

WESTCORP /CA/  
Form 8-K  
July 26, 2005

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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): July 26, 2005

**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)

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:

- .. Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - .. Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - .. Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - .. Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
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EXHIBIT 99.1

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**Item 2.02 Results of Operations and Financial Condition**

On July 26, 2005, Westcorp issued a press release announcing its results of operations for the quarter ended June 30, 2005. A copy of that press release is attached to this Form 8-K as Exhibit 99.1 and is incorporated herein by this reference.

**Item 9.01 Financial Statements and Exhibits.**

- (a) Not Applicable
  - (b) Not Applicable
  - (c) List of documents filed as part of this report:
    - Exhibit 99.1 Westcorp Press Release of July 26, 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

July 26, 2005

By: /s/ Robert J. Costantino  
Robert J. Costantino  
Senior 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 of July 26, 2005