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MONTEREY BAY BANCORP INC

Form 8-K October 21, 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: October 21, 2002 (Date Of Earliest Event Reported)

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

DELAWARE

77-0381362

Incorporation Or Organization)

(State Or Other Jurisdiction Of (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)

(831) 722 - 6794

(Registrant's Facsimile 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 21, 2002, Monterey Bay Bancorp, Inc. ("Registrant" and "Company") issued a press release that announced financial and operating results for the three month and nine month periods ended September 30, 2002.

Item 7. Financial Statements and Exhibits

> (C) Exhibits

The following Exhibits are filed as part of this Report:

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99.1 Press Release dated October 21, 2002.

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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 21, 2002 By: /s/ C. Edward Holden

C. Edward Holden

Chief Executive Officer

President

Vice Chairman Of The Board Of Directors

Date: October 21, 2002 By: /s/ Mark R. Andino

Mark R. Andino

Chief Financial Officer

Treasurer

(Principal Financial & Accounting Officer)

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