

**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 12, 2005**

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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**

In the press release dated October 12, 2005 First Financial Holdings, Inc. announced that the company is scheduled to present financial results for the fourth quarter of fiscal 2005 on Friday, October 21, 2005 at 10:00 a.m. in a live webcast.

## **Section 9 – Financial Statements and Exhibits**

### **Item 9.01 Financial Statements and Exhibits**

(a) Not applicable.

(b) Not applicable.

(c) Exhibits

Exhibit (99.1). Press release dated October 12, 2005.

## 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 12, 2005

## EXHIBIT INDEX

<b>Exhibit Number</b>	<b>Description</b>
99.1	First Financial Holdings, Inc. Announces Fourth Quarter Earnings Conference Call

***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/Investor Relations  
and Corporate Secretary  
(843) 529-5931

**FIRST FINANCIAL HOLDINGS, INC. ANNOUNCES  
FOURTH QUARTER EARNINGS CONFERENCE CALL**

Charleston, South Carolina (October 12, 2005) -- First Financial Holdings, Inc. (NASDAQ: FFCH) today announced that the company is scheduled to present financial results for the fourth quarter and fiscal year ending September 30, 2005 on Friday, October 21, 2005 at 10:00 a.m.

A live webcast of the presentation will be available at [www.firstfinancialholdings.com](http://www.firstfinancialholdings.com).

First Financial is the thrift holding company of First Federal Savings and Loan Association of Charleston. The Association operates a total of 49 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.