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# Federal Reserve Bank of New York

## Annual Report

*For the year ended  
December 31, 2004*



SECOND FEDERAL RESERVE DISTRICT

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To the Depository Institutions in the  
Second Federal Reserve District:

It is my pleasure to send you the ninetieth *Annual Report* of the Federal Reserve Bank of New York, covering the year 2004.

The *2004 Annual Report* presents detailed tables, with extensive notes, on the Bank's financial condition.

I hope you will find the information we present interesting and useful.

A handwritten signature in black ink, consisting of a stylized 'T' followed by a series of loops and a long horizontal stroke.

Timothy F. Geithner  
President

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