

## PART II

### ITEM 5. MARKET FOR THE REGISTRANT'S COMMON EQUITY, RELATED STOCKHOLDER MATTERS AND ISSUER PURCHASES OF EQUITY SECURITIES

#### Market for Common Stock and Related Matters

	High	Low	Cash Dividend Declared
2009			
First Quarter	\$ 26.53	\$ 16.00	\$ 0.255
Second Quarter	22.49	4.95	0.050
Third Quarter	10.57	7.39	0.050
Fourth Quarter	18.64	8.57	0.050
2008			
First Quarter	\$ 33.79	\$ 24.77	\$ 0.255
Second Quarter	28.02	20.20	0.255
Third Quarter	25.75	16.07	0.255
Fourth Quarter	42.61	15.12	0.255

#### Stock Prices and Dividends

The table above shows the high and low sales prices of the Company's common stock and the cash dividend declared during each quarter of the fiscal years ended September 30, 2009 and 2008.

Our common stock is traded in the Nasdaq Global Select Market under the symbol "FFCH." Trading information in newspapers is provided on the Nasdaq Stock Market quotation page under the listing, "FstFinHldg" or a similar variation. As of September 30, 2009, there were 2,048 stockholders of record.

We have paid a quarterly cash dividend since February 1986. The amount of the dividend to be paid is determined by the Board of Directors and is dependent upon our earnings, financial condition, capital position and such other factors as the Board may deem relevant. As a recipient of funds from the U.S. Treasury's Capital Assistance Program and specifically, the Troubled Asset Relief Program, the Company is restricted from paying quarterly common stock dividend payments in excess of \$0.255 per share unless approved by Treasury and the OTS, as our primary regulator. The Company's most recent dividend was for at \$.05 per share and it was paid on November 27, 2009, to stockholders of record as of November 13, 2009. Cash dividends per share totaled \$0.41 in fiscal 2009 and \$1.02 in fiscal 2008.

Please refer to Item 1. "Business - How We Are Regulated – Regulation of First Federal – Limitations on Capital Distributions" for information with respect to the regulatory restrictions on First Federal's ability to pay dividends to First Financial.

#### Equity Compensation Plan Information

Equity compensation plan information is provided under Item 12 of this report.

### Issuer Purchases of Equity Securities

On January 29, 2007, we announced a stock repurchase program to acquire up to 600,000 shares of common stock. During fiscal 2007, we purchased 498,200 shares under this repurchase plan. The program expired on March 31, 2008.

On June 20, 2008, we announced a stock repurchase plan which expired on September 30, 2009. This plan allows for the repurchase of 350,000 shares or approximately 3% of shares outstanding. During fiscal 2009, there were no shares purchased under this repurchase plan.

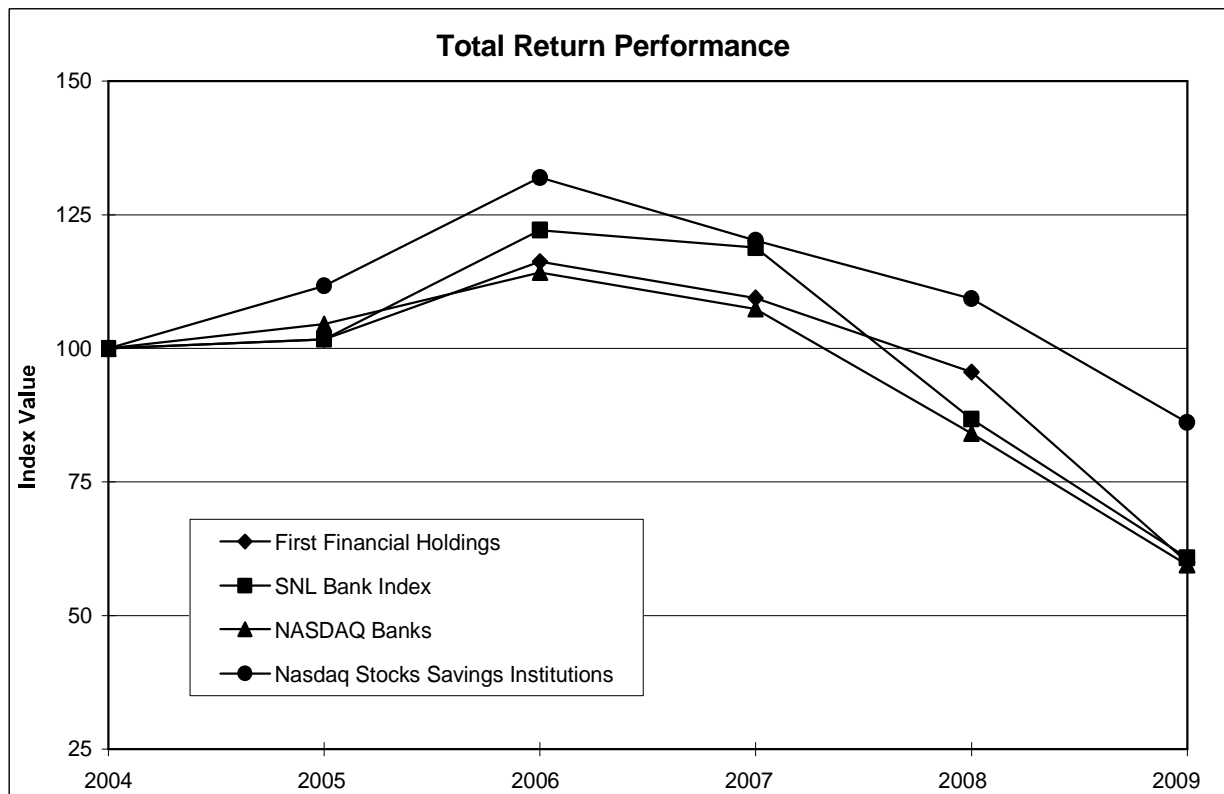
As a recipient of funds from the U.S. Treasury’s Capital Assistance Program and specifically, the TARP, the Company is restricted from repurchasing common stock, preferred stock, or trust preferred. Special approval for share repurchases may be granted by the Treasury Department and the OTS, as our primary regulator.

### ISSUER PURCHASES OF EQUITY SECURITIES

During fiscal 2009, the Company did not repurchase shares of its equity securities.

#### Stock Performance Graph

The following graph shows a five year comparison of cumulative total returns for the Company, the Center for Research in Security Prices (“CRSP”) Index for Nasdaq Stock Market (U.S. Companies) and CRSP Peer Group Indices for Nasdaq Savings Institutions and Bank Stocks. \*



<i><b>Index</b></i>	<i><b>Period Ending</b></i>					
	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>
First Financial Holdings	100.00	101.69	116.25	109.42	95.52	59.97
SNL Bank Index	100.00	101.65	122.11	118.88	86.73	60.78
NASDAQ Banks	100.00	104.49	114.21	107.41	84.06	59.46
Nasdaq Stocks Savings Institutions (SIC 6030-6039 US Companies)	100.00	111.69	131.96	120.23	109.27	86.13

Notes:

- A. The lines represent monthly index levels derived from compounded daily returns that include all dividends.
- B. The indices are reweighted daily, using the market capitalization on the previous day.
- C. If the monthly interval, based on the fiscal year-end, is not a trading day, the preceding day is used.
- D. The index level for all series was set to \$100.0 on 9/30/2004.

\*Source: Zacks Investment Research, Inc., and SNL Financial L.C. Used with permission. All rights reserved.