Federal Reserve Bank of New York

Annual Report

For the year ended December 31, 2009



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 ninety-fifth annual report of the Federal Reserve Bank of New York, covering the year 2009.

Following the "Letter from the President," the 2009 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.

William C. Dudley

William C. Duelley

President

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