

FIRST PACTRUST BANCORP INC
Form 425
August 31, 2011

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 30, 2011

First PacTrust Bancorp, Inc.
(Exact Name of Registrant as Specified in Its Charter)

| | | |
|--|--|--|
| Maryland (State or Other Jurisdiction of Incorporation) | 000-49806 (Commission File Number) | 04-3639825 (IRS Employer Identification No.) |
| 610 Bay Boulevard, Chula Vista, California (Address of Principal Executive Offices) | | 91910 (Zip Code) |

Registrant's Telephone Number, Including Area Code: (619) 691-1519

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:

- 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 August 31, 2011, First PacTrust Bancorp, Inc. (the “Company”) and Beach Business Bank (“Beach”) announced that they had entered a definitive agreement, dated as of August 30, 2011, pursuant to which Beach will merge with and into a wholly owned subsidiary of the Company. A copy of the press release is attached hereto as Exhibit 99.1. In addition, the Company will be providing supplemental information regarding the proposed transaction in connection with a presentation to analysts and investors. The slides to be used in connection with this analyst and investor presentation are attached hereto as Exhibit 99.2.

Item 9.01. Financial Statements and Exhibits.

(a) Not applicable.

(b) Not applicable.

(c) Not applicable.

(d) Exhibits.

| Exhibit Number | Description |
|----------------|--|
| 99.1 | Press Release of First PacTrust Bancorp, Inc., dated August 31, 2011 |
| 99.2 | Investor Presentation, dated August 31, 2011 |

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: August 31, 2011

By: /s/ James P. Sheehy
James P. Sheehy
Executive Vice President - Secretary

EXHIBIT INDEX

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