

DOWNEY FINANCIAL CORP  
Form 8-K  
March 23, 2004  
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**SECURITIES 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): March 23, 2004**

**DOWNEY FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

**Delaware**

(State or other jurisdiction of  
incorporation or organization)

**33-0633413**

(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**

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**Item 5. Other Events.**

On March 23, 2004, Downey Financial Corp. (the "Company") issued a news release reporting five Downey Savings branch relocations due to Ralphs store closures. The news release of the Company reporting this development is attached hereto as Exhibit 99.1 and incorporated herein by this reference.

**Item 7. Financial Statements and Exhibits.**

(c) Exhibits

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**99.1** News release dated March 23, 2004, announcing five Downey Savings branch relocations due to Ralphs store closures.

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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.

**Downey Financial Corp.**

Date: March 23, 2004

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

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