

FIRST PACTRUST BANCORP INC  
Form 8-K  
February 19, 2013

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UNITED STATES

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

Date of report (Date of earliest event reported): February 14, 2013

Commission File Number: 001-35522

First PacTrust Bancorp, Inc.  
(Exact name of small business issuer as specified in its charter)

Maryland  
(State or other jurisdiction of incorporation or organization)  
04-3639825  
(IRS Employer Identification No.)

18500 Von Karman Ave, Suite 1100, Irvine, California 92612  
(Address of principal executive offices)

949-236-5211  
(Registrant's Telephone number)

Not Applicable  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Item 5.02 Departure of Directors or Principal Officers; Election of Directors; Appointment of Principal Officers.**

On February 14, 2013, Matthew J. Bonaccorso submitted his resignation, effective immediately, as Executive Vice President and Chief Credit Officer of Pacific Trust Bank, fsb ("PacTrust Bank"), a federal savings bank and a wholly-owned subsidiary of First PacTrust Bancorp, Inc. (the "Company"). On February 15, 2013, the Board of Directors of PacTrust Bank appointed Ray Vadalma, who currently serves, and will continue to serve, as the Chief Credit Officer of PacTrust Bank's sister subsidiary, Beach Business Bank, to serve also as the Acting Chief Credit Officer of PacTrust Bank.

**Item 8.01 Other Events.**

On February 15, 2013, the Company issued a press release providing updating information concerning recent developments in PacTrust Bank's Residential Lending Division. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

See Exhibit Index.

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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 hereunto duly authorized.

First PacTrust Bancorp, Inc.

Date: *February 19, 2013*

By: */s/ Richard Herrin*

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*Name: Richard Herrin*

*Title: Executive Vice President, Chief  
Administrative Officer and Corporate  
Secretary*

Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
EX-99.1	Press Release of First PacTrust Bancorp, Inc., dated February 15, 2013.