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# Officers of the Federal Reserve Bank of New York

## OFFICERS OF THE FEDERAL RESERVE BANK OF NEW YORK *(As of December 31, 2003)*

TIMOTHY F. GEITHNER

*President*

JAMIE B. STEWART, JR.

*First Vice President*

THOMAS C. BAXTER, JR.

*General Counsel*

*and Executive Vice President*

Legal

TERRENCE J. CHECKI

*Executive Vice President*

Emerging Markets

*and International Affairs*

CHRISTINE M. CUMMING

*Executive Vice President*

*and Director of Research*

Research and Market Analysis

SUZANNE CUTLER

*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

## AUDIT

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*General Auditor  
and Senior Vice President*

ROBERT J. AMBROSE  
*Assistant General Auditor*

IRA M. LEVINSON  
*Assistant Vice President*

## AUTOMATION AND SYSTEMS SERVICES GROUP

MICHAEL YORKE  
*Executive Vice President*

### Business Systems Development

IRA KAHNER  
*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

OM P. BAGARIA  
*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

WILLIAM L. RUTLEDGE  
*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<sup>†</sup>  
*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. HEESELER  
*Examining Officer*

JOHN F. REYNOLDS  
*Examining Officer*

## Large Complex Banking Organizations

SARAH J. DAHLGREN  
*Senior Vice President*

BRIAN L. PETERS  
*Senior Vice President*

<sup>†</sup> 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<sup>†</sup>  
*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

JAMES A. KAHN  
*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*

<sup>†</sup> On leave of absence.