

GREATER BAY BANCORP  
Form 8-K  
January 17, 2003

**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 15, 2003**

**Greater Bay Bancorp**

(Exact name of registrant as specified in its charter)

**California**  
(State or other jurisdiction of  
incorporation or organization)

**77-0387041**  
(I.R.S. employer  
identification number)

**Commission file number: 0-25034**

**2860 West Bayshore Road  
Palo Alto, California 94303**  
(Address of principal executive offices and zip code)

**Registrant's telephone number, including area code: (650) 813-8200**

**Item 5. Other Events.**

On January 15, 2003, the Registrant issued a press release announcing the receipt of a regulatory notice from the Board of Governors of the Federal Reserve System. The title and paragraphs 1 and 4 through 7 of the press release, which appear as part of Exhibit 99.1, are filed and incorporated herein by reference.

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

Exhibits

99.1 Press Release dated January 15, 2003 re regulatory notice

**Item 9. Regulation FD Disclosure**

Paragraph 2 and 3 of the press release appearing in Exhibit 99.1 are not filed but are furnished pursuant to Regulation FD.

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the Registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

**Greater Bay Bancorp**  
(Registrant)

Dated: January 17, 2003

By:

/s/ LINDA M. IANNONE

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Linda M. Iannone  
Senior Vice President and General Counsel

**Exhibit Index**

99.1 Press Release dated January 15, 2003 re regulatory notice