

FIRST PACTRUST BANCORP INC
Form 8-K
April 13, 2004

SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the
Securities Exchange Act of 1934

April 13, 2004

FIRST PACTRUST BANCORP, INC.
(Exact name of Registrant as specified in its Charter)

Maryland
(State or other
jurisdiction
of incorporation)

6035
(Commission File No.)

04-3639825
(IRS Employer
Identification No.)

610 Bay Boulevard, Chula Vista, California
(Address of principal executive offices)

91910
(Zip Code)

Registrant's telephone number, including area code: (619) 691-9741

N/A
(Former name or former address, if changed since last report)

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Items 1, 2, 3, 4, 6, 8, 9, 10, 11, and 12: Not Applicable.

Item 5. Other Events and Regulation FD Disclosure

First PacTrust Bancorp, Inc. (the "Company"), a Maryland Corporation, has issued a news release announcing completion of the 10% stock repurchase program.

A copy of the news release is filed as an exhibit to this report.

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Item 7. Financial Statements and Exhibits

(c) Exhibits

Exhibit No. -----	Description -----
99.1	The Company's news release announcing completion of the 10% stock repurchase program.

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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 thereunto duly authorized.

FIRST PACTRUST BANCORP, INC.

Date: April 13, 2004

By: /s/ James P. Sheehy

James P. Sheehy
Executive Vice President
Secretary and Treasurer

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