

FIRST CITIZENS BANCSHARES INC /DE/  
Form 8-K  
July 26, 2004

---

## SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

---

### FORM 8-K

---

PURSUANT TO SECTION 13 OR 15 (d) OF THE  
SECURITIES EXCHANGE ACT OF 1934

Date of Report (Date of earliest event reported): July 26, 2004

---

## First Citizens BancShares, Inc.

(Exact name of registrant as specified in its charter)

---

Delaware  
(State or other jurisdiction  
of incorporation)

0-16471  
(Commission File Number)

56-1528994  
(IRS Employer

Identification Number)

3128 Smoketree Court; Raleigh, North Carolina  
(Address of principal executive offices)

27604  
(Zip Code)

Registrant's phone number including area code: 919-716-7000

---

Item 7. Financial Statements and Exhibits.

(c) Exhibits. The following exhibit is being filed with this Report:

| <b>Exhibit No.</b> | <b>Exhibit Description</b>                |
|--------------------|---|
| 99                 | Copy of press release dated July 26, 2004 |

Item 9. Regulation FD Disclosure (Being furnished under both Item 9 and Item 12).

On July 26, 2004, Registrant announced its results of operations for the quarter ended June 30, 2004. A copy of Registrant's press release issued this date is attached as Exhibit 99 to this Report and is incorporated by reference into this Report.

Disclosures About Forward Looking Statements

The discussions included in this Report and its exhibits may contain forward looking statements within the meaning of the Private Securities Litigation Act of 1995, including Section 21E of the Securities Exchange Act of 1934 and Section 27A of the Securities Act of 1933. Such statements involve known and unknown risks, uncertainties and other factors that may cause actual results to differ materially. For the purposes of these discussions, any statements that are not statements of historical fact may be deemed to be forward looking statements. Such statements are often characterized by the use of qualifying words such as expects, anticipates, believes, estimates, plans, projects, or other statements concerning opinions or judgments of the Registrant and its management about future events. The accuracy of such forward looking statements could be affected by such factors as, including but not limited to, the financial success or changing conditions or strategies of the Registrant's customers or vendors, fluctuations in interest rates, actions of government regulators, the availability of capital and personnel or general economic conditions.

SIGNATURES

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

First Citizens BancShares, Inc.  
(Registrant)

By: /s/ KENNETH A. BLACK

---

Kenneth A. Black, Vice President

Date: July 26, 2004