

GOODWIN LISA R

Form 4

February 14, 2005

**FORM 4**
**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
**Washington, D.C. 20549**

Check this box  
if no longer  
subject to  
Section 16.  
Form 4 or  
Form 5  
obligations  
may continue.  
See Instruction  
1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF  
SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,  
Section 17(a) of the Public Utility Holding Company Act of 1935 or Section  
30(h) of the Investment Company Act of 1940

## OMB APPROVAL

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(Print or Type Responses)

1. Name and Address of Reporting Person \*  
GOODWIN LISA R

2. Issuer Name **and** Ticker or Trading  
Symbol  
FIRST PACTRUST BANCORP INC  
[FPTB]

5. Relationship of Reporting Person(s) to  
Issuer

(Check all applicable)

(Last) (First) (Middle)

610 BAY BOULEVARD

(Street)

CHULA VISTA, CA 91910

(City) (State) (Zip)

3. Date of Earliest Transaction  
(Month/Day/Year)  
12/31/2004

4. If Amendment, Date Original  
Filed(Month/Day/Year)

\_\_\_\_ Director \_\_\_\_ 10% Owner  
\_\_\_\_X\_\_\_\_ Officer (give title \_\_\_\_ Other (specify  
below) below)

Sr. VP - Information Resources

6. Individual or Joint/Group Filing(Check  
Applicable Line)  
\_\_\_\_X\_\_\_\_ Form filed by One Reporting Person  
\_\_\_\_ Form filed by More than One Reporting  
Person

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of<br>Security<br>(Instr. 3) | 2. Transaction Date<br>(Month/Day/Year) | 2A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 3.<br>Transaction Code<br>(Instr. 8) | 4. Securities Acquired<br>(A) or Disposed of (D)<br>(Instr. 3, 4 and 5) | 5. Amount of<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported<br>Transaction(s)<br>(Instr. 3 and 4) | 6. Ownership<br>Form: Direct<br>(D) or<br>Indirect (I)<br>(Instr. 4) | 7. Nature of<br>Indirect<br>Beneficial<br>Ownership<br>(Instr. 4) |       |   |                |
|---------------------------------------|---|---|--------------------------------------|---|--|--|---|-------|---|----------------|
|                                       |   |   | Code                                 | V   | Amount   | (A)<br>or<br>(D)   | Price   |       |   |                |
| Common<br>Stock                       |   |   |                                      |   |  |  | 19,750  | D     |   |                |
| Common<br>Stock                       | 12/31/2004                              |   | J <sup>(1)</sup>                     | V   | 43   | A  | \$ 26.86  | 4,709 | I | 401(k)<br>ESOP |
| Common<br>Stock                       | 12/31/2004                              |   | J <sup>(2)</sup>                     | V   | 1,454  | A  | \$ 12   | 6,163 | I | 401(k)<br>ESOP |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of  
information contained in this form are not  
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SEC 1474  
(9-02)

number.

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of<br>Derivative<br>Security<br>(Instr. 3)     | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date, if<br>any<br>(Month/Day/Year) | 4.<br>Transaction<br>Code<br>(Instr. 8) | 5.<br>Number<br>of<br>Derivative<br>Securities<br>Acquired<br>(A) or<br>Disposed<br>of (D)<br>(Instr. 3,<br>4, and 5) | 6. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) |                    | 7. Title and Amount of<br>Underlying Securities<br>(Instr. 3 and 4) |                                     | 8. P<br>Deri<br>Secu<br>(Inst |
|---|---|---|---|---|---|--|--------------------|---|-------------------------------------|-------------------------------|
|   |   |   |   | Code                                    | V (A) (D)   | Date<br>Exercisable  | Expiration<br>Date | Title   | Amount<br>or<br>Number<br>of Shares |                               |
| Employee<br>Stock<br>Option<br>("Right to<br>Purchase") | \$ 17.19  |   |   |   |   | <u>(3)</u>   | 04/24/2013         | Common<br>Stock   | 22,000                              |                               |
| Employee<br>Stock<br>Option<br>("Right to<br>Purchase") | \$ 20.29  |   |   |   |   | <u>(4)</u>   | 04/21/2014         | Common<br>Stock   | 3,000                               |                               |
| Employee<br>Stock<br>Option<br>("Right to<br>Purchase") | \$ 26.45  |   |   |   |   | <u>(5)</u>   | 01/25/2015         | Common<br>Stock   | 2,000                               |                               |

## Reporting Owners

| Reporting Owner Name / Address                               | Relationships                    |
|--|----------------------------------|
|  | Director 10% Owner Officer Other |
| GOODWIN LISA R<br>610 BAY BOULEVARD<br>CHULA VISTA, CA 91910 | Sr. VP - Information Resources   |

## Signatures

/s/ James P. Sheehy, power of  
attorney

02/14/2005

\_\_Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

- (1) Shares acquired through Company's 401(k) Plan on various dates throughout 2004.
- (2) Shares allocated for 2004 to individual through the Company's Employee Stock Ownership Plan.
- (3) The Option vests in five equal annual installments beginning on April 24, 2004.
- (4) The Option vests in five equal annual installments beginning on April 21, 2005.
- (5) The Option vests in five equal annual installments beginning on January 25, 2006.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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