
Officers of the Federal Reserve Bank of New York

OFFICERS OF THE FEDERAL RESERVE BANK OF NEW YORK *(As of December 31, 2004)*

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and Executive Vice President

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Emerging Markets

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Executive Vice President

Bank Supervision

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and Director of Research

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Executive Vice President

Financial Services

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Executive Vice President

Automation and Systems Services

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and Senior Vice President*

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Vice President

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Assistant Vice President

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Automation Officer

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Vice President

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DIANE PILINKO
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Information Security

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Vice President

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Vice President

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Automation Officer

Information Technology

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Vice President

JEFFREY KLEIN
Vice President

PETER SMEJKAL
Vice President

HARRY M. ZIMBALIST
Vice President

STANLEY G. BARWINSKI
Assistant Vice President

ISAAC B. OBSTFELD
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GERARD P. COLLINS
Assistant Vice President

GEORGE T. INSERRA, JR.
Automation Officer

JAMES J. LEARY
Automation Officer

Strategic Analysis
and Technical Training

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Assistant Vice President

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Executive Vice President

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AND ANALYSIS

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Senior Vice President

Financial Sector Trends Team

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Assistant Vice President

TIMOTHY P. CLARK
Bank Supervision Officer

Policy Department

STEFAN WALTER
Vice President

LANCE W. AUER
Assistant Vice President

CHRISTOPHER F. CALABIA[†]
Bank Supervision Officer

RICHARD H. MEAD
Bank Supervision Officer

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AND APPLICATIONS

NANCY BERCOVICI
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

THOMAS A. ORAVEZ
Assistant Vice President

LEROY McNALLY
Examining Officer

Foreign Banks/Technical Assistance

ROBERT A. O'SULLIVAN
Senior Vice President

JOHN J. RUOCCO
Assistant Vice President

IRA S. ADLER
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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HOMER C. HILL, III
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

JEFFREY O'CONNOR
Examining Officer

MARK C. SCAPP
Examining Officer

BARBARA J. YELCICH
Examining Officer

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 Training and Development

MARGARET E. BRUSH
Bank Supervision Officer

ARMIN LOVI
Bank Supervision Officer

RISK MANAGEMENT

BRIAN L. PETERS
Senior Vice President

Credit and Risk Management
DONALD R. ANDERSON
Assistant Vice President

ANTHONY O. CIRILLO
Assistant Vice President

CURTIS C. JOHNSON
Examining Officer

Credit Risk

FRED C. HERRIMAN, JR.
Senior Vice President

CAROLINE FRAWLEY
Vice President

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

Legal and Compliance Risk

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Senior Vice President

JOHN G. RICKETTI
Vice President

SARAH P. ADELSON
Assistant Vice President

NICHOLAS FARCO
Examining Officer

ROBERT G. GUTIERREZ
Examining Officer

KATHLEEN J. HOLLINGS
Examining Officer

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Executive Vice President

BUILDING SUPPORT

VALERIE RAINFORD
Vice President

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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*

THOMAS P. REILLY
*Real Estate and General Services
Officer*

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Vice President

JOSEPH R. PRANCL
Service Officer

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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

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Senior Vice President

GERALD L. STAGG, M.D.
Medical Director

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Assistant Vice President

RONA B. STEIN
Assistant Vice President

JOANNE M. VALKOVIC
Assistant Vice President

SHARON T. WONG
Assistant Vice President

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Human Resources Officer

MARGARET M. MULLINS
Human Resources Officer

STRATEGIC INVESTMENT
AND RISK ASSESSMENT OFFICE

ELIZABETH G. MINDLIN
Vice President

Legal and Compliance Risk
(Continued)

JAMES V. KEOGH
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

ARTHUR ANGULO
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

JOHN E. TSCHIRHART
Examining Officer

TODD M. WASZKELEWICZ
Examining Officer

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Executive Vice President

Development Studies and Foreign Research

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

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Senior Vice President

HOWARD J. HOWE
Assistant Vice President

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President

Corporate Secretary's Office

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Chief of Staff

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*Corporate Secretary and Assistant
Vice President*

MARYANN MARON
*Assistant Corporate Secretary
and Assistant Vice President*

MICHAEL A. HELD
*Counsel and Assistant Corporate
Secretary*

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Vice President

RENOKA D. SINGH
EEO Officer

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PETER BAKSTANSKY
Senior Vice President

ELIZABETH A. RODRIGUEZ
*Vice President and Community
Affairs Officer*

CHRISTINE M. CUMMING
First Vice President

Payments Policy

CHRISTOPHER J. McCURDY
Senior Vice President

SANDRA C. KRIEGER
Senior Vice President

LAWRENCE J. RADECKI
Vice President

LAWRENCE M. SWEET
Vice President

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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

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Executive Vice President

Buffalo Branch Operations

BARBARA L. WALTER

Senior Vice President

KAUSAR HAMDANI

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

ROSEANN STICHNOTH

Senior Vice President

FELICIA L. WIGGIN

Vice President

ANN M. HERON

Assistant Vice President

ROBERT G. KRAUS

Assistant Vice President

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Cash Officer

International Cash Department

RICHARD P. DZINA

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Check

JOHN F. SOBALA

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LOLA S. JUDGE

Vice President

LARRY WHITNEY

Vice President and Regional Manager

JOHN HOKE

Check Officer

East Rutherford Operations Center

JOHN F. SOBALA

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EROC Administrative Services Officer

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GAIL R. ARMENDINGER

Assistant Vice President

DAVID A. DUTTENHOFER, JR.

Assistant Vice President

CARL P. LUNDGREN

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(CRSO)

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*Assistant Vice President and National
Account Manager*

Group Support Staff

JANET RESELE-TIDEN

Group Support Services Officer

International Treasury Services

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Assistant Vice President

LEGAL GROUP

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*General Counsel
and Executive Vice President*

Internal Communications

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Vice President

Legal

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*Deputy General Counsel
and Senior Vice President*

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*Deputy General Counsel
and Senior Vice President*

RALEIGH M. TOZER
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Counsel and Vice President

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Counsel

RICHARD E. CHARLTON
Counsel

DENLEY Y. S. CHEW
Counsel

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*Counsel and Assistant Corporate
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Counsel

MICHAEL SCHUSSLER
Counsel

JOSEPH H. SOMMER
Counsel

DIANE VIRZERA
Counsel

MARINA I. ADAMS
Counsel

MICHAEL V. CAMPBELL
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CARLA J. CRUSIUS
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YOONHI GREENE
Counsel

DAVID L. GROSS
Counsel

MICHELE H. KALSTEIN
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Counsel

JENNIFER A. WOLGEMUTH
Counsel

ROSALIE YEE
Counsel

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Assistant Vice President

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JET AUER DE SARAM
Vice President

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*Executive Vice President*Central Bank and International
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Vice President

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Assistant Vice President

BETTY S. LAU

Assistant Vice President

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Markets Officer

MICHELE R. WALSH

Markets Officer

Domestic Reserves Management

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Vice President

HELEN E. MUCCIOLO

Assistant Vice President

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JOHN C. PARTLAN

*Markets Officer*Financial Management
and Discount Window

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MARIA GRACE AMBROSIO

Assistant Vice President

SUSAN E. McLAUGHLIN

Markets Officer

WILLIAM A. WALSH

Markets Officer

Fixed Income and Foreign Exchange

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TIMOTHY D. JOHNSON

Markets Officer

PATRICIA A. ZOBEL

Markets Officer

Markets Group Automation Services

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Assistant Vice President

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Assistant Vice President

PAUL KOWALENKO

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DOUGLAS A. THOMAS

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

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MICHAEL J. BURK

Assistant Vice President

ROBERT P. ALLER

Markets Officer

OLIVER A. GIANNOTTI

Markets Officer

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and Director of Research*

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KEVIN STIROH
Assistant Vice President

STAVROS PERISTIANI
Research Officer

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Vice President

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Research Officer

JAMES A. ORR
Research Officer

SIMON M. POTTER
Research Officer

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Vice President

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Vice President

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ERICA L. GROSHEN
Assistant Vice President

JAMES A. KAHN
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International Research

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Vice President

DOROTHY M. SOBOL
Vice President

THOMAS KLITGAARD
Research Officer

PAOLO A. PESENTI
Research Officer

Liaison for Research

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Assistant Vice President

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Vice President

Publications

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Vice President

Research Support

BARBARA J. DICKINSON
Assistant Vice President

Statistics

LEON TAUB
Senior Vice President

KENNETH P. LAMAR
Vice President

DEBRA L. KUNTZ
Statistics Officer

P. BETH SCHWARTZBERG
Statistics Officer