

**UNITED STATES
SECURITIES AND EXCHANGE
COMMISSION**
Washington, D. C. 20549

Form 8-K

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 26, 2007**

First Financial Holdings, Inc.

(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 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)

- 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 a press release dated October 26, 2007, First Financial announced that its Board of Directors has declared a quarterly cash dividend of 25-1/2 cents per share. The dividend is payable November 23, 2007, to stockholders of record as of November 9, 2007.

Section 9 – Financial Statements and Exhibits

Item 9.01 Financial Statements and Exhibits

(d) Exhibits

Exhibit (99.1) Press release dated October 26, 2007 declaring dividends.

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/ R. Wayne Hall

R. Wayne Hall

Executive Vice President, Chief Financial Officer,
and Principal Accounting Officer

Date: October 26, 2007

EXHIBIT INDEX

| Exhibit Number | Description |
|-----------------------|---|
| 99.1 | First Financial Holdings, Inc. Declaration of Dividends |

FIRST FINANCIAL HOLDINGS, INC.

34 Broad Street • Charleston, S.C. 29401

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NEWS

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Contact: Dorothy B. Wright
Vice President and
Corporate Secretary
843-529-5931

FIRST FINANCIAL HOLDINGS, INC. INCREASES CASH DIVIDEND

Charleston, South Carolina (October 26, 2007) -- First Financial Holdings, Inc. (Nasdaq GSM: FFCH) today announced that its Board of Directors declared a quarterly cash dividend of 25-1/2 cents per share. This dividend represents the twentieth increase in cash dividends since the first was paid in February, 1986. The dividend is payable November 23, 2007 to shareholders of record as of November 9, 2007.

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 \$2.7 billion. Its subsidiary, First Federal Savings and Loan Association of Charleston, operates a total of 55 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.