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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

04-3639825 6035 04-3639825 (Commission File No.) (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

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

CURRENT REPORT ON FORM 8-K ______

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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