

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)