

FIRST PACTRUST BANCORP INC  
Form 8-K  
April 23, 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 23, 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)

---

**Item 7. Exhibits**

(c) Exhibits

99. Press release, dated April 23, 2004.

Item 9. Regulation FD Disclosure (information furnished in this Item 9 is furnished under Item 12)

On February 3, 2004, the Registrant issued its earnings release for the three and twelve-month periods ended December 31, 2003. The earnings release is attached hereto as Exhibit 99, which is incorporated herein by reference.

The information furnished under this Item 9. Regulation FD Disclosure is intended to be furnished under Item 12. Disclosure of Results of Operations and Financial Condition.

**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 23, 2004

By: /s/ Regan J. Gallagher

---

Regan J. Gallagher  
Senior Vice President/ Controller  
*(Principal Financial and Accounting Officer)*