MONTEREY BAY BANCORP INC Form 8-K July 22, 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: July 22, 2002 (Date Of Earliest Event Reported)

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

DELAWARE 77-0381362 (State Or Other Jurisdiction Of Incorporation Or Organization) 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)

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Item 5. Other Events

On July 22, 2002, Monterey Bay Bancorp, Inc. ("Registrant" and "Company") issued a press release that announced financial and operating results for the three month and six month periods ended June 30, 2002.

Item 7. Financial Statements and Exhibits

(c) Exhibits

The following Exhibits are filed as part of this Report:

99.1 Press Release dated July 22, 2002.

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SIGNATURES

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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:	July 22, 2002	By: /s/ C. Edward	Holden
		C. Edward Hol	den
		Chief Executi	ve Officer
		President	
		Vice Chairman	Of The Board Of Directors

Date:	July 22, 2002	By:	/s/ Mark R. Andino
			Mark R. Andino Chief Financial Officer Treasurer (Principal Financial & Accounting Officer)

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EXHIBIT INDEX

Exhibit Number	Exhibit

Exhibit 99.1

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Press Release Dated July 22, 2002