

PACIFIC PREMIER BANCORP INC  
Form 8-K  
January 31, 2006

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**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) January 31, 2006**

**PACIFIC PREMIER BANCORP, INC.**

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*(Exact name of registrant as specified in its charter)*

**DELAWARE**

**0-22193**

**33-0743196**

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*(State or other jurisdiction  
of incorporation)*

*(Commission  
File Number)*

*(I.R.S. Employer  
Identification No.)*

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**1600 Sunflower Ave, Second Floor, Costa Mesa, CA**

**92626**

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*(Address of principal executive offices)*

*(Zip Code)*

**Registrant's telephone number, including area code (714) 431-4000**

**Not Applicable**

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*(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 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION**

On January 31, 2006, Pacific Premier Bancorp, Inc. (PPBI) issued a press release setting forth PPBI's fourth quarter 2005 financial results. A copy of PPBI's press release is attached hereto as Exhibit 99.1 and hereby incorporated by reference.

**ITEM 9.01. FINANCIAL STATEMENTS AND EXHIBITS**

(d) Exhibits

99.1 Press Release dated January 31, 2006 with respect to the Registrant's financial results for the fourth quarter ended December 31, 2005.

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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.

**PACIFIC PREMIER BANCORP, INC.**

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Dated: **January 31, 2006**

By: **/s/ STEVEN R. GARDNER**

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Steven R. Gardner  
President and Chief Executive Officer

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