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MONTEREY BAY BANCORP INC

Form 8-K

October 22, 2001

UNITED STATES SECURITIES AND EXCHANGE COMMISSION
Washington, DC 20549

FORM 8-K

Current Report Pursuant To Section 13 Or 15(d) Of The Securities Exchange Act Of 1934

Date Of Report: October 22, 2001
(Date Of Earliest Event Reported)

MONTEREY BAY BANCORP, INC.
(Exact Name Of Registrant As Specified In Its Charter)

DELAWARE
(State Or Other Jurisdiction Of
Incorporation Or Organization)

77-0381362
(I.R.S. Employer Identification
Number)

Commission File Number: 0-24802

567 Auto Center Drive, Watsonville, California 95076
(Address Of Principal Executive Offices) (Zip Code)

(831) 768 - 4800
(Registrant's Telephone Number, Including Area Code)

WWW.MONTEREYBAYBANK.COM
(Registrant's Internet Site)

INFO@MONTEREYBAYBANK.COM
(Registrant's Electronic Mail Address)

Item 5. Other Events

On October 22, 2001, Monterey Bay Bancorp, Inc. ("Registrant" and "Company") issued a press release that announced:

- o financial and operating results for the three and nine month periods ended September 30, 2001

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o the continuing arbitration of claims by a former executive

Item 7. Financial Statements and Exhibits

(c) Exhibits

The following Exhibits are filed as part of this Report:

99.1 Press Release dated October 22, 2001.

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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.

Monterey Bay Bancorp, Inc.
(Registrant)

Date: October 22, 2001 By: /s/ C. Edward Holden

C. Edward Holden
Chief Executive Officer
President
Vice Chairman Of The Board Of Directors

Date: October 22, 2001 By: /s/ Mark R. Andino

Mark R. Andino
Chief Financial Officer
Treasurer
(Principal Financial & Accounting Officer)

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EXHIBIT INDEX

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Exhibit Number

Exhibit

Exhibit 99.1

Press Release Dated October 22, 2001