue to perform at a high level. Our management team is very strong, and we are fortunate to have very talented teams in the markets we serve. We also have a fantastic support team that has built an infrastructure to support a much larger company than we are today. Our prior growth investments continue to pay off; our distinctive culture continues to attract the best talent; and our size allows us to compete with the large banks while continuing to operate with the heart of a community bank. We thank you for your continued support of our company.

Robert R. Horger
Chairman of the Board

Robert R. Hill, Jr.
President and Chief Executive Officer



Return on Average Equity



Dividends Per Share

FRIENDLY

All day. Every day.

"We have a three-year-old son, Noah, and decided it was time for a new home. When I needed to get a mortgage, SCBT not only gave me great service, they gave me a great deal. The employees know what service means. When I go to the bank, I get treated like a rock star!

We have a family-owned business and our business account is at SCBT also. In fact, all three generations of our family bank with SCBT, including my 95-year-old grandfather. The people at SCBT always have time to listen to him and make him feel welcome. They treat him like a rock star, too!"

pictured on opposite page: Bill Humphrey and his wife Maria Garuti greet SCBT Personal Banker Emily Sherman Dean.

"When I go to the bank,
I get treated like a rock star!"

BILL HUMPHREY | GREENVILLE, SC

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pictured on opposite page: Bill Humphrey and his wife Maria Garuti greet SCBT Personal Banker Emily Sherman Dean.

BILL HUMPHREY | Greenville, South Carolina

When Bill Humphrey's family started to expand, he quickly understood the concept of "growing pains." With an active three-year-old son, Bill and his wife Maria needed to move out of their starter home and into their next phase of life. Bill's Personal Banker, Emily Dean, offered a little encouragement along with financing options and practical advice to help build a solid foundation for Bill's dream home. This is just one example of how SCBT provides personal service and tailored banking solutions to their customers every day.

TRUST

All day. Every day.

"What I really like about SCBT is that I know a lot of people there and the folks at the bank treat me like family. I share and sell artichoke pickles, and I even taught my banker, Dianne Dukes, how to make them for her husband! All of the children in my family started with Minor Savings Accounts and the twins have Educational IRAs that their parents set up. We have received great service all these years and have never had a bad experience. It's just wonderful to know the people and be able to trust them to handle your business."

pictured on opposite page: Mildred B. Jameson with great-granddaughter Bailey Syl Williams completes transaction with SCBT Personal Banker Dianne Dukes.

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MILDRED JAMESON | ORANGEBURG, SC

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MILDRED JAMESON | Orangeburg, South Carolina

With 5 children, 17 grandchildren and 15 great-grandchildren, 84-year-old Mildred Jameson has seen a lot of growth over the years. All of her children and grandchildren, and even great-grandchildren have Minor Savings Accounts.

Along with her expanding family, Mildred’s banking needs have grown, too, and SCBT has been with her every day along the way for nearly 50 years.

FAST

All day. Every day.

"In my business, we have to provide good service to our customers to stay in business. There are other contractors that do the same thing we do, so we have to do it better. That's why I need The Scottish Bank to handle financial matters so I don't have to worry about it.

One thing I really like about The Scottish Bank is that you can go to someone and get a decision. I can pick up the phone right now and call the bank, and I know they will take care of whatever I need. They are always so fast and friendly. The Scottish Bank earns our business every day and that's why we stay with them."

pictured on opposite page: David W. Morrison [on right], President, Interstate Electric Company, Inc. with John B. Stedman, Jr. , President and Chief Executive Officer, The Scottish Bank, N.A.

"They are always so fast and friendly.
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DAVID MORRISON | CHARLOTTE, NC

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DAVID MORRISON | Charlotte, North Carolina

As an independent business owner and amateur racecar driver, David Morrison knows the importance of speed. Being fast can make you first, and David applies this rule every day as the third-generation owner of Interstate Electric Company. That's why having a banking partner that shares his business philosophy is so important to David. Working with The Scottish Bank gives David the quick answers he needs to manage his multi-million-dollar company, and he has come to rely on the personal service and financial expertise that TSB provides every day to keep his company running circles around the competition.

RELATIONSHIPS

All day. Every day.

"We've been banking with SCBT for 32 years and what we like most is the personal relationship. When we go to the bank, we see people we go to church with and that our kids grew up with. You can trust them. They have proved it time and again. We've enjoyed our company's growth and the growth of the bank. We look forward to the future with SCBT.

We're getting our kids set up with what they want to do, and then we're taking off! We've got an RV and we plan to do some traveling, including a 10,000 mile trip around the perimeter of the U.S. We know that our SCBT Personal Banker Sherry Floyd and the people at the bank will take care of things while we're away."

pictured on opposite page: Dennis and Yvonne H. Beach talk with Carl Kilpatrick, SCBT Jasper County Area Executive.

"We've been banking with SCBT for 32 years and what we like most is the personal relationship."

DENNIS AND YVONNE BEACH | HARDEEVILLE, SC

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pictured on opposite page: Dennis and Yvonne H. Beach talk with Carl Kilpatrick, SCBT Jasper County Area Executive.

DENNIS AND YVONNE BEACH | Hardeeville, South Carolina

As an active owner and manager of a 57-year-old Lowcountry telecommunications company, Yvonne H. Beach and her husband Dennis were making plans regarding the transition of the family business. As they worked through the details of selling the fourth-generation company, the couple received a call from Carl Kilpatrick, SCBT Jasper County Area Executive. Carl worked with SCBT's Wealth Management Group to help Yvonne and Dennis develop a transition plan and determine the best options to meet their long-term financial goals. Now they can live their dreams every day and look forward to golden years that are truly golden.

Charlotte, North Carolina

In 2007, SCBT Financial Corporation entered the North Carolina banking community with the acquisition of The Scottish Bank, a successful Charlotte-based bank with five locations. Located in Mecklenburg County, Charlotte was voted the nation's most livable community and is first in economic strength ranking with the following market facts:

- $18 billion in annual retail sales
- 2nd best city in the nation to start and grow a business
- 322 Fortune 500 companies operate here
- Unemployment rate well below the national average
- Nation's second largest banking center with total assets of $1.9 trillion
- Mecklenburg County is home to approximately 850,000
- 5th largest urban area in the United States
- 11,761 new jobs for 2005
- Cost of living below the national average
- 1st most popular move destination
- 3rd best metro area for business location
- 7th best city for business development

Named one of the Southeast's fastest growing cities, the growth in the Charlotte market is expected to continue well into the future. SCBT Financial Corporation is ranked 8th in deposit market share in the Charlotte MSA.

**Information obtained from the 2007 Charlotte Newcomer Resource*

Myers Park photo © Kelly W. Culpepper, TRANSPARENCIES, Inc.

2007 Financial Data

- Summary of Operations
- Total Return Performance
- Stock Performance
- Common Stock Statistics
- Quarterly Common Stock Price Ranges and Dividends
- Selected Consolidated Financial Data

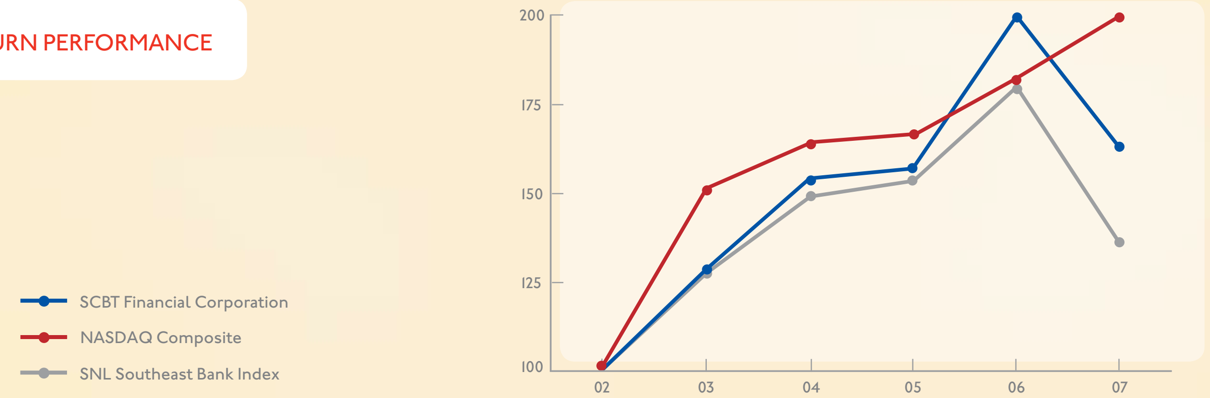
SUMMARY OF OPERATIONS

SCBT FINANCIAL CORPORATION®

Years ended December 31,

(Dollars in thousands)	2007	2006	2005	2004	2003
Interest income	$ 149,199	$ 127,808	$ 90,568	$ 65,576	$ 62,909
Interest expense	68,522	54,281	28,710	14,643	14,622
Net interest income	80,677	73,527	61,858	50,933	48,287
Provision for loan losses	4,384	5,268	4,907	4,332	2,345
Net interest income after provision for loan losses	76,293	68,259	56,951	46,601	45,942
Noninterest income	29,759	26,111	23,653	22,650	22,915
Noninterest expense	72,991	64,281	56,126	48,798	46,770
Income before provision for income taxes	33,061	30,089	24,478	20,453	22,087
Provision for income taxes	10,971	10,284	7,823	6,437	7,301
Net operating earnings	22,090	19,805	16,655	14,016	14,786
Merger expenses, net of tax	525	-	-	-	-
Net income	$ 21,565	$ 19,805	$ 16,655	$ 14,016	$ 14,786

TOTAL RETURN PERFORMANCE



The performance graph above compares SCBT's cumulative total return over the most recent five-year period with the NASDAQ Composite and the SNL Southeast Bank Index, a banking industry performance index for the Southeastern United States. Returns are shown on a total return basis, assuming the reinvestment of dividends and a beginning stock index value of 100 per share. The value of SCBT's stock as shown in the graph is based on published prices for transactions in SCBT's stock.

Source: SNL Financial LC, Charlottesville, VA ©2008

STOCK PERFORMANCE AND STATISTICS

The financial information on pages 24 through 26 should be read in conjunction with Management's Discussion and Analysis of Operations and Financial Condition and is qualified in its entirety by reference to the more detailed financial statements and the notes thereto, all of which are contained in SCBT Financial Corporation's 2007 Annual Report on Form 10-K.

	2007	2006	2005	2004	2003
STOCK PERFORMANCE					
Cash Dividends per share	$ 0.68	$ 0.68	$ 0.68	$ 0.65	$ 0.63
Dividend payout ratio	29.17 %	30.88 %	34.29 %	36.66 %	33.98 %
Dividend yield (based on the average of the high and low for the year)	1.94 %	1.81 %	2.14 %	2.06 %	2.47 %
Price/earnings ratio (end of year) (based on year-end stock price and diluted earnings per share)	13.65 x	19.39 x	17.29 x	20.49 x	16.49 x
Price/book ratio (end of year)	1.50 x	2.25 x	1.95 x	2.27 x	2.05 x
COMMON STOCK STATISTICS					
Stock price ranges:					
High	$ 41.84	$ 42.93	$ 34.94	$ 37.61	$ 30.71
Low	28.29	32.38	28.50	25.57	20.38
Close	31.67	41.73	33.42	33.57	28.58
Volume traded on exchanges	4,359,700	2,510,900	2,202,700	1,711,500	1,436,000
As a percentage of average shares outstanding	42.91 %	28.89 %	27.09 %	21.23 %	17.81 %
Earnings per share, basic	$ 2.33	$ 2.17	$ 1.95	$ 1.66	$ 1.74
Earnings per share, diluted	2.32	2.15	1.93	1.64	1.73
Book value per share	21.17	18.57	17.17	14.77	13.91

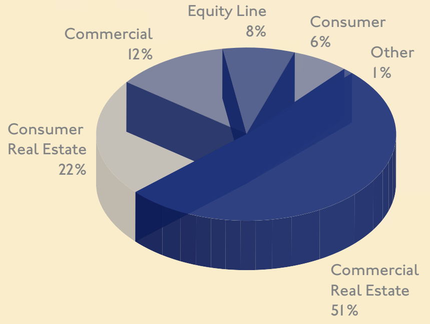
** Per share data have been retroactively adjusted to give effect to a 5% common stock dividend paid to shareholders of record on December 20, 2004, and a 5% common stock dividend paid to shareholders of record on March 9, 2007.*

QUARTERLY COMMON STOCK PRICE RANGES AND DIVIDENDS

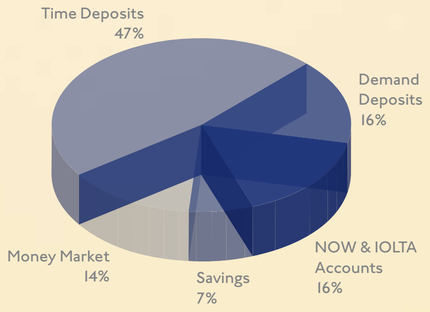
Quarter	2007 High	2007 Low	2007 Dividend	2006 High	2006 Low	2006 Dividend	2005 High	2005 Low	2005 Dividend
1st	$40.84	$34.99	$0.17	$36.08	$33.00	$0.17	$33.70	$28.53	$0.17
2nd	$38.00	$35.18	$0.17	$35.70	$32.38	$0.17	$32.01	$28.50	$0.17
3rd	$37.25	$28.29	$0.17	$39.94	$32.50	$0.17	$34.94	$30.75	$0.17
4th	$37.65	$28.86	$0.17	$42.93	$36.20	$0.17	$34.93	$30.81	$0.17

SELECTED CONSOLIDATED FINANCIAL DATA

(Dollars in thousands, except per share)	December 31, 2007	2006	2005	2004	2003
Assets	$2,597,183	$2,178,413	$1,925,856	$1,436,977	$1,197,692
Loans, net of unearned income	2,083,047	1,760,830	1,535,901	1,153,230	938,760
Investment securities	258,509	210,391	182,744	165,446	152,009
Deposits	1,927,889	1,706,715	1,473,289	1,171,313	947,399
Nondeposit borrowings	440,046	293,521	294,420	141,136	133,017
Shareholders' equity	215,065	161,888	148,403	118,798	112,349
Number of locations	50	45	41	34	32
Full-time equivalent employees	701	634	590	513	514
SELECTED RATIOS					
Return on average equity	12.42 %	12.72 %	13.19 %	12.20 %	13.72 %
Return on average assets	0.95	0.97	1.00	1.05	1.23
Average equity as a percentage of average assets	7.64	7.59	7.56	8.65	9.00
ASSET QUALITY RATIOS					
Allowance for loan losses to period end loans	1.28 %	1.29 %	1.30 %	1.25 %	1.25 %
Allowance for loan losses to period end nonperforming loans	419.22	492.14	468.74	442.64	173.30
Nonperforming assets to period end loans and OREO	0.33	0.30	0.32	0.43	0.87
Nonperforming assets to period end total assets	0.27	0.24	0.24	0.35	0.88
Net charge-offs to average loans	0.13	0.16	0.11	0.15	0.19



LOAN MIX



DEPOSIT MIX

SCBT FINANCIAL CORPORATION®

BOARD OF DIRECTORS

Colden R. Battey, Jr.
Partner and Attorney
Harvey & Battey, PA
Beaufort, SC

Luther J. Battiste, III
Partner and Attorney
Johnson, Toal & Battiste, PA
Columbia and Orangeburg, SC

Dalton B. Floyd, Jr.
Attorney and Owner
The Floyd Law Firm, PC
Surfside Beach, SC

M. Oswald Fogle
Plant Manager
Roseburg Forest Products
Orangeburg, SC

Dwight W. Frierson
Vice Chairman of the Board
Vice President and General Manager
Coca-Cola Bottling Company
Orangeburg, SC

Robert R. Hill, Jr.
President and Chief Executive Officer
Columbia, SC

Robert R. Horger
Chairman of the Board
Attorney, Horger, Barnwell & Reid
Orangeburg, SC

Harry M. Mims, Jr.
President
J.F. Cleckley & Company
Orangeburg, SC

Ralph W. Norman, Jr.
President
Warren Norman Co., Inc.
Rock Hill, SC

Alton C. Phillips
President
Carolina Eastern, Inc.
Charleston, SC

James W. Roquemore
Chief Executive Officer
Patten Seed Company, Inc.
General Manager Super-Sod/Carolina
Orangeburg, SC

Thomas E. Suggs
President and Chief Executive Officer
Keenan & Suggs, Inc.
Columbia, SC

A. Dewall Waters
Partner/Owner A.D.
Waters Enterprises, LLC
Orangeburg, SC

J.W. Williamson, III
President
J.W. Williamson Ginnery, Inc.
Denmark, SC

Susie H. VanHuss, Ph.D.
Professor Emeritus
University of South Carolina
Columbia, SC

Cathy Cox Yeadon
Retired Vice President, Human Resources
Cox Industries, Inc.
Orangeburg, SC

(Not pictured)

Jimmy E. Addison
Senior Vice President and
Chief Financial Officer
SCANA Corporation
Columbia, SC

EXECUTIVE MANAGEMENT TEAM

SCBT Financial Corporation

Joe E. Burns
Senior Executive Vice President
Chief Credit Officer

Thomas S. Camp
President and Chief Executive Officer
SCBT of the Piedmont

Robert R. Hill, Jr.
President and Chief Executive Officer

Richard C. Mathis
Executive Vice President
Chief Risk Officer

Dane H. Murray
Senior Executive Vice President
Division Head Lowcountry and
Orangeburg Regions

John C. Pollok
Senior Executive Vice President
Chief Financial Officer and
Chief Operating Officer

John B. Stedman, Jr.
President and Chief Executive Officer
The Scottish Bank

John F. Windley
President
South Carolina Bank and Trust

BOARD OF DIRECTORS

SCBT South Carolina Bank and Trust of the Piedmont

Bernard N. Ackerman, CPA, PA
Chairman of the Board
Rock Hill, SC

Bryant G. Barnes
President and CEO
Comporium Group
Rock Hill, SC

Thomas S. Camp
President and Chief Executive Officer
Rock Hill, SC

Frank S. Campbell
Retired President and CEO
AME, Inc.
Fort Mill, SC

R. Wesley Hayes, Jr.
Attorney
Harrelson and Hayes
Rock Hill, SC

Ralph W. Norman, Jr.
President
Warren Norman Co., Inc.
Rock Hill, SC

John C. Pollok
Senior Executive Vice President
Chief Financial Officer and
Chief Operating Officer
SCBT Financial Corporation
Columbia, SC

Jolene Stepp Setliff
Vice Chairman of the Board
and Secretary
President
Homes of the Piedmont
Rock Hill, SC

Jay K. Shah, MD
Carolina Cardiology Associates
Rock Hill, SC

Jacob D. Smith
Retired President and CEO
Smith Enterprises, Inc.
Rock Hill, SC

Frank M. Wilkerson, Jr.
President
Wilkerson Fuel Company, Inc.
Rock Hill, SC

SENIOR MANAGEMENT TEAM

SCBT Financial Corporation

Nathaniel A. Barber
Senior Vice President
Community Development Officer and
CRA Officer

Thomas Bouchette
Executive Vice President
Grand Strand Regional President

James B. Brant
Senior Vice President
Correspondent Banking

Renee Brooks
Senior Vice President
Corporate Secretary

P. Hobson Busby
Executive Vice President
Senior Commercial Loan
Administrator

Mike Coggin
Senior Vice President
Upstate Regional President

Karen L. Dey
Senior Vice President
Controller

John S. Goettee
Senior Vice President
Division Head Midlands, Upstate and
Beaufort Regions

A. Todd Harward
President
Wealth Management Group

Allen M. Hay, Jr.
Executive Vice President
Support Division

J. Gary Hood
Executive Vice President and Chief
Operating Officer
SCBT of the Piedmont

Michael A. Komar
Senior Vice President
General Auditor

Lesley Lampert
Senior Vice President
Chief Compliance Officer

Thomas S. Ledbetter
President
The Mortgage Banc

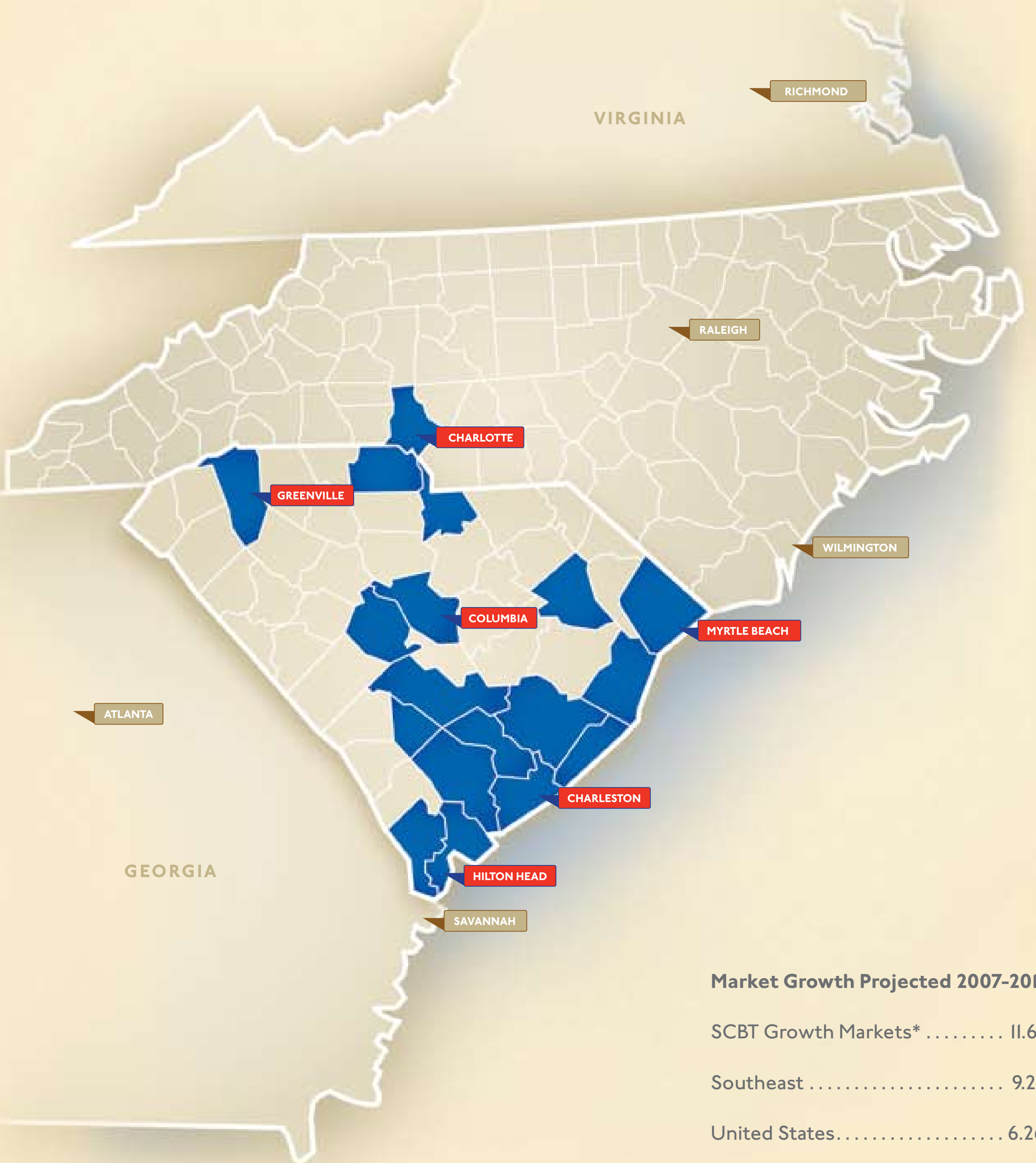
F. Gene McConnell, Jr.
Senior Vice President
Orangeburg Regional President

Bill Medich
Senior Vice President
Charleston Area Executive

Rodney W. Overby
Executive Vice President
Chief Information Officer

J. Alex Shuford, III
Executive Vice President
Manager Correspondent Banking

Arthur P. Swanson
Executive Vice President
Charleston Regional President



Market Growth Projected 2007-2012

SCBT Growth Markets*	11.69%
Southeast	9.20%
United States	6.26%

*MSA's: Columbia, Charleston-North Charleston, Greenville-Spartanburg-Anderson, Charlotte-Gastonia-Rock Hill, Myrtle Beach

Source: SNL Financial LC, Charlottesville, VA ©2008

ORANGEBURG Region

Orangeburg
950 John C. Calhoun Drive
Orangeburg, SC 29115
(803) 531-0587
Michael Weeks, Manager

2705 Old Edisto Drive
Orangeburg, SC 29115
(803) 531-0540
(Drive Thru Only)

1255 St. Matthews Road
Orangeburg, SC 29115
(803) 268-2719
Dianne Dukes, Manager

3025 St. Matthews Road
Orangeburg, SC 29115
(803) 268-2719
Janet F. Fields, Manager

Elloree
6512 Old No. 6 Highway
Elloree, SC 29047
(803) 897-4810
Barbara Butler, Manager

Santee
657 Bass Drive
Santee, SC 29142
(803) 854-2451
Susan Sims, Manager

LOWCOUNTRY Region

St. George
5542 Memorial Boulevard
St. George, SC 29477
(843) 563-2324
Gail Fralix, Manager

Harleyville
122 West Main Street
Harleyville, SC 29448
(843) 462-7687
Bruce Blanchard, Manager

Ridgeland
10671 S. Jacob Smart Blvd.
Ridgeland, SC 29936
(843) 726-5596
Marian Middleton, Manager

Hardeeville
21979 Whyte Hardee Blvd.
Hardeeville, SC 29927
(843) 784-3151
Sherry Floyd, Manager

Moncks Corner
317 North Highway 52
Moncks Corner, SC 29461
(843) 761-8024
Vickie Walling, Manager

Summerville
402-D North Main Street
Summerville, SC 29483
(843) 937-4351
Bill Duke, City Executive

Denmark
18587 Heritage Highway
Denmark, SC 29042
(803) 793-3324
Al Matheny, Manager

Bamberg
2770 Main Highway
Bamberg, SC 29003
(803) 245-2416
Ronny Maxwell, Manager

Norway
8403 Savannah Highway
Norway, SC 29113
(803) 263-4295
Sue Watson, Manager

Walterboro
520 North Jefferies Blvd.
Walterboro, SC 29488
(843) 549-1553
Gloria Langdale, Manager

600 Robertson Boulevard
Walterboro, SC 29488
(843) 549-1553
Cindy Hunt, Manager

Florence
1600 West Palmetto Street
Florence, SC 29501
(843) 673-9900
Evette Gamble, Manager

Lake City
266 West Main Street
Lake City, SC 29560
(843) 394-1417
Jo Etta Floyd, Manager

BEAUFORT Region

Beaufort
1121 Boundary Street
Beaufort, SC 29901
(843) 521-5600
Daniel Bates, Manager

Lady's Island
189 Sea Island Parkway
Lady's Island, SC 29907
(843) 521-5660
Tracy Davidson, Manager

Bluffton
1328 Fording Island Road
Bluffton, SC 29910
(843) 837-2100
Chrissie Casas, Manager

Hilton Head
81 Main Street
Hilton Head, SC 29926
(843) 342-2100
Emily Provchy, Manager

5 Park Lane
Hilton Head, SC 29928
(843) 842-4637
Lori Schmidt, Manager

MIDLANDS Region

Columbia
520 Gervais Street
Columbia, SC 29201
(803) 771-2265
Tracy Young, Manager

2010 Clemson Road
Columbia, SC 29229
(803) 788-7845
Gabe McMeekin, Manager

3920 Forest Drive, Suite 100
Columbia, SC 29204
(803) 256-6501
Will White, Manager

Cayce
1100 Knox Abbott Drive
Cayce, SC 29033
(803)540-3330
Chris Pricenor, Manager

Lexington
5109 Sunset Boulevard
Lexington, SC 29072
(803) 540-3992
Harriett Feltner, Manager

Irmo
945 Lake Murray Blvd., Suite G
Irmo, SC 29063
(803) 407-9430
Dee Dee Kehl, Manager

UPSTATE Region

Greenville
200 East Broad Street
Suite 100
Greenville, SC 29601
(864) 250-4455
Dana Hunter, Manager

3622 Pelham Road
Greenville, SC 29615
(864) 254-9460
Angie Howell, Manager

501 New Commerce Court
1006 E. Butler Road
Greenville, SC 29607
(864) 297-6333
Emily Dean, Manager

Simpsonville
1 Five Forks Plaza
Simpsonville, SC 29681
(864) 234-3955
Lesley Pethel, Manager

GRAND STRAND Region

Murrells Inlet
4210 Highway 17 Bypass
Murrells Inlet, SC 29576
(843) 357-7007
Leisa Sellers, Manager

Georgetown
1134 North Fraser Street
Georgetown, SC 29440
(843) 436-2265
Dave Starnes, Manager

Myrtle Beach
1550 Oak Street
Myrtle Beach, SC 29577
(843) 839-5009
Regina Taylor, Manager

CHARLESTON Region

Charleston
46 Broad Street
Charleston, SC 29401
(843)965-6106
Ellen Williams, Manager

115 River Landing Drive, Suite 102
Daniel Island, SC 29492
(843) 937-4340
(Loan Production Office)

SCBT of the Piedmont

Fort Mill
808 East Tom Hall Street
Fort Mill, SC 29715
(803) 548-6292
Sarah Adkins, Manager

817 Dave Gibson Boulevard
Fort Mill, SC 29708
(803) 802-2040
Harvey Hawkins, Manager

Indian Land
9789 Charlotte Highway
Suite 100
Indian Land, SC 29715
(803) 802-2750
Anne Lambert, Manager

Rock Hill
1274 East Main Street
Rock Hill, SC 29730
(803) 329-5100
Daphne Chisholm, Manager

1127 Ebenezer Road
Rock Hill, SC 29732
(803) 329-1222
Charles "Bo" Redmond, Manager

York
801 East Liberty Street
York, SC 29745
(803) 684-5554
Christina Dover, Manager

The Scottish Bank

SouthPark
6525 Morrison Blvd , Suite 110
Charlotte, NC 28211
(704) 926-4060
Dawn Hays, Assistant Manager

Myers Park
1057 Providence Road
Charlotte, NC 28207
(704) 331-8686
Connie Bell Williams, Assistant Manager

Cotswold
325 S. Sharon Amity Road
Charlotte, NC 28211
(704) 365-9696
Kiki Koutsokalis, Retail Banking Manager

Mint Hill
7609 Matthews-Mint Hill Road
Charlotte, NC 28227
(704) 927-0950
Sharon Ingram-Cook, Assistant Manager

Cornelius
18145 W. Catawba Avenue
Cornelius, NC 28031
(704) 526-3633
Jeff Pariano, Commercial Market Leader
(Loan Production Office)

This information is current as of February 27, 2008

General Office
SCBT Financial Corporation
520 Gervais Street
Columbia, SC 29201
www.SCBTonline.com

Form 10-K and Other Information
Copies of SCBT Financial Corporation's Annual Report to the Securities and Exchange Commission on Form 10-K (excluding exhibits thereto), and other information may be obtained without charge by written request to:

Karen L. Dey
Controller
SCBT Financial Corporation
Post Office Box 1030
Columbia, SC 29202
(803) 765-4621

Analyst Contact
Richard C. Mathis
Chief Risk Officer
SCBT Financial Corporation
Post Office Box 1030
Columbia, SC 29202
(803) 765-4618

Stock Information
The Company's Common Stock is listed on the NASDAQ Global Select Market[SM] under the trading symbol SCBT.

www.SCBTonline.com

In Memory of SCBT Board Member Caine Halter

Caine Halter
President
Coldwell Banker Caine Commercial
Greenville, South Carolina
1962 – 2007

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