
Officers of the Federal Reserve Bank of New York

OFFICERS OF THE FEDERAL RESERVE BANK OF NEW YORK

(As of December 31, 2005)

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CHRISTINE M. CUMMING

First Vice President

THOMAS C. BAXTER, JR.

General Counsel

and Executive Vice President

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Executive Vice President

Emerging Markets

and International Affairs

DINO KOS

Executive Vice President

Markets

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Executive Vice President

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Executive Vice President

Bank Supervision

JOSEPH S. TRACY

Executive Vice President

and Director of Research

Research and Statistics

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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 Vice President

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Executive Vice President

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Vice President

MIRIAM I. VIDAL
Vice President

JEAN BOLWELL
Assistant Vice President

CHIN Y. YEH
Assistant Vice President

JEAN M. STOLOFF
Automation Officer

E-Business Office

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Assistant Vice President

Electronic Payments and Markets Systems Development

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SCOTT J. CHASANOFF
Vice President

CLAUDIA H. COUCH
Vice President

SHUET H. DONG
Assistant Vice President

DONNA J. CROUCH
Automation Officer

PETER MORREALE
Automation Officer

DIANE PILINKO
Automation Officer

Information Security

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Vice President

RICHARD P. PASSADIN
Vice President

JOONHO J. LEE
Automation Officer

Information Technology

JEFFREY C. BLYE
Vice President

JEFFREY KLEIN
Vice President

ISAAC B. OBSTFELD
Vice President

PETER SMEJKAL
Vice President

HARRY M. ZIMBALIST
Vice President

STANLEY G. BARWINSKI
Assistant Vice President

MELANIE L. HEINTZ
Automation Officer

BANK SUPERVISION GROUP

WILLIAM L. RUTLEDGE
Executive Vice President

Network and Data Center Operations

LENNOX A. MYRIE
Vice President

GERARD P. COLLINS
Vice President

GEORGE T. INSERRA, JR.
Automation Officer

JAMES J. LEARY
Automation Officer

Strategic Analysis
and Technical Training

NAHLA S. ALY
Assistant Vice President

FINANCIAL SECTOR POLICY
AND ANALYSIS

STEFAN WALTER
Senior Vice President

Financial Sector Trends Team

ROBARD B. WILLIAMS
Assistant Vice President

TIMOTHY P. CLARK
Bank Supervision Officer

Policy Department

LANCE W. AUER
Assistant Vice President

RICHARD H. MEAD
Bank Supervision Officer

RELATIONSHIP MANAGEMENT
AND APPLICATIONS

NANCY BERCOVICI†
Senior Vice President

Bank Applications Department

JET AUER DE SARAM
Vice President

JOSEPH F. BELL
Bank Supervision Officer

JAY B. BERNSTEIN
Bank Supervision Officer

Community Banks/Regional
Banks/Professional Development

HOMER C. HILL, III
Vice President

JOHN A. GRECO
Examining Officer

LEROY McNALLY
Examining Officer

Foreign Banks/Technical Assistance

ROBERT A. O'SULLIVAN
Senior Vice President

JOHN J. RUOCCO
Assistant Vice President

GREGORY K. CARROLL
Examining Officer

DAVID G. DUDLEY
Examining Officer

RICHARD C. HEESLER
Examining Officer

JOHN F. REYNOLDS
Examining Officer

†Will retire May 1, 2006.

BANK SUPERVISION GROUP (*Continued*)

LARGE COMPLEX BANKING

ORGANIZATIONS

RELATIONSHIP MANAGEMENT

SARAH J. DAHLGREN

Senior Vice President

JEANMARIE DAVIS

Vice President

UNA NEARY

Vice President

DIANNE K. DOBBECK

Assistant Vice President

DENNIS A. HERBST

Assistant Vice President

BERNARD JACOBS[†]

Assistant Vice President

PAUL D. WHYNOTT

Assistant Vice President

IRA S. ADLER

Examining Officer

JAMES BEIT

Examining Officer

WILLIAM J. BRODOWS

Examining Officer

KEVIN J. CLARKE

Examining Officer

BRIAN E. EARLY

Examining Officer

PRASANNA HARAN

Examining Officer

MARK C. SCAPP

Examining Officer

LILY THAM

Examining Officer

BARBARA J. YELCICH

Examining Officer

RESOURCE AND LOGISTICS

MANAGEMENT

ELAINE D. MAURIELLO

Senior Vice President

Data Resources

MARK E. MINDLIN

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

ANTHONY O. CIRILLO

Assistant Vice President

Credit Risk

FRED C. HERRIMAN, JR.

Senior Vice President

CAROLINE FRAWLEY

Vice President

LAURENCE C. BONNEMERE

Assistant Vice President

CORYANN STEFANSSON

Assistant Vice President

JOHN HEINZE

Examining Officer

Legal and Compliance Risk

JAMES K. HODGETTS

Senior Vice President

JOHN G. RICKETTI

Vice President

SARAH P. ADELSON

Assistant Vice President

NICHOLAS FARCO

Assistant Vice President

ROBERT G. GUTIERREZ

Examining Officer

KATHLEEN J. HOLLINGS

Examining Officer

CURTIS C. JOHNSON

Examining Officer

ROBERT A. OTERO

Examining Officer

Market and Liquidity Risk

ZAHRA EL-MEKKAWY
Vice President

ALEJANDRO A. LATORRE
Examining Officer

ANNMARIE S. ROWE-STRAKER
Examining Officer

Models and Methodologies

ZAHRA EL-MEKKAWY
Vice President

JAMES M. MAHONEY
Examining Officer

Operational Risk

ARTHUR ANGULO
Senior Vice President

JOSEPH L. GALATI, II
Assistant Vice President

THOMAS A. ORAVEZ
Assistant Vice President

WILLIAM C. FRANCIS, SR.
Examining Officer

ROGER R. GRAHAM
Examining Officer

DENISE B. SCHEDES
Examining Officer

RONALD P. STROZ
Examining Officer

JOHN E. TSCHIRHART
Examining Officer

TODD M. WASZKELEWICZ
Examining Officer

† Will retire March 1, 2006.

†† Will retire February 1, 2006.

CORPORATE GROUP

EDWARD F. MURPHY
Executive Vice President

CORPORATE AND SYSTEMWIDE INITIATIVES

ELIZABETH G. MINDLIN
Vice President

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

REAL ESTATE AND GENERAL SERVICES

VALERIE RAINFORD
Senior Vice President

ROBERT V. MURRAY†
Advisor

DONALD J. ROHRBACH
Vice President

JASON M. STERN††
Advisor

RICHARD L. PRISCO
Assistant Vice President

THOMAS P. REILLY
Assistant Vice President

JOSEPH R. PRANCL††
Advisor

STRATEGIC INVESTMENT AND RISK ASSESSMENT OFFICE

ELIZABETH IRWIN-McCAUGHEY
Vice President

EMERGING MARKETS
AND INTERNATIONAL
AFFAIRS GROUP

TERRENCE J. CHECKI
Executive Vice President

Development Studies
and Foreign Research

JOHN J. CLARK, JR.
Vice President

MATTHEW D. HIGGINS
Assistant Vice President

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

Corporate Secretary's Office

JAMES R. HENNESSY
Chief of Staff

F. CHRISTOPHER CALABIA
Assistant Vice President

MICHAEL A. HELD
*Counsel and Assistant
Corporate Secretary*

MARYANN MARON
*Assistant Corporate Secretary
and Assistant Vice President*

MICHELLE A. MEERTENS
*Corporate Secretary and Assistant
Vice President*

Equal Employment Opportunity

HILDON G. JAMES
Vice President

RENOKA D. SINGH
EEO Officer

Office of Regional
and Community Affairs

PETER BAKSTANSKY†
Senior Vice President

CALVIN A. MITCHELL, III
Senior Vice President

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

CHRISTINE M. CUMMING
First Vice President

Payments Policy

SANDRA C. KRIEGER
Senior Vice President

CHRISTOPHER J. McCURDY
Senior Vice President

LAWRENCE J. RADECKI
Vice President

LAWRENCE M. SWEET
Vice President

LUCINDA M. BRICKLER
Assistant Vice President

Public Information

PETER BAKSTANSKY†
Senior Vice President

CALVIN A. MITCHELL, III
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

FINANCIAL SERVICES GROUP

CARL W. TURNIPSEED
Executive Vice President

Wholesale Product Office

LAUREN A. HARGRAVES
*Senior Vice President and Wholesale
Product Manager*

DARA HUNT^{††}
*Senior Vice President and Wholesale
Product Manager*

KENNETH S. ISAACSON
Assistant Vice President

ANTHONY G. FRESSOLA
Wholesale Product Officer

Buffalo Branch Operations

KAUSAR HAMDANI
Vice President and Branch Manager

Business Development

THOMAS P. CONNOLLY
Assistant Vice President

Cash and Custody

ROSEANN STICHNOTH
Senior Vice President

LOLA S. JUDGE
Vice President

ANN M. HERON
Assistant Vice President

ROBERT G. KRAUS
Assistant Vice President

RONALD G. HENRY
Cash Officer

JOHN M. HILL
Cash Officer

International Cash Department

RICHARD P. DZINA
Assistant Vice President

Check

JOHN F. SOBALA[†]
Senior Vice President

LARRY WHITNEY
Vice President and Regional Manager

JOHN HOKE
Assistant Vice President

East Rutherford Operations Center

JOHN F. SOBALA[†]
Senior Vice President

JOSEPH D. J. DEMARTINI
EROC Administrative Services Officer

Electronic Payments

THEODORE J. LUBKE
Vice President

GAIL R. ARMENDINGER
Assistant Vice President

DAVID A. DUTTENHOFER, JR.
Assistant Vice President

CARL P. LUNDGREN
Assistant Vice President

Federal Reserve System's Customer
Relations and Support Office
(CRSO)

THEODORE T. KURDES
*Assistant Vice President and National
Account Manager*

Group Support Staff

(VACANT)
Group Support Services Officer

International Treasury Services

PATRICIA HILT
Assistant Vice President

^{††}On leave of absence.

[†]Will retire July 1, 2006.

LEGAL GROUP

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

Compliance

MARTIN C. GRANT
*Chief Compliance Officer
and Senior Vice President*

MARINA I. ADAMS
Compliance Officer

ROBERT P. ALLER
Compliance Officer

Internal Communications

HILDON G. JAMES
Vice President

Legal

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*

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 SCHUSSLER
Counsel and Vice President

MICHAEL F. SILVA
Counsel and Vice President

JOHN S. CASSIDY
Counsel

RICHARD E. CHARLTON
Counsel

DENLEY Y. S. CHEW
Counsel

YOONHI GREENE
Counsel

MICHAEL A. HELD
*Counsel and Assistant
Corporate Secretary*

IVAN HURWITZ
Counsel

JOSEPH H. SOMMER
Counsel

SOPHIA R. VICKSMAN
Counsel

DIANE VIRZERA
Counsel

MICHAEL V. CAMPBELL
Counsel

DAVID L. GROSS
Counsel

ANDREW HUSZAR
Counsel

MICHELE H. KALSTEIN
Counsel

CATHERINE KUNG
Counsel

BARRY M. SCHINDLER
Counsel

JENNIFER A. WOLGEMUTH
Counsel

Protection

NICHOLAS L. PROTO
Vice President

EDMOND J. BORAN
Assistant Vice President

SEAN O'MALLEY
Senior Investigative Officer

Records Management

JET AUER DE SARAM
Vice President

MARKETS GROUP

DINO KOS
Executive Vice President

Capital Markets Analysis

PATRICIA C. MOSSER
Vice President

TIMOTHY D. JOHNSON
Markets Officer

Central Bank and International
Account Services

PAULINE E. CHEN
Senior Vice President

LAURA R. WEIR
Vice President

TIMOTHY J. FOGARTY
Assistant Vice President

BETTY S. LAU
Assistant Vice President

ANGELA L. O'CONNOR
Markets Officer

MICHELE R. WALSH
Markets Officer

Domestic Reserves Management

DEBORAH A. PERELMUTER
Senior Vice President

R. SPENCE HILTON
Vice President

CHRISTOPHER R. BURKE
Markets Officer

JOHN C. PARTLAN
Markets Officer

Financial Management
and Discount Window

HELEN E. MUCCIOLO
Vice President

MARIA GRACE AMBROSIO
Assistant Vice President

SUSAN E. McLAUGHLIN
Assistant Vice President

WILLIAM A. WALSH
Markets Officer

PATRICIA A. ZOBEL
Markets Officer

Fixed Income and Foreign Exchange

ROBERT W. ELSASSER
Vice President

STEVEN FRIEDMAN[†]
Markets Officer

OLIVER A. GIANNOTTI
Markets Officer

MICHAEL SCHETZEL
Markets Officer

Markets Group Automation Services

MICHAEL J. RECUPERO
Senior Vice President

ANDREW M. DANZIG
Vice President

MICHAEL J. BURK
Assistant Vice President

PAUL KOWALENKO
Assistant Vice President

THOMAS I. PIDERIT
Assistant Vice President

DOUGLAS A. THOMAS
Markets Officer

Treasury Relationship Management
and Office of Management
and Budget

ANNE F. BAUM
Vice President

MICHAEL J. BURK
Assistant Vice President

JANET RESELE-TIDEN
Markets Officer

[†]On leave of absence.

RESEARCH AND STATISTICS

JOSEPH S. TRACY
*Executive Vice President
and Director of Research*

Banking Studies

BEVERLY J. HIRTLE
Vice President

KEVIN STIROH
Assistant Vice President

STAVROS PERISTIANI
Research Officer

JOAO A. SANTOS
Research Officer

TIL SCHUERMANN
Research Officer

Capital Markets

ARTURO ESTRELLA
Senior Vice President

KENNETH D. GARBADE
Vice President

JOHN E. KAMBHU
Vice President

ZHENYU WANG
Vice President

MICHAEL J. FLEMING
Assistant Vice President

HAMID MEHRAN
Assistant Vice President

JOSHUA ROSENBERG
Research Officer

International Research

LEONARDO BARTOLINI
Senior Vice President

LINDA S. GOLDBERG
Vice President

DOROTHY M. SOBOL
Vice President

PAOLO A. PESENTI
Assistant Vice President

JAMES HARRIGAN
Research Officer

THOMAS KLITGAARD
Research Officer

Liaison for Research

JAMES A. KAHN
Vice President

Macroeconomic and Monetary Studies

CHARLES STEINDEL
Senior Vice President

RICHARD W. PEACH
Vice President

JAMES A. KAHN
Vice President

SIMON M. POTTER
Assistant Vice President

ROBERT W. RICH
Research Officer

Microeconomic and Regional Studies

ERICA L. GROSHEN
Assistant Vice President

ANDREW F. HAUGHWOUT
Research Officer

JAMES A. ORR
Research Officer

Payments Studies

JAMES J. McANDREWS
Vice President

Publications

DOROTHY M. SOBOL
Vice President

Research Support

BARBARA J. DICKINSON
Assistant Vice President

Statistics

LEON TAUB
Senior Vice President

KENNETH P. LAMAR
Vice President

DEBRA L. GRUBER
Statistics Officer

RICHARD E. MOLLOY
Statistics Officer

P. BETH SCHWARTZBERG
Statistics Officer