

DOWNEY FINANCIAL CORP  
Form 8-K  
January 16, 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): January 16, 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 7. Financial Statements, Pro Forma Financial Information and Exhibits.**

(c) Exhibits

**99.1** Press release dated January 16, 2004 reporting results of operations during the three and twelve months ended December 31, 2003.

**Item 12. Disclosure of Results of Operations and Financial Condition.**

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On January 16, 2004, Downey Financial Corp. issued a press release reporting its results of operations during the three and twelve months ended December 31, 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: January 16, 2004

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

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