
Officers of the
Federal Reserve Bank
of New York

OFFICERS OF THE FEDERAL RESERVE BANK OF NEW YORK

(As of December 31, 2003)

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THOMAS C. BAXTER, JR.

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and Executive Vice President

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Executive Vice President

Emerging Markets

and International Affairs

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Executive Vice President

and Director of Research

Research and Market Analysis

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Executive Vice President

Corporate

DINO KOS

Executive Vice President

Markets

WILLIAM L. RUTLEDGE

Executive Vice President

Bank Supervision

CARL W. TURNIPSEED

Executive Vice President

Financial Services

MICHAEL YORKE

Executive Vice President

Automation and Systems Services

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and Senior Vice President*

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Assistant General Auditor

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Assistant Vice President

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Executive Vice President

Business Systems Development

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Vice President

MIRIAM I. VIDAL
Vice President

JEAN BOLWELL
Assistant Vice President

CHIN Y. YEH
Automation Officer

E-Business Office

CHERYL A. GLEASON
E-Business Officer

Electronic Payments and Markets Systems Development

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Senior Vice President

SCOTT J. CHASANOFF
Vice President

CLAUDIA H. COUCH
Vice President

SHUET H. DONG
Assistant Vice President

DONNA J. CROUCH
Automation Officer

DIANE PILINKO
Automation Officer

Information Security

SEAN G. MAHON
Vice President

RICHARD P. PASSADIN
Vice President

JOONHO J. LEE
Automation Officer

Information Technology

JEFFREY C. BLYE
Vice President

PETER SMEJKAL
Vice President

HARRY M. ZIMBALIST
Vice President

STANLEY G. BARWINSKI
Assistant Vice President

JEFFREY KLEIN
Assistant Vice President

ISAAC B. OBSTFELD
Assistant Vice President

CHRISTOPHER M. KELL
Automation Officer

BANK SUPERVISION GROUP

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Executive Vice President

Network and Data Center Operations

LENNOX A. MYRIE

Vice President

GERARD P. COLLINS

Assistant Vice President

GEORGE T. INSERRA, JR.

Automation Officer

JAMES J. LEARY

*Automation Officer*Strategic Analysis and
Technical Training

NAHLA S. ALY

Automation Officer

POLICY AND APPLICATIONS

DARRYLL HENDRICKS

*Senior Vice President*Bank Applications and Analysis
Department

JAMES R. HENNESSY

Vice President

JAY B. BERNSTEIN

Bank Supervision Officer

LILY THAM

Bank Supervision Officer

Policy Department

ZAHRA EL-MEKKAWY

Vice President

LANCE W. AUER

Assistant Vice President

JAMES E. BEIT

*Bank Supervision Officer*F. CHRISTOPHER CALABIA[†]*Bank Supervision Officer*

DIANNE K. DOBBECK

Bank Supervision Officer

RICHARD H. MEAD

Bank Supervision Officer

RELATIONSHIP MANAGEMENT

NANCY BERCOVICI

*Senior Vice President*Community Banks/Regional
Banks/Professional Development

THOMAS A. ORAVEZ

Assistant Vice President

WILLIAM J. BRODOWS

Examining Officer

LEROY McNALLY

Examining Officer

Foreign Banks/Technical Assistance

ROBERT A. O'SULLIVAN

Senior Vice President

BERNARD JACOBS

Assistant Vice President

DENNIS A. HERBST

Assistant Vice President

DANA ROY GREEN

Assistant Vice President

JANET E. DUNLOP

Examining Officer

CARMINE GIOIOSO

Examining Officer

RICHARD C. HEESLER

Examining Officer

JOHN F. REYNOLDS

Examining Officer

Large Complex Banking Organizations

SARAH J. DAHLGREN

Senior Vice President

BRIAN L. PETERS

Senior Vice President[†] On leave of absence.

BANK SUPERVISION GROUP (Continued)

Large Complex Banking Organizations (Continued)

JENNIFER R. ZARA
Vice President

HOMER C. HILL, III
Assistant Vice President

JOHN J. RUOCCO
Assistant Vice President

IRA S. ADLER
Examining Officer

CORYANN BERNHARDT
Examining Officer

GREGORY K. CARROLL
Examining Officer

DAVID G. DUDLEY
Examining Officer

PRASANNA HARAN
Examining Officer

JEFFRY O'CONNOR
Examining Officer

MARK C. SCAPP
Examining Officer

PAUL D. WHYNOTT
Examining Officer

Quality Assurance Staff

KAUSAR HAMDANI
Vice President

RESOURCE AND LOGISTICS MANAGEMENT

ELAINE D. MAURIELLO
Senior Vice President

Data Resources

MARK E. MINDLIN
Assistant Vice President

Resource Planning and Coordination/Information Management

ASSUNTA C. MUGLIA
Assistant Vice President

NATHAN BEDNARSH
Assistant Vice President

Supervision Staff Development

ARMIN LOVI
Bank Supervision Officer

Training

MARGARET E. BRUSH
Bank Supervision Officer

RISK MANAGEMENT

CHRISTOPHER J. McCURDY
Senior Vice President

Banking Trends/Credit and Risk Management

DONALD R. ANDERSON
Assistant Vice President

ANTHONY O. CIRILLO
Assistant Vice President

CURTIS C. JOHNSON
Examining Officer

ROBARD B. WILLIAMS
Bank Supervision Officer

Credit Risk

FRED C. HERRIMAN, JR.
Senior Vice President

LAURENCE C. BONNEMERE
Assistant Vice President

CAROLINE T. FRAWLEY
Assistant Vice President

UNA M. NEARY
Assistant Vice President

MARC R. SAIDENBERG
Assistant Vice President

KEVIN J. CLARKE
Examining Officer

WILLIAM C. FRANCIS, SR.
Examining Officer

JOHN A. GRECO
Examining Officer

JOHN HEINZE
Examining Officer

Insurance Risk

KAUSAR HAMDANI
Vice President

Legal and Compliance Risk

JAMES K. HODGETTS
Senior Vice President

JOHN G. RICKETTI
Vice President

NICHOLAS FARCO
Examining Officer

ROBERT G. GUTIERREZ
Examining Officer

CORPORATE GROUP

SUZANNE CUTLER
Executive Vice President

Legal and Compliance Risk (*Continued*)

KATHLEEN J. HOLLINGS
Examining Officer

JAMES V. KEOGH
Examining Officer

ROBERT OTERO
Examining Officer

Market and Liquidity Risk

STEFAN WALTER
Vice President

SARAH P. ADELSON
Assistant Vice President

KENNETH S. ISAACSON
Assistant Vice President

Operational Risk

ARTHUR G. ANGULO
Assistant Vice President

JEANMARIE DAVIS
Assistant Vice President

JOSEPH L. GALATI, II
Assistant Vice President

LORETTA C. BURKE
Examining Officer

BRIAN E. EARLY
Examining Officer

RONALD P. STROZ
Examining Officer

TODD M. WASZKELEWICZ
Examining Officer

BARBARA J. YELCICH
Examining Officer

Financial Management

NIRMAL V. MANERIKAR
Senior Vice President

Accounting

NIRMAL V. MANERIKAR
Senior Vice President

ROBERT M. POFSKY
Assistant Vice President

JOSEPH J. MARRACCINO
Accounting Officer

Management Information

NIRMAL V. MANERIKAR
Senior Vice President

JANE W. THOMAS
Assistant Vice President

DONALD J. WENNER
Management Information Officer

Human Resources

ROBERT C. SCRIVANI
Senior Vice President

GERALD L. STAGG, M.D.
Medical Director

EVELYN E. KENDER
Assistant Vice President

RONA B. STEIN
Assistant Vice President

JOANNE M. VALKOVIC
Assistant Vice President

SHARON T. WONG
Assistant Vice President

MICHAEL J. HIGGINS
Human Resources Officer

MARGARET M. MULLINS
Human Resources Officer

Strategic Investment and Risk
Assessment Office

ELIZABETH G. MINDLIN
Vice President

EMERGING MARKETS AND INTERNATIONAL AFFAIRS GROUP

TERRENCE J. CHECKI
Executive Vice President

Development Studies and Foreign Research

LAWRENCE M. SWEET
Vice President

JOHN J. CLARK, JR.
Vice President

MATTHEW D. HIGGINS
International Officer

Financial Markets and Institutions

B. GERARD DAGES
Vice President

JENNIFER S. CRYSTAL
International Officer

International Affairs

MICHELE S. GODFREY
Senior Vice President

HOWARD J. HOWE
Assistant Vice President

EXECUTIVE OFFICE

TIMOTHY F. GEITHNER
President

Building Support

ROSEANN STICHNOTH
Senior Vice President

Real Estate and General Services

ROSEANN STICHNOTH
Senior Vice President

DONALD J. ROHRBACH
Vice President

JASON M. STERN
Assistant Vice President

EDWARD F. HALL
*Real Estate and General
Services Officer*

RICHARD L. PRISCO
*Real Estate and General
Services Officer*

Service

ROSEANN STICHNOTH
Senior Vice President

ROBERT V. MURRAY
Vice President

JOSEPH R. PRANCL, JR.
Service Officer

Office of Regional and Community Affairs

PETER BAKSTANSKY
Senior Vice President

ELIZABETH A. RODRIGUEZ
Community Affairs Officer

JAMIE B. STEWART, JR.
First Vice President

Public Information

PETER BAKSTANSKY
Senior Vice President

MARGARET G. CARMODY
Assistant Vice President

STEVEN R. MALIN
Assistant Vice President

LINDA RICCI
Assistant Vice President

RAE D. ROSEN
Assistant Vice President

Wholesale Product Office

DARA HUNT
*Senior Vice President and Wholesale
Product Manager*

GARY M. BERTONE
Vice President

ELIZABETH IRWIN-McCAUGHEY
Vice President

ANTHONY G. FRESSOLA
Wholesale Product Officer

FINANCIAL SERVICES GROUP

CARL W. TURNIPSEED

Executive Vice President

Buffalo Branch

BARBARA L. WALTER

*Senior Vice President
and Branch Manager*

GARY S. WEINTRAUB

Assistant Vice President

ROBERT J. McDONNELL

Branch Officer

Business Development

THOMAS P. CONNOLLY

Assistant Vice President

Cash and Custody

JOSEPH P. BOTTA

Senior Vice President

FELICIA L. WIGGIN

Vice President

ROBERT G. KRAUS

Assistant Vice President

L. WENDY WEBB

Assistant Vice President

RONALD G. HENRY

Cash Officer

Check

JOHN F. SOBALA

Senior Vice President

LOLA S. JUDGE

Vice President and Regional Manager

LARRY WHITNEY

Vice President and Regional Manager

JOHN HOKE

Check Officer

East Rutherford Operations Center

JOHN F. SOBALA

Senior Vice President

JOSEPH D. J. DeMARTINI

EROC Administrative Services Officer

Electronic Payments

JOSEPH P. BOTTA

Senior Vice President

THEODORE J. LUBKE

Vice President

GAIL R. ARMENDINGER

Assistant Vice President

DAVID A. DUTTENHOFER, JR.

Assistant Vice President

CARL P. LUNDGREN

*Electronic Payments Officer*Federal Reserve System's Customer
Relations and Support Office
(CRSO)

THEODORE T. KURDES

*Assistant Vice President and National
Account Manager*

Group Support Services

ANN M. HERON

Group Support Services Officer

International Direct Deposit

HENRY F. WIENER

Vice President

PATRICIA HILT

Financial Services Group Officer

LEGAL GROUP

THOMAS C. BAXTER, JR.
*General Counsel
and Executive Vice President*

JOYCE M. HANSEN
*Deputy General Counsel
and Senior Vice President*

THOMAS H. ROCHE
*Deputy General Counsel
and Senior Vice President*

RALEIGH M. TOZER
*Deputy General Counsel
and Senior Vice President*

MARTIN C. GRANT
Counsel and Vice President

STEPHANIE A. HELLER
Counsel and Vice President

HAERAN KIM
Counsel and Vice President

SHARI D. LEVENTHAL
Counsel and Vice President

MICHAEL NELSON
Counsel and Vice President

JONATHAN I. POLK
Counsel and Vice President

MICHAEL F. SILVA
Counsel and Vice President

JOHN S. CASSIDY
Counsel

DENLEY Y. S. CHEW
Counsel

BRENDAN GORMLEY
Counsel

IVAN HURWITZ
Counsel

MICHAEL SCHUSSLER
Counsel

JOSEPH H. SOMMER
Counsel

ROBERT B. TOOMEY
Counsel

DIANE VIRZERA
Counsel

LORI B. WAXMAN
Counsel

MARINA I. ADAMS
Counsel

MICHAEL V. CAMPBELL
Counsel

RICHARD E. CHARLTON
Counsel

CARLA J. CRUSIUS
Legal Administrative Officer

YOONHI GREENE
Counsel

DAVID L. GROSS
Counsel

MICHAEL A. HELD
Counsel

MICHELE H. KALSTEIN
Counsel

MICHELLE A. MEERTENS
*Counsel and Corporate Assistant
Secretary*

JODI C. REMER
Counsel

BARRY M. SCHINDLER
Counsel

SOPHIA R. VICKSMAN
Counsel

ROSALIE YEE
Counsel

Protection

NICHOLAS L. PROTO
Vice President

EDMOND J. BORAN
Assistant Vice President

Corporate Secretary's Office

JET AUER DE SARAM
Corporate Secretary and Vice President

HILDON G. JAMES
Vice President

MARYANN MARON
*Corporate Assistant Secretary
and Assistant Vice President*

MICHELLE A. MEERTENS
*Counsel and Corporate
Assistant Secretary*

MARKETS GROUP

DINO KOS

*Executive Vice President*Central Bank and International
Account Services

PAULINE E. CHEN

Senior Vice President

KENNETH J. GUENTNER

Vice President

VALERIE I. RAINFORD

Vice President

TIMOTHY J. FOGARTY

Assistant Vice President

BETTY S. LAU

Assistant Vice President

ANNMARIE S. ROWE-STRAKER

Markets Officer

MICHELE R. WALSH

Markets Officer

Domestic Reserves Management

DEBORAH A. PERELMUTER

Senior Vice President

R. SPENCE HILTON

Vice President

HELEN E. MUCCIOLO

Assistant Vice President

CHRISTOPHER R. BURKE

Markets Officer

JOHN C. PARTLAN

*Markets Officer*Financial Management and
Discount Window

LAUREN A. HARGRAVES

Vice President

MARIA GRACE AMBROSIO

Assistant Vice President

SUSAN E. McLAUGHLIN

Markets Officer

WILLIAM A. WALSH

Markets Officer

Fixed Income and Foreign Exchange

ROBERT W. ELSASSER

Vice President

LAURA R. WEIR

Assistant Vice President

RICHARD P. DZINA

Assistant Vice President

Markets Group Automation Services

MICHAEL J. RECUPERO

Senior Vice President

ANDREW M. DANZIG

Assistant Vice President

THOMAS I. PIDERIT

Assistant Vice President

MICHAEL J. BURK

Markets Officer

PAUL KOWALENKO

Markets Officer

DOUGLAS A. THOMAS

*Markets Officer*Treasury Relationship Management
and Office of Management and Budget

ANNE F. BAUM

Vice President

ROBERT P. ALLER

Markets Officer

MICHAEL J. BURK

Markets Officer

OLIVER A. GIANNOTTI

Markets Officer

RESEARCH AND MARKET ANALYSIS GROUP

CHRISTINE M. CUMMING

*Executive Vice President
and Director of Research*

Banking Studies

BEVERLY J. HIRTLE
Vice President

STAVROS PERISTIANI
Research Officer

KEVIN STIROH[†]
Research Officer

Business Conditions

CHARLES STEINDEL
Senior Vice President

RICHARD W. PEACH
Vice President

JAMES A. ORR
Research Officer

Capital Markets

ARTURO ESTRELLA
Senior Vice President

KENNETH D. GARBADE
Vice President

JOHN E. KAMBHU
Vice President

PATRICIA C. MOSSER
Vice President

HAMID MEHRAN
Assistant Vice President

MICHAEL J. FLEMING
Research Officer

Domestic Research

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Assistant Vice President

JOSEPH S. TRACY
Senior Vice President

ERICA L. GROSHEN
Assistant Vice President

KENNETH N. KUTTNER
Assistant Vice President

International Research

LEONARDO BARTOLINI
Senior Vice President

LINDA S. GOLDBERG
Vice President

DOROTHY M. SOBOL
Vice President

THOMAS KLITGAARD
Research Officer

PAOLO A. PESENTI
Research Officer

Payments Studies

LAWRENCE J. RADECKI
Vice President

SANDRA C. KRIEGER
Senior Vice President

JAMES J. McANDREWS
Vice President

Publications

DOROTHY M. SOBOL
Vice President

Research Support

JOSEPH S. TRACY
Senior Vice President

BARBARA J. DICKINSON
Research Officer

Statistics

LEON TAUB
Senior Vice President

KENNETH P. LAMAR
Vice President

P. BETH SCHWARTZBERG
Statistics Officer

[†] On leave of absence.