

FIRST PACTRUST BANCORP INC  
Form 8-K  
September 21, 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): September 20, 2012

Commission File Number: 00049806

First PacTrust Bancorp, Inc.  
(Exact name of small business issuer as specified in its charter)

Maryland  
(State or other jurisdiction of incorporation or organization)  
043639825  
(IRS Employer Identification No.)

18500 Von Karman Ave, Suite 1100, Irvine, California 92612  
(Address of principal executive offices)

949-236-5211  
(Registrant's Telephone number)

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 240.14d-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 September 20, 2012, First PacTrust Bancorp, Inc. (the "Company"), the multi-bank holding company for PacTrust Bank and Beach Business Bank, announced that its Board of Directors has declared a quarterly cash interest payment of \$.46875 per share on its outstanding Senior Notes. The interest payment will be payable on October 15, 2012 to shareholders of record as of October 1, 2012. This interest payment results in an annualized yield of 7.5 percent. The company's Senior Debt is traded on the NASDAQ Global Market under the "BANC.L" symbol.

A copy of the Press Release is attached hereto as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits.**

See Exhibit Index.

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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.

Date: *September 20, 2012*

By: */s/ Richard Herrin*

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*Name: Richard Herrin  
Title: Executive Vice President, Chief  
Administrative Officer and Corporate  
Secretary*

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Exhibit Index

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
EX-99.1	Press Release dated September 20, 2012