

BARDWICK JUDITH M
 Form 4
 November 15, 2005

FORM 4

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

OMB APPROVAL

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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 *
BARDWICK JUDITH M

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
 (Street)

3. Date of Earliest Transaction (Month/Day/Year)
11/14/2005

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

IRVINE, CA 92618
 (City) (State) (Zip)

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

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 Ownership (Instr. 4)
				Code V	Amount (A) or Price (D)		
Common Stock	11/14/2005		M		3,000 A \$ 17.32	4,000	D
Common Stock	11/14/2005		M		2,250 A \$ 18.3	6,250	D
Common Stock	11/14/2005		M		2,000 A \$ 18.78	8,250	D

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

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SEC 1474
 (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	\$ 17.32	11/14/2005		M	3,000	02/22/2005 ⁽¹⁾ 02/22/2008	Common Stock	3,000
Employee Stock Options - Right to Buy	\$ 18.3	11/14/2005		M	2,250	02/15/2005 ⁽²⁾ 02/15/2009	Common Stock	2,250
Employee Stock Options - Right to Buy	\$ 18.78	11/14/2005		M	2,000	02/20/2005 ⁽³⁾ 02/20/2008	Common Stock	2,000

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
BARDWICK JUDITH M 23 PASTEUR ROAD IRVINE, CA 92618	X			

Signatures

Judith Bardwick 11/15/2005

**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).

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- (1) 750 vested on 2/22/2002; 750 vested on 2/22/2003; 750 vested on 2/22/2004; 750 vested on 2/22/2005
- (2) 750 vested on 2/15/2003; 750 vested on 2/15/2004; 750 vested on 2/15/2005
- (3) 1000 vested on 2/20/2004; 1000 vested on 2/20/2005
- (4) 750 will vest 2/15/2006
- (5) 1,000 will vest 2/20/2006

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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