

FIRST PACTRUST BANCORP INC  
Form 8-K  
November 02, 2010

# 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): November 2, 2010

## FIRST PACTRUST BANCORP, INC.

(Exact name of Registrant as specified in its Charter)

Maryland  
(State or other jurisdiction

of incorporation)

000-49806  
(Commission

File No.)

04-3639825  
(IRS Employer

Identification No.)

610 Bay Boulevard, Chula Vista, California

91910

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(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code: (619) 691-1519

N/A

(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))

**Item 7.01 Regulation FD**

Investor presentation material of First PacTrust Bancorp, Inc. is furnished herewith as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits:

The following exhibit is furnished herewith:

99.1 Investor presentation material

**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: November 2, 2010

By: */s/ JAMES P. SHEEHY*  
**James P. Sheehy**  
**Executive Vice President, Treasurer and Secretary**

**EXHIBIT INDEX**

<b>Exhibit No.</b>	<b>Description</b>
99.1	Investor presentation material