WESTCORP /CA/ Form 425 December 13, 2005

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UNITED STATES 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): December 12, 2005

Westcorp

(Exact Name of Registrant as Specified in its Charter)

California

001-09910

51-0308535

(State or Other Jurisdiction of Incorporation or Organization)

(Commission File Number)

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

23 Pasteur, Irvine, California 92618-3804

(Address of Principal Executive Offices) (Zip Code)

(949) 727-1002

(Registrant s telephone number, including area code)

(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- ý Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
- o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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Item 8.01 Other Events.

Item 9.01 Financial Statements and Exhibits.

SIGNATURE

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EXHIBIT 99.1

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Item 8.01 Other Events.

On December 12, 2005, Westcorp issued a press release announcing the declaration of a dividend and filing of applications with the Office of the Comptroller of the Currency. A copy of the press release is attached hereto as Exhibit 99.1 and incorporated herein by reference.

Item 9.01 Financial Statements and Exhibits.

(c) Exhibits

99.1 Press Release, dated December 12, 2005

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SIGNATURE

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.

WESTCORP, a California corporation

Date: December 12, 2005 By: /s/ Robert J. Costantino

Robert J. Costantino

Executive Vice President, Chief Financial Officer and Chief Operating

Officer

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Exhibit Description

99.1 Press Release, dated December 12, 2005