

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION**

Washington, D. C. 20549

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**Form 8-K  
Current Report**

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**Pursuant to Section 13 or 15(d)  
of the Securities Exchange Act of 1934**

**July 23, 2004**

Date of Report (Date of earliest event reported)

**First Financial Holdings, Inc.**

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(Exact name of registrant as specified in charter)

**Delaware**

State or other jurisdiction of incorporation

**0-17122**

Commission File Number

**57-0866076**

I.R.S. Employer I.D. number

**34 Broad Street, Charleston, South Carolina**

(Address of principal executive offices)

**29401**

(Zip Code)

**(843) 529-5933**

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Registrant's telephone number (including area code)

Item 9. Regulation FD Disclosure.

On July 23, 2004 First Financial Holdings, Inc. announced that its Board of Directors has declared a regular quarterly cash dividend. For more information regarding this matter, see the press attached hereto as Exhibit 99.1.

**Exhibit Index.**

Exhibit (99.1). Press release dated July 23, 2004.

SIGNATURES

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

FIRST FINANCIAL HOLDINGS, INC

/s/ Susan E. Baham

Susan E. Baham

Executive Vice President, Chief Financial Officer  
and Principal Accounting Officer

Date: July 23, 2004

***FIRST FINANCIAL HOLDINGS, INC.***

*34 Broad Street • Charleston, S.C. 29401*

*843-529-5933 • FAX: 843-529-5929*

**NEWS NEWS NEWS NEWS**

Contact: Dorothy B. Wright  
Vice President  
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**FIRST FINANCIAL HOLDINGS, INC. DECLARES DIVIDEND**

Charleston, South Carolina (July 23, 2004) - First Financial Holdings, Inc. (NASDAQ: FFCH) today announced that its Board of Directors has declared a regular quarterly cash dividend of \$.22 per share. The dividend is payable August 20, 2004, to stockholders of record as of August 6, 2004.

A. Thomas Hood, President and Chief Executive Officer, stated, "We are very pleased to have our stockholders continue to benefit directly in the profitability of the Company through the payment of dividends. The Board of Directors and Management are committed to enhancing the value of our stockholders' investment."

First Financial is the holding company of First Federal, which operates 46 offices located in the Charleston metropolitan area, Horry, Georgetown, Florence and Beaufort counties in South Carolina and Brunswick County in coastal North Carolina. The Company also provides insurance, brokerage and trust services through First Southeast Insurance Services, The Kimbrell Insurance Group, First Southeast Investor Services and First Southeast Fiduciary and Trust Services. For additional information about First Financial, please visit our web site at [www.firstfinancialholdings.com](http://www.firstfinancialholdings.com).