

DOWNEY FINANCIAL CORP  
Form 8-K  
July 17, 2003  
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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): July 17, 2003**

**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 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

**99.1** Press release dated July 17, 2003 reporting results of operations during the three and six months ended June 30, 2003.

**Item 9. Regulation FD Disclosure.**

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This Current Report on Form 8-K is being furnished to disclose the press release issued by the Registrant on July 17, 2003. The following information is being provided under Item 12 Disclosure of Results of Operations and Financial Condition:

On July 17, 2003, Downey Financial Corp. issued a press release reporting its results of operations during the three and six months ended June 30, 2003. A copy of the press release is furnished as exhibit 99.1 of this report.

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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: July 17, 2003

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

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