

FIRST PACTRUST BANCORP INC  
Form 8-K  
July 30, 2012

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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): July 30, 2012

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.)
18500 Von Karman Avenue, Suite 1100, Irvine, California (Address of principal executive offices)		92612 (Zip Code)

Registrant's telephone number, including area code: (949) 236-5211

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 240.14d2(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 DISCLOSURE

First PacTrust Bancorp Inc. (the "Company") will present at the KBW 2012 Conference in New York, New York. A copy of the PowerPoint presentation will be available on the Company's website, a copy of which is also attached as Exhibit 99.1 to this Current Report on Form 8-K.

ITEM 8.01 OTHER EVENTS

See Item 7.01 above.

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

Exhibit No.	Description
Exhibit 99.1	KBW 2012 Conference Presentation

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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: July 30, 2012

By:

/s/ Richard Herrin  
Richard Herrin  
Executive Vice President, Chief  
Administrative Officer and Corporate  
Secretary