

EXECUTIVE COMMITTEE



Seated from left:

John F. Moore
First Vice President and
Chief Operating Officer
National Cash Product
Director

Robert T. Parry
President and Chief
Executive Officer

Terry S. Schwakopf
Executive Vice President
Banking Supervision and
Regulation and District
Public Information

Standing from left:

Mark L. Mullinix
Executive Vice President
District Finance and
Administration
National Cash Product
Manager

Susan A. Sutherland
Senior Vice President
District Business
Continuity, Cash Services,
Human Resources, Legal,
Statistics, and Structure

John P. Judd
Senior Vice President and
Director of Research

D. Kerry Webb
Senior Vice President
Business Development,
Retail Payments, and
Customer Support

BRANCH MANAGERS



From left to right:

Los Angeles
Mark L. Mullinix
Executive Vice President

Seattle
D. Kerry Webb
Senior Vice President

Portland
Richard B. Hornsby
Group Vice President

Salt Lake City
Andrea P. Wolcott
Group Vice President

BANK OFFICERS & PRINCIPALS

As of December 31, 2002

San Francisco Office

Robert T. Parry

President and
Chief Executive Officer

John F. Moore

First Vice President and
Chief Operating Officer

Terry S. Schwakopf

Executive Vice President

John P. Judd

Senior Vice President

Michael J. Murray

Senior Vice President

Michael J. Stan

Senior Vice President and
Chief Information Officer

Susan A. Sutherland

Senior Vice President

Todd A. Glissman

Group Vice President

John S. Hsiao

Group Vice President

Donald R. Lieb

Group Vice President

John H. Parrish

Group Vice President and General Auditor

Deborah S. Smyth

Group Vice President

David W. Walker

Group Vice President

Patricia A. Welch

Group Vice President

Bonnie R. Allen

Vice President

Teresa M. Curran

Vice President and Managing Director

Lee C. Dwyer

Vice President

Fred T. Furlong

Vice President

Eliot E. Giuli

Vice President

Reuven Glick

Vice President

Beverley-Ann Hawkins

Vice President

Joy K. Hoffmann

Vice President

Ann Marie Kohlligian

Vice President and Managing Director

Mark E. Levonian

Vice President

Darren S. Post

Vice President

Glenn D. Rudebusch

Vice President

Sharon Ruth

Vice President and General Counsel

Elizabeth L. Wood

Vice President

Randy Balducci

Director

Thomas A. Ballantyne

Director

Tracy Basinger

Director

Barbara A. Bennett

Director

Kenneth R. Binning

Director

BANK OFFICERS & PRINCIPALS

As of December 31, 2002

Richard K. Cabral

Director

James J. Callahan

Director

Thomas J. Carlon

Director

David J. Christerson

Director

Clifford N. Croxall

Director

Alice Farrell

Director

Ellen M. Hamilton

Director

Jackie C. Hicks

Director

Peter K. C. Hsieh

Director

Rick A. Miller

Director

Frederic P. Minardi

Director

David E. Reiser

Director

Philip M. Ryan

Director

Carl M. Segall

Director

Roxana R. Tsougarakis

Director

Paulette M. Wallace

Director

Mary E. Wujek

Director

Mary C. Daly

Research Advisor

Judith R. W. Goff

Research Publications Advisor

Simon H. Kwan

Research Advisor

Mark M. Spiegel

Research Advisor

Bharat Trehan

Research Advisor

Robert G. Valletta

Research Advisor

John C. Williams

Research Advisor

Nancy S. Emerson

Principal

Michael E. Johnson

Principal

Bonita G. Jones

Principal

Gopa Kumar

Principal

David J. Moore

Principal

Lincoln R. Morita

Principal

Maureen E. O'Byrne

Principal

Erik Z. Revai

Principal

Peggy L. Speck

Principal and
Secretary of the Board

Sallie H. Weissinger

Principal

Kevin E. Zerbe

Principal

BANK OFFICERS & PRINCIPALS

As of December 31, 2002

Los Angeles Branch

Mark L. Mullinix
Executive Vice President

Roger W. Replogle
Group Vice President

Robert G. Wiley
Group Vice President

Marla E. Borowski
Vice President

Jose Alonso
Director

Deborah Awai
Director

Anthony P. Dazzo
Director

Warren Howard
Director

Robert C. Johnson
Director

Steven E. Jung
Director

Robin A. Rockwood
Director

Joel K. Van Zee
Director

Dale L. Vaughan
Director

Robert Zavala, Jr.
Director

Richard J. Shershenovich
Principal

Portland Branch

Richard B. Hornsby
Group Vice President

Mary E. Lee
Director

Steven H. Walker
Director

Salt Lake City Branch

Andrea P. Wolcott
Group Vice President

Jed W. Bodily
Director

Seattle Branch

D. Kerry Webb
Senior Vice President

Mark A. Gould
Vice President

Pamela R. Anderson
Director

Lynn M. Jorgensen
Director

Jimmy F. Kamada
Director

Phoenix Processing Center

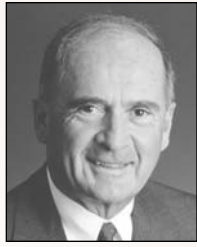
Robert E. Kellar, Jr.
Director

DIRECTORS — SAN FRANCISCO

As of January 1, 2003



*Chairman of the Board and
Federal Reserve Agent*
Nelson C. Rising
Chairman and CEO
Catellus Development
Corporation
San Francisco, California



Deputy Chairman
George M. Scalise
President
Semiconductor Industry
Association
San Jose, California



Richard W. Decker, Jr.
Chairman and Co-founder
Belvedere Capital
Partners LLC
San Francisco, California



Sheila D. Harris
Director
Arizona Department of
Housing
Phoenix, Arizona



Richard C. Hartnack
Vice Chairman
Union Bank of California
Los Angeles, California



Jack McNally
Deputy Undersecretary
California Labor and
Workforce Development
Agency
Sacramento, California



David K. Y. Tang
Partner
Preston Gates & Ellis LLP
Seattle, Washington



Candace H. Wiest
President
Inland Empire National Bank
Riverside, California



Barbara L. Wilson
Idaho and Regional
Vice President (Retired)
Qwest Corporation
Boise, Idaho

Federal Advisory Council Member



Michael E. O'Neill
Chairman, CEO and President
Bank of Hawaii Corporation
Honolulu, Hawaii

DIRECTORS — LOS ANGELES

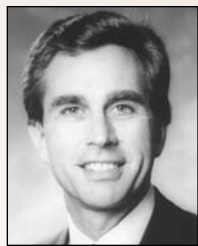
As of January 1, 2003



Chairman of the Board
William D. Jones
Chairman, President and CEO
CityLink Investment Corporation
San Diego, California



Sister Diane Donoghue
Executive Director
Esperanza Community Housing
Corporation
Los Angeles, California



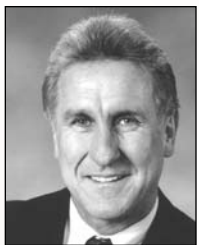
Russell Goldsmith
Chairman and CEO
City National Bank
Beverly Hills, California



Linda Griego
Managing Partner
Engine Co. No. 28
Los Angeles, California



Lonnie Kane
President
Karen Kane, Inc.
Los Angeles, California



Peter M. Thomas
Managing Director
Thomas and Mack Company
Las Vegas, Nevada



D. Linn Wiley
President and CEO
Citizens Business Bank
Ontario, California

DIRECTORS — PORTLAND

As of January 1, 2003



Chairman of the Board
Karla S. Chambers
Vice President and Co-owner
Stahlbush Island Farms, Inc.
Corvallis, Oregon



Patrick Borunda
Principal
The Navigator Group
Yacolt, Washington



Judi Johansen
President and CEO
PacifiCorp
Portland, Oregon



Peter O. Kohler
President
Oregon Health and Science
University
Portland, Oregon



George Passadore
Chairman, Oregon
Wells Fargo Bank
Portland, Oregon



William D. Thorndike, Jr.
President
Medford Fabrication
Medford, Oregon

DIRECTORS — SALT LAKE CITY

As of January 1, 2003



Chairman of the Board
H. Roger Boyer
Chairman
The Boyer Company
Salt Lake City, Utah



A. Scott Anderson
President and CEO
Zions First National Bank
Salt Lake City, Utah



Gary L. Crocker
Chairman
ARUP Laboratories
Salt Lake City, Utah



William C. Glynn
President
Intermountain Industries, Inc.
Boise, Idaho



Curtis D. Harris
Chairman, President and CEO
Barnes Banking Company
Kaysville, Utah



Deborah B. Nielsen
President and CEO
United Way of Salt Lake
Salt Lake City, Utah



Peggy A. Stock
President Emeritus
Westminster College
Salt Lake City, Utah

DIRECTORS — SEATTLE

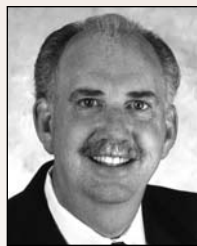
As of January 1, 2003



Chairman of the Board
Mic R. Dinsmore
Chief Executive Officer
Port of Seattle
Seattle, Washington



James R. Gill
President
Pacific Northwest Title
Holding Company
Seattle, Washington



Kenneth M. Kirkpatrick
President, Washington
Commercial Banking
U.S. Bank
Seattle, Washington



Betsy Lawer
Vice Chair and COO
First National Bank Alaska
Anchorage, Alaska



Mary E. Pugh
President
Pugh Capital Management, Inc.
Seattle, Washington



Peter H. Van Oppen
Chairman and CEO
Advanced Digital Information
Corporation
Redmond, Washington



David W. Wyckoff
Chairman and CEO
Wyckoff Farms, Inc.
Grandview, Washington

ADVISORY COUNCIL

As of January 1, 2003



Chairman
Duff Willey
President
Willey Automotive Group
Bountiful, Utah



Vice Chairman
Thomas E. Cleveland
Chairman and CEO
Access Business Finance
Bellevue, Washington



Roberto E. Barragan
President
Valley Economic Development
Center, Inc.
Van Nuys, California



Barbara Bry
Senior Vice President,
Business Development
Affinity2
San Diego, California



Paula R. Collins
Chief Executive Officer
WDG Ventures, Inc.
San Francisco, California



Manuel Cunha, Jr.
President
Nisei Farmers League
Fresno, California



Paul Ecke, III
Chairman and CEO
Paul Ecke Ranch
Encinitas, California



John H. Gleason
ComPlan Advisors LLC
Scottsdale, Arizona



Ed P. Mayne
President
Utah AFL-CIO
West Valley, Utah



Laura E. Naumes
Vice President
Naumes, Inc.
Medford, Oregon



Richard S. Walden
Chairman, President and CEO
Farmers Investment Company
Sahuarita, Arizona



Denice A. Young, CPA
President
Young Consulting Group and
Real Estate Services
Torrance, California