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DOWNEY FINANCIAL CORP Form 8-K January 16, 2003

**Table of Contents** 

- FORM 8-K Cover Page
- Items Reported
- Signatures

#### **Table of Contents**

# SECURITITES AND EXCHANGE COMMISSION

**WASHINGTON, D.C. 20549** 

## FORM 8-K

Current Report
Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): January 16, 2003

### DOWNEY FINANCIAL CORP.

(Exact name of registrant as specified in its charter)

Delaware 33-0633413

(State or other jurisdiction of incorporation or organization)

(I.R.S. Employer Identification No.)

**Commission File Number: 1-13578** 

## 3501 Jamboree Road Newport Beach, California 92660

(Address of principal executive offices and zip code)

Registrant's telephone number, including area code: (949) 854-0300

#### **Table of Contents**

#### Item 5. Other Events and Regulation FD Disclosure.

The Registrant hereby incorporates by reference into this Item 5 the Downey Financial Corp. press release issued on January 16, 2003, reporting its results of operations during the three and twelve months ended December 31, 2002 attached as Exhibit 99.1.

#### Item 7. Financial Statements and Exhibits.

(c) Exhibits

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99.1 Press release dated January 16, 2003 reporting results of operations during the three and twelve months ended December 31, 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.

**Downey Financial Corp.** 

Date: January 16, 2003

By /s/ Thomas E. Prince
Thomas E. Prince
Executive Vice President and
Chief Financial Officer