

HOLDING FRANK B  
Form 4  
July 12, 2005

**FORM 4**

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

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**HOLDING FRANK B**

2. Issuer Name and Ticker or Trading Symbol  
**FIRST CITIZENS BANCSHARES INC /DE/ [FCNCA]**

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction (Month/Day/Year)  
**07/08/2005**

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
**Executive Vice Chairman**

**POST OFFICE BOX 1377**

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

**SMITHFIELD, NC 27577**

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Class A Common Stock				(A) or (D)	V Amount (D) Price		
					1,632,823	D	
Class A Common Stock					240,861 <sup>(1)</sup>	I	By adult children and their spouses and children
Class A Common Stock					26,430 <sup>(1)</sup>	I	By trust for adult children
					8,121 <sup>(2)</sup>	I	

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Class A Common Stock							By Twin States Farming
Class A Common Stock				167,600 <u>(2)</u>	I		By First Citizens Bancorporation, Inc.
Class A Common Stock				28,628 <u>(2)</u>	I		By The Heritage Bank
Class A Common Stock				100,000 <u>(2)</u>	I		By Fidelity BancShares (N.C.), Inc.
Class A Common Stock				27,584 <u>(2)</u>	I		By Southern BancShares, Inc.
Class A Common Stock				46,000 <u>(2)</u>	I		By Southern Bank and Trust Company
Class A Common Stock				54,000 <u>(2)</u>	I		By Goshen, Inc.
Class B Common Stock				547,368 <u>(1)</u>	I		By adult children and their spouses and children
Class B Common Stock				45,900 <u>(2)</u>	I		By First Citizens Bancorporation, Inc.
Class B Common Stock				22,219 <u>(2)</u>	I		By Southern BancShares (N.C.), Inc.
Class B Common Stock				6,175 <u>(1)</u>	I		By trust for adult children
Class B Common Stock				1,225 <u>(2)</u>	I		By Twin States Farming, Inc.
Class A Common Stock				134,582 <u>(1)</u>	I		By spouse
Class B Common Stock	07/08/2005	P	75	A	\$ 160	7,958 <u>(1)</u>	I By spouse

