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report.

Item 7. Financial Statements and Exhibits  
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(c) Exhibits

| Exhibit No.<br>----- | Description<br>-----  |
|----------------------|---|
| 99.1                 | The Company's news release announcing<br>5% stock repurchase program. |

2

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: May 17, 2004  
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By: /s/ James P. Sheehy

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James P. Sheehy

Executive Vice President

Secretary and Treasurer

3