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FIRST PACTRUST BANCORP INC

Form 8-K

May 18, 2004

SECURITIES AND EXCHANGE COMMISSION  
Washington, DC 20549

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FORM 8-K  
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CURRENT REPORT

Pursuant to Section 13 or 15(d) of the  
Securities Exchange Act of 1934

May 18, 2004  
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FIRST PACTRUST BANCORP, INC.  
(Exact name of Registrant as specified in its Charter)

[GRAPHIC OMITTED]

Maryland (State or other jurisdiction of incorporation)	6035 (Commission File No.)	04-3639825 (IRS Employer Identification No.)
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610 Bay Boulevard, Chula Vista, California (Address of principal executive offices)	91910 (Zip Code)
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Registrant's telephone number, including area code: (619) 691-9741

N/A  
(Former name or former address, if changed since last report)

CURRENT REPORT ON FORM 8-K  
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Item 5. Other Events  
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First PacTrust Bancorp, Inc. (the "Company"), a Maryland Corporation, has announced an increase of its quarterly dividend to ten cents per share (\$0.10), payable on June 25, 2004 to shareholders of record as of June 4, 2004.

Item 7. Financial Statements and Exhibits

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(c) Attached as an exhibit is the Company's news release announcing the cash dividend and the associated record and payment dates.

2

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.

By: /s/ James P. Sheehy

Date: May 18, 2004

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James P. Sheehy  
Executive Vice President  
Secretary and Treasurer

3