July 29, 2002

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Re: Golden West Financial Corporation - Filing of Sworn Statements Per Commission Order No. 4-460

Dear Mr. Katz:

Enclosed for filing with the Commission are the sworn statements of the principal executive officer and the principal financial officer of Golden West Financial Corporation, respectively, Herbert M. Sandler, Chief Executive Officer and Russell W. Kettell, Chief Financial Officer. Both statements are in the form of Exhibit A (as revised) to Order No. 4-460.

Should you have any questions concerning this filing, please do not hesitate to contact the undersigned at (510) 446-3569.

Very truly yours,

Shawn K. Sax
Assistant Secretary

Enclosures – 2
Statement Under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Relating to Exchange Act Filings

I, Russell W. Kettell, state and attest that:

(1) To the best of my knowledge, based upon a review of the covered reports of Golden West Financial Corporation, and, except as corrected or supplemented in a subsequent covered report:

- no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and

- no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed).

(2) I have reviewed the contents of this statement with the Company's audit committee.

(3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":

- the Annual Report on Form 10-K filed for the fiscal year ended December 31, 2001 of Golden West Financial Corporation;

- all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Golden West Financial Corporation filed with the Commission subsequent to the filing of the Form 10-K identified above; and

- any amendments to any of the foregoing.

Russell W. Kettell
July 29, 2002

Subscribed and sworn to before me this 29th day of July 2002.

Betty Walker
Notary Public

My Commission Expires: 10/27/05