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FIRST PACTRUST BANCORP INC  
Form 8-K  
November 23, 2004

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 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 23, 2004

FIRST PACTRUST BANCORP, INC.  
(Exact name of Registrant as specified in its Charter)

Maryland	000-49806	04-3639825
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(State or other jurisdiction of incorporation or organization)	Commission File Number	(I.R.S. Employer identification No.)
610 Bay Blvd. Chula Vista, California		91910
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(Address of principal executive offices)		(Zip code)
	(619) 691-9741	
	(Registrant's telephone number, including area code)	

N/A  
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K 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))

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Item 8.01. Other Events.

On November 23, 2004, First PacTrust Bancorp, Inc. (the "Company") announced that its Board of Directors had declared a cash dividend of \$.012 per share on the Company's outstanding common stock, payable on December 17, 2004 to shareholders of record at the close of business on December 3, 2004. A copy of the press release is attached as an exhibit to this Current Report on Form 8-K and is incorporated herein by reference.

Financial Statements and Exhibits.

Item 9.01.

(c) Exhibits

99.1 Press Release, dated November 23, 2004, of First PacTrust Bancorp, Inc.

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 hereunto duly authorized.

FIRST PACTRUST BANCORP, INC.

Date: November 23, 2004

/s/ James P. Sheehy  
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James P. Sheehy  
Executive Vice President  
Secretary and Treasurer

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Index to Exhibits

Exhibit Number -----	Description of Exhibit -----
99.1	Press release, dated November 23, 2004, of First PacTrust Bancorp, Inc.