

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **2006-08-03** | Period of Report: **2006-08-03**
SEC Accession No. **0001275287-06-004084**

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FILER

PACIFIC PREMIER BANCORP INC

CIK: **1028918** | IRS No.: **330743196** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **000-22193** | Film No.: **06999908**
SIC: **6035** Savings institution, federally chartered

Mailing Address

1600 SUNFLOWER AVE 2ND
FL
COSTA MESA CA 92626

Business Address

1600 SUNFLOWER AVE 2ND
FLOOR
COSTA MESA CA 92626
714-431-4000

**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 3, 2006

PACIFIC PREMIER BANCORP, INC.

(Exact name of registrant as specified in its charter)

DELAWARE

0-22193

33-0743196

*(State or other jurisdiction
of incorporation)*

*(Commission
File Number)*

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

1600 Sunflower Ave, Second Floor, Costa Mesa, CA

92626

(Address of principal executive offices)

(Zip Code)

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

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 7.01 REGULATION FD DISCLOSURE

On August 3, 2006, the Company issued a press release announcing that Pacific Premier Bank has been approved for the Nationwide Preferred Lender Program (PLP) by the U.S. Small Business Administration (SBA).

ITEM 9.01 FINANCIAL STATEMENTS AND EXHIBITS

A copy of PPBI' s press release is attached hereto as Exhibit 99.1 and hereby incorporated by reference.

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.

Dated: **August 3, 2006**

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

Steven R. Gardner

President and Chief Executive Officer

Pacific Premier Bank Announces Achievement of Nationwide SBA Preferred Lenders Program (PLP) Status

Costa Mesa, Calif., August 3, 2006 -- Pacific Premier Bancorp, Inc. (NasdaqGM: PPBI) (the "Company"), the holding company of Pacific Premier Bank, F.S.B. (the "Bank"), announced that the Bank has been approved for the Nationwide Preferred Lender Program (PLP) by the U.S. Small Business Administration (SBA).

The status, awarded to a limited number of financial institutions, will allow the Bank to expedite the lending processes for small businesses. The Bank now has nationwide authority to make credit decisions without first obtaining SBA regional office approval of each loan.

Steven R. Gardner, President and Chief Executive Officer stated, "We are very proud to be approved as a nationwide Preferred Lender, the SBA's premier designation. The accreditation as an SBA PLP Bank means we can offer an even higher level of service to businesses and business owners within Southern California. Additionally, the nationwide PLP status enhances our ability to continue to expand our highly personalized service consistent with our strategic plan."

The Company owns all of the capital stock of the Bank, a federal savings bank. We currently provide business and consumer banking products to our customers through our five full-service depository branches and a loan production office in Southern California located in the cities of San Bernardino, Seal Beach, Huntington Beach, Los Alamitos, Costa Mesa and Pasadena. The Bank is scheduled to open its sixth branch in Newport Beach, California in the fourth quarter of 2006. The Bank at June 30, 2006, had total assets of \$708.9 million, net loans of \$604.5 million, total deposits of \$327.1 million, and total equity capital of \$58.4 million.

FORWARD-LOOKING COMMENTS

The statements contained herein that are not historical facts are forward-looking statements based on management's current expectations and beliefs concerning future developments and their potential effects on the Company. There can be no assurance that future developments affecting the Company will be the same as those anticipated by management. Actual results may differ from those projected in the forward-looking statements. These forward-looking statements involve risks and uncertainties. These include, but are not limited to, the following risks: (1) changes in the performance of the financial markets, (2) changes in the demand for and market acceptance of the Company's products and services, (3) changes in general economic conditions including interest rates, presence of competitors with greater financial resources, and the impact of competitive projects and pricing, (4) the effect of the Company's policies, (5) the continued availability of adequate funding sources, and (6) various legal, regulatory and litigation risks.

Contact:

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President/CEO

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Executive Vice President/CFO

714.431.4000
