FIRST PACTRUST BANCORP INC

Form 8-K August 29, 2007

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

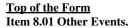
Date of Report (Date of Earliest Event Reported):

August 29, 2007

First PacTrust Bancorp, Inc.

(Exact name of registrant as specified in its charter)

Maryland	000-49806	04-3639825
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)
610 Bay Boulevard, Chula Vista, California		91910
(Address of principal executive offices)		(Zip Code)
Registrant s telephone number, including area code:		(619) 691-1519
	Not Applicable	
Former name	e or former address, if changed since	last report
Check the appropriate box below if the Form 8-K filing he following provisions:	s is intended to simultaneously satisfy	the filing obligation of the registrant under any of
 Written communications pursuant to Rule 425 under Soliciting material pursuant to Rule 14a-12 under to Pre-commencement communications pursuant to R Pre-commencement communications pursuant to R 	he Exchange Act (17 CFR 240.14a-12 ule 14d-2(b) under the Exchange Act	2) (17 CFR 240.14d-2(b))



A press release was issued on August 29, 2007 announcing the declaration of a \$0.185 per share quarterly cash dividend, payable on October 3, 2007 to

shareholders of record as of September 14, 2007.

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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 hereunto duly authorized.

First PacTrust Bancorp, Inc.

August 29, 2007 By: James P. Sheehy

Name: James P. Sheehy

Title: EVP - Secretary and Treasurer

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Exhibit Index

Exhibit No.	Description	
99.1	Press Release dated August 29, 2007	