

SECURITIES AND EXCHANGE COMMISSION

FORM 10-C

Form filed by an issuer whose securities are quoted on the Nasdaq interdealer quotation system. This form is used to report any change that exceeds five percent in the number of shares of the class outstanding and any change in the name of the issuer.

Filing Date: **1996-08-26** | Period of Report: **1996-08-19**
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FILER

REFED BANCORP INC

CIK: **916605** | IRS No.: **330588105** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **10-C** | Act: **34** | File No.: **033-73396** | Film No.: **96620568**
SIC: **6035** Savings institution, federally chartered

Mailing Address
300 EAST STATE ST
REDLANDS CA 92373

Business Address
300 E STATE ST
REDLANDS CA 92373
9093353551

Form 10-C

Securities and Exchange Commission
Washington, DC 20549

Report by issuer of securities quoted on The Nasdaq Stock Market (SM), filed pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and Rule 13a-17 or 15d-17 thereunder.

EXACT NAME OF ISSUER AS SPECIFIED IN CHARTER: REDFED BANCORP INC.

ADDRESS OF PRINCIPAL EXECUTIVE OFFICES: 300 EAST STATE STREET, REDLANDS, CA
92373

ISSUER'S TELEPHONE NUMBER (INCLUDING AREA CODE): (909) 335-3551

I. Change in Number of Shares Outstanding

Indicate any change (increase or decrease) of five percent or more in the number of shares outstanding:

1. Title of security Common Stock, par value \$0.01 per share

2. Number of shares outstanding before the change 4,398,104

3. Number of shares outstanding after the change 7,388,104

4. Effective date of change August 19, 1996

5. Method of change Public Offering

Specify method (such as merger, acquisition, exchange, distribution, stock split, reverse split, acquisition of stock for treasury, etc.)

Give brief description of transaction Secondary public offering of 2,990,000
shares of common stock, par value \$0.01
per share

II. Change in Name of Issuer

1. Name of prior to change

- 2. Name after change -----
- 3. Effective date of charter amendment changing name -----
- 4. Date of shareholder approval of change, if required -----

August 23, 1996 /s/ Anne Bacon, President and Chief Executive Officer

DATE OFFICER'S SIGNATURE AND TITLE