CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: First PacTrust Bancorp, Inc.
Person to be contacted about this report: Regan Lauer, Senior Vice President/Controller
Submission date: April 30, 2009

RSSD (for Bank Holding Companies):
Holding Company Docket Number (for Thrift Holding Companies): H3859
FDIC Certificate Number (for depository institutions): 35498

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$700,562	$702,961		
b. Average Commercial Loans	$115,766	$111,124		
c. Total Loans (sum of lines a and b)	$816,328	$814,085		

2. General Market Commentary (optional)