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MONTEREY BAY BANCORP INC

Form 8-K

March 15, 2002

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: March 15, 2002
(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 March 15, 2002, Monterey Bay Bancorp, Inc. ("Registrant" and "Company") issued a press release that announced:

- o the opening of a loan production office in Southern California
- o the elimination of institution specific regulatory capital requirements for Monterey Bay Bank
- o the repurchase of additional shares of the Company's common stock

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o the resignation of a Monterey Bay Bank senior officer

Item 7. Financial Statements and Exhibits

(c) Exhibits

The following Exhibits are filed as part of this Report:

99.1 Press Release dated March 15, 2002.

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: March 15, 2002 By: /s/ C. Edward Holden

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

Date: March 15, 2002 By: /s/ Mark R. Andino

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

EXHIBIT INDEX

Exhibit Number Exhibit

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Exhibit 99.1

Press Release Dated March 15, 2002