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MONTEREY BAY BANCORP INC

Form 8-K April 24, 2003

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: April 24, 2003 (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)

(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)

1

Item 7. Financial Statements and Exhibits

(c) Exhibits

The following Exhibit is furnished as part of this Report:

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99.1 Press Release dated April 24, 2003.

Item 9. Regulation FD Disclosure

This information is being provided under Item 12, Results of Operations and Financial Condition. On April 24, 2003, Monterey Bay Bancorp, Inc. ("Registrant" and "Company") issued a press release that announced financial and operating results for the three month period ending March 31, 2003.

2

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: April 24, 2003 By: /s/ C. Edward Holden

C. Edward Holden

Chief Executive Officer

President

Vice Chairman Of

The Board Of Directors

Date: April 24, 2003 By: /s/ Mark R. Andino

Mark R. Andino

Chief Financial Officer Treasurer

(Principal Financial &

Accounting Officer)

3

EXHIBIT INDEX

Exhibit Number Exhibit

Exhibit 99.1 Press Release dated April 24, 2003.