

BANES RICHARD  
Form 4  
December 06, 2005

**FORM 4**

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
**BANES RICHARD**

2. Issuer Name and Ticker or Trading Symbol  
**WESTCORP /CA/ [WES]**

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)  
**23 PASTEUR ROAD**

3. Date of Earliest Transaction (Month/Day/Year)  
**12/02/2005**

\_\_\_\_ Director \_\_\_\_\_ 10% Owner  
 Officer (give title below) \_\_\_\_\_ Other (specify below)

VP/Director of Audit Services

(Street)  
**IRVINE, CA 92618**

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
				(A) or (D) Code V Amount Price			
Common Stock	12/02/2005		M	2,000 A \$ 13.25	2,000	D	
Common Stock	12/02/2005		M	2,000 A \$ 17.32	4,000	D	
Common Stock	12/02/2005		S	4,000 D \$ 66.94	0	D	
Common Stock					1,419	I	Westcorp 401K and Employee Stock Plan

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Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
*(e.g., puts, calls, warrants, options, convertible securities)*

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)	7. Title and Amount of Underlying Securities (Instr. 3 and 4)	Amount or Number of Shares
Employee Stock Options (Right to Buy)	\$ 13.25	12/02/2005		M	2,000	02/22/2004 <sup>(2)</sup> 02/22/2007	Common Stock	2,000
Employee Stock Options (Right to Buy)	\$ 17.32	12/02/2005		M	2,000	02/22/2005 <sup>(1)</sup> 02/22/2008	Common Stock	2,000

## Reporting Owners

**Reporting Owner Name / Address**

**Relationships**

BANES RICHARD  
23 PASTEUR ROAD  
IRVINE, CA 92618

Director 10% Owner Officer Other

VP/Director of Audit Services

## Signatures

Richard Banes 12/06/2005

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

\* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

\*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

(1) 500 vested on 2/22/2002; 500 vested on 2/22/2003; 500 vested on 2/22/2004 and 500 vested on 2/22/2005

(2) 500 vested on 2/22/2001; 500 vested on 2/22/2002; 500 vested on 2/22/2003 and 500 vested on 2/22/2004

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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