

WESTCORP /CA/
Form 8-K
October 23, 2003

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**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 (Date of earliest event reported): October 21, 2003

WESTCORP

(Exact Name of Registrant as Specified in Charter)

California	33-13646	51-0308535
_____ (State or Other Jurisdiction of Incorporation)	_____ (Commission File Number)	_____ (IRS Employer Identification No.)

23 Pasteur, Irvine, California 92618-3804

(Address of Principal Executive Offices)(Zip Code)

Registrant's telephone number, including area code: (949) 727-1000

Not Applicable

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

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Item 7. Financial Statements and Exhibits.

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SIGNATURE

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EXHIBIT 99.1

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Item 7. Financial Statements and Exhibits.

(c) Exhibits.

The following exhibit is furnished herewith:

Exhibit 99.1 Westcorp Press Release dated October 21, 2003

Item 9. Regulation FD Disclosure.

The following disclosure information is being furnished under Item 9- Regulation FD Disclosure of Form 8-K pursuant to Rule 101(e)(1) of Regulation FD:

On October 22, 2003, Westcorp held a conference call with its subsidiary company WFS Financial Inc. In this conference call, earnings guidance was provided, as follows:

Consistent with our previous guidance, we expect earnings to be \$2.75 per share for all of 2003 at Westcorp and \$3.40 per share for 2004.

We expect earnings at WFS Financial to be around \$3.90 per share for all of 2003 down from \$4.00 per share and commensurate with the increase in the amount of loans sold to Westcorp during the quarter.

This Regulation FD information is being furnished to the SEC and shall not be deemed filed for purposes of Section 18 of the Act.

Item 12. Results of Operations and Financial Condition.

On October 21, 2003, Westcorp issued a press release announcing its results of operations for the quarter ended September 30, 2003. A copy of that press release is attached to this Form 8-K as Exhibit 99.1 and is incorporated herein by this reference.

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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

October 22, 2003

By: /s/ LEE A. WHATCOTT

Lee A. Whatcott
Senior Executive Vice President,
Chief Financial Officer and
Chief Operations Officer

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EXHIBIT INDEX

EXHIBIT NO.	DESCRIPTION OF EXHIBIT
99.1	Westcorp Press Release dated October 21, 2003