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OFFICERS OF THE FEDERAL RESERVE BANK OF NEW YORK

(As of December 31, 2004)

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Automation and Systems Services

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and Technical Training

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Executive Vice President

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AND ANALYSIS

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LANCE W. AUER
Assistant Vice President

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Bank Supervision Officer

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Bank Supervision Officer

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AND APPLICATIONS

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Senior Vice President

Bank Applications Department

JET AUER DE SARAM
Vice President

JAY B. BERNSTEIN
Bank Supervision Officer

LILY THAM
Bank Supervision Officer

Community Banks/Regional
Banks/Professional Development

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Assistant Vice President

LEROY McNALLY
Examining Officer

Foreign Banks/Technical Assistance

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Senior Vice President

JOHN J. RUOCCO
Assistant Vice President

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Examining Officer

GREGORY K. CARROLL
Examining Officer

DAVID G. DUDLEY
Examining Officer

JANET E. DUNLOP
Examining Officer

CARMINE GIOIOSO
Examining Officer

RICHARD C. HEESELER
Examining Officer

JOHN F. REYNOLDS
Examining Officer

[†] On leave of absence.

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Vice President

UNA NEARY
Vice President

MARC SAIDENBERG
Vice President

DIANNE K. DOBBECK
Assistant Vice President

DENNIS A. HERBST
Assistant Vice President

KENNETH S. ISAACSON
Assistant Vice President

BERNARD JACOBS
Assistant Vice President

PAUL D. WHYNOTT
Assistant Vice President

JAMES BEIT
Bank Supervision Officer

WILLIAM J. BRODOWS
Examining Officer

KEVIN J. CLARKE
Examining Officer

PRASANNA HARAN
Examining Officer

JEFFRY O'CONNOR
Examining Officer

MARK C. SCAPP
Examining Officer

BARBARA J. YELCICH
Examining Officer

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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 Training and Development

MARGARET E. BRUSH
Bank Supervision Officer

ARMIN LOVI
Bank Supervision Officer

RISK MANAGEMENT

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Senior Vice President

Credit and Risk Management
DONALD R. ANDERSON
Assistant Vice President

ANTHONY O. CIRILLO
Assistant Vice President

CURTIS C. JOHNSON
Examining Officer

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CAROLINE FRAWLEY
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LAURENCE C. BONNEMERE
Assistant Vice President

WILLIAM C. FRANCIS, SR.
Examining Officer

JOHN A. GRECO
Examining Officer

JOHN HEINZE
Examining Officer

CORYANN STEFANSSON
Examining Officer

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JOHN G. RICKETTI
Vice President

SARAH P. ADELSON
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NICHOLAS FARCO
Examining Officer

ROBERT G. GUTIERREZ
Examining Officer

KATHLEEN J. HOLLINGS
Examining Officer

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(Continued)

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Examining Officer

ROBERT A. OTERO
Examining Officer

Market and Liquidity Risk
ZAHRA EL-MEKKAWY
Vice President

ALEJANDRO A. LATORRE
Examining Officer

Models and Methodologies
ZAHRA EL-MEKKAWY
Vice President

Operational Risk

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JEANMARIE DAVIS
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JOSEPH L. GALATI, II
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BRIAN E. EARLY
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Vice President

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Vice President

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*Real Estate and General Services
Officer*

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*Real Estate and General Services
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THOMAS P. REILLY
*Real Estate and General Services
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JOSEPH R. PRANCL
Service Officer

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Senior Vice President

Accounting

NIRMAL V. MANERIKAR
Senior Vice President

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JOSEPH J. MARRACCINO
Accounting Officer

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Assistant Vice President

JOANNE M. VALKOVIC
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SHARON T. WONG
Assistant Vice President

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MARGARET M. MULLINS
Human Resources Officer

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Vice President

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Executive Vice President

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Vice President

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International Officer

Financial Markets and Institutions

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Vice President

JENNIFER S. CRYSTAL
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International Affairs

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Chief of Staff

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*Assistant Corporate Secretary
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*Counsel and Assistant Corporate
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EEO Officer

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Senior Vice President

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*Vice President and Community
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First Vice President

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SANDRA C. KRIEGER
Senior Vice President

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LAWRENCE M. SWEET
Vice President

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STEVEN R. MALIN
Assistant Vice President

LINDA RICCI
Assistant Vice President

RAE D. ROSEN
Assistant Vice President

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ELIZABETH IRWIN-McCAUGHEY
Vice President

ANTHONY G. FRESSOLA
Wholesale Product Officer

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Buffalo Branch Operations

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Senior Vice President

KAUSAR HAMDANI

Vice President and Branch Manager

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Assistant Vice President

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Branch Officer

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Cash and Custody

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Vice President

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Assistant Vice President

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Assistant Vice President

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International Cash Department

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Check

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Vice President

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Check Officer

East Rutherford Operations Center

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Assistant Vice President

DAVID A. DUTTENHOFER, JR.

Assistant Vice President

CARL P. LUNDGREN

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(CRSO)

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JANET RESELE-TIDEN

Group Support Services Officer

International Treasury Services

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*General Counsel
and Executive Vice President*

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Vice President

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and Senior Vice President*

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Counsel

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Counsel

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DOUGLAS A. THOMAS
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and Office of Management and Budget

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ROBERT P. ALLER
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OLIVER A. GIANNOTTI
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STAVROS PERISTIANI
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Research Officer

SIMON M. POTTER
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PAOLO A. PESENTI
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Vice President

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Vice President

DEBRA L. KUNTZ
Statistics Officer

P. BETH SCHWARTZBERG
Statistics Officer