

FIRST PACTRUST BANCORP INC  
Form 8-K  
March 10, 2005

---

## 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

March 10, 2005

---

## 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)

---

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 2.02. RESULTS OF OPERATIONS AND FINANCIAL CONDITION.**

On March 10, 2005, the Registrant issued its earnings release for the three and twelve month periods ended December 31, 2004. The earnings release is attached hereto as Exhibit 99, which is incorporated herein by reference.

**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS.**

(c) Exhibits

Exhibit 99 - Press Release dated March 10, 2005

**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: March 10, 2005

By: /s/ Regan J. Gallagher

---

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