

**UNITED STATES  
SECURITIES AND EXCHANGE  
COMMISSION**

Washington, D. C. 20549

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**Form 8-K**

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**Current Report**

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

Date of Report (Date of earliest event reported): **October 29, 2004**

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**First Financial Holdings, Inc.**

(Exact name of registrant as specified in charter)

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**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 29401**

(Address of principal executive offices)

Registrant's telephone number (including area code): **(843) 529-5933**

Not applicable

(Former name or former address, if changed since last report)

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- ☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- ☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- ☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- ☐ Pre-commencement communications pursuant to Rule 13e-4c under the Exchange Act (17 CFR 240.13e-4(c))

## Section 7 – Regulation FD

### Item 7.01 Regulation FD Disclosure.

On October 29, 2004 First Financial Holdings, Inc. announced that on October 28, 2004 its Board of Directors declared a quarterly cash dividend of \$.23 per share. For more information regarding this matter, see the press attached hereto as Exhibit 99.1.

## Section 9 – Financial Statements and Exhibits

### Item 9.01 Financial Statements and Exhibits

#### (c) Exhibits

Exhibit (99.1). Press release dated October 29, 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: October 29, 2004

#### EXHIBIT INDEX

Exhibit Number	Description
99.1	First Financial Holdings, Inc. Dividend Announcement

***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 and  
Corporate Secretary  
(843) 529-5931

**FIRST FINANCIAL HOLDINGS, INC.  
INCREASES CASH DIVIDEND**

Charleston, South Carolina (October 29, 2004) -- First Financial Holdings, Inc. (Nasdaq: FFCH) today announced that its Board of Directors declared a quarterly cash dividend of \$.23 per share. The dividend represents a 4.5% increase over the \$.22 per share dividend paid last quarter and is the seventeenth increase in cash dividends since the first was paid in February, 1986. The dividend is payable November 26, 2004 to shareholders of record as of November 12, 2004.

Commenting on the announcement, A. Thomas Hood, President and Chief Executive Officer, said, "The Company continues to achieve solid earnings, and the Board believes strongly that shareholders should share in the Company's success."

First Financial Holdings, Inc. is a unitary thrift holding company with assets of \$2.4 billion. Its subsidiary, First Federal Savings and Loan Association of Charleston, operates a total of 48 offices in South Carolina located in the Charleston Metropolitan area, Horry, Georgetown, Beaufort and Florence 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, Inc., First Southeast Investor Services, Inc., 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).