

DOWNEY FINANCIAL CORP  
Form 8-K  
February 18, 2004  
**Table of Contents**

- [FORM 8-K Cover Page](#)
- [Items Reported](#)
- [Signatures](#)

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Table of Contents

**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): February 18, 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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Table of Contents

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

(c) Exhibits

**99.1** Press release dated February 18, 2004 reporting monthly selected financial data for the thirteen months ended January 31, 2004.

**Item 9. Regulation FD Disclosure.**

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The Registrant hereby incorporates by reference into this Item 9 the monthly selected financial data for the thirteen months ended January 31, 2004 attached as Exhibit 99.1.

This information is being presented by management of the Registrant in response to the request of various analysts and investors for additional information.

A discussion of the Registrant's overall business and financial performance can be found in the Registrant's other reports filed with the Securities and Exchange Commission. Given that the information in this filing relates only to selected financial data, analysts and investors should not place undue reliance on the enclosed data. The Registrant undertakes no obligation to publicly update or revise the information contained herein, although it may do so from time to time as management of the Registrant believes is warranted.

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### Table of Contents

## 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: February 18, 2004

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

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