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LOBBYING REPORT 38

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant Name Washington Mutual Bank			
2. Address		<input type="checkbox"/> Check if different than previously reported	
1201 Third Avenue, WMT 2125 Seattle, WA 98101			
3. Principal Place of Business (if different from line 2)			
City:		State/zip (or Country)	
4. Contact Name	Telephone	E-mail (optional)	5. Senate ID #
M. Scott Gaspard	(202) 347-9276		43684-12
7. Client Name	<input checked="" type="checkbox"/> Self		6. House ID #
self			34160000

TYPE OF REPORT 8. Year 2003 Midyear (January 1-June 30) OR Year End (July 1-D

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date _____ 11. No Lobby

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13

<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ _____ <small>Income (nearest \$20,000)</small></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this rep period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u>260,000.00</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA defin</p> <p><input type="checkbox"/> Method B. Reporting amounts under section 60 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 16 Internal Revenue Code</p>
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Signature M. A. Gaspard Date 2/17/04

Printed Name and Title M. Scott Gaspard, Sr Vice President Gov't and Industry Relations

FD-305 (REV. 4/03)

PAGE 1

Registrant Name Washington Mutual Bank Client Name self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

HR 1375, Financial Services Regulatory Relief Act of 2003 – provisions concerning federal thrifts and state banks
HR 1474/S 1334, Check Truncation Legislation – all provisions
HR 2575, Secondary Mortgage Market Enterprises Regulatory Improvement Act – applicability to Federal Home Loan Banks
HR 758, Business Checking Freedom Act of 2003 – all provisions
HR 2622/S 1573, Fair Credit Reporting Act amendments, identity theft provisions, credit score disclosure provisions
HR 833, Responsible Lending Act – financial literacy and preemption provisions
Basel II Capital proposal

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Treasury, FDIC, Federal Reserve, HUD, Federal Housing Finance Board, House of Representatives, Senate, Office of the Comptroller of the Currency, Office of Thrift Supervision

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
M. Scott Gaspard	
Doyle Bartlett	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature M. A. Gaspard Date 2/17/04

Printed Name and Title M. Scott Gaspard, Sr Vice President Gov't and Industry Relations

Form LD-2 (Rec 4/03)

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Registrant Name Washington Mutual Bank Client Name self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each information as requested. Attach additional page(s) as needed.

15. General issue area code BAN (one per page)

16. Specific lobbying issues

S1812 - To amend the Homeowners' Loan Act

17. House(s) of Congress and Federal agencies contacted Check if None

Senate

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
M. Scott Gaspard	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Signature M. S. Gaspard Date 2/17/04

Printed Name and Title M. Scott Gaspard, Sr Vice President Gov't and Industry Relations

Form LD-2 (Rec 4/03)

Page 3

Registrant Name Washington Mutual Bank Client Name self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each information as requested. Attach additional page(s) as needed.

15. General issue area code HOU (one per page)

16. Specific lobbying issues

Federal Home Loan Bank multi-district membership
Reduction of mortgage servicing fees
GSE regulatory reform
RESPA reform
HR 253/Omnibus Appropriations Bill - Flood Insurance Reauthorization

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Treasury, FDIC, Federal Reserve, HUD, Federal Housing Finance Board, House of Representatives, Senate, Office of the Comptroller of the Currency, Office of Thrift Supervision

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)
M. Scott Gaspard	
Doyle Bartlett	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

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Signature M. S. Gaspard Date 2/17/04

Printed Name and Title M. Scott Gaspard, Sr Vice President Gov't and Industry Relations

Form LD-2 (Rec 4/03)

Page 4

Signature Y.H. N. Gaspard Date 2/17/04

Printed Name and Title M. Scott Gaspard, Sr Vice President Gov't and Industry Relations

FD-302 (Rev. 4/02)

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