

FIRST PACTRUST BANCORP INC  
Form 8-K  
July 30, 2004

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## SECURITIES AND EXCHANGE COMMISSION

Washington, DC 20549

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### FORM 8-K

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#### CURRENT REPORT

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

July 30, 2004

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## FIRST PACTRUST BANCORP, INC.

(Exact name of Registrant as specified in its Charter)

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**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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**ITEM 7. FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits

Exhibit 99 - Press Release dated July 30, 2004

**ITEM 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On July 30, 2004, the Registrant issued its earnings release for the six and twelve-month periods ended June 30, 2004. The earnings release is attached hereto as Exhibit 99, which is incorporated herein by reference.

**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: July 30, 2004

By: /s/ Regan J. Gallagher

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