

BANK OFFICERS AND PRINCIPALS

As of December 31, 2004

San Francisco Office

Janet L. Yellen President and Chief Executive Officer	Teresa M. Curran Group Vice President	Mary C. Daly Vice President	Tracy Basinger Director	Darren S. Post Director	Nancy S. Emerson Principal
John F. Moore First Vice President and Chief Operating Officer	Fred T. Furlong Group Vice President	Lee C. Dwyer Vice President	Barbara A. Bennett Director	David E. Reiser Director	Gerald T. Iseda Principal
John P. Judd Executive Vice President	Reuven Glick Group Vice President	Beverley-Ann Hawkins Vice President	Kenneth R. Binning Director	Philip M. Ryan Director	Bonita G. Jones Principal
Terry S. Schwakopf Executive Vice President	Todd A. Glissman Group Vice President	Joy K. Hoffmann Vice President	Richard K. Cabral Director	Carl M. Segall Director	Gopa Kumar Principal
John S. Hsiao Senior Vice President and Chief Information Officer	Donald R. Lieb Group Vice President	Michael E. Johnson Vice President and Managing Director	James J. Callahan Director	David G. Tresmontan Director	Maureen E. O'Byrne Principal
Michael J. Murray Senior Vice President	Sharon Ruth Group Vice President and General Counsel	Ann Marie Kohlligian Vice President and Managing Director	Clifford N. Croxall Director	Roxana R. Tsougarakis Director	Mildred J. Powell Principal
John H. Parrish Senior Vice President and General Auditor	Deborah S. Smyth Group Vice President	Simon H. Kwan Vice President	Ellen M. Hamilton Director	Paulette M. Wallace Director	Erik Z. Revai Principal and Associate General Counsel
Glenn D. Rudebusch Senior Vice President	David W. Walker Group Vice President	Mark M. Spiegel Vice President	Jackie C. Hicks Director	Mary E. Wujek Director	Peggy L. Speck Principal and Secretary of the Board
Susan A. Sutherland Senior Vice President	Patricia A. Welch Group Vice President	Libby Wood Vice President	Rick A. Miller Director	Judith R. W. Goff Research Publications Advisor	Shirley N. Thompson Principal and Associate General Counsel
John C. Williams Senior Vice President	Bonnie R. Allen Vice President and Managing Director	Randy Balducci Director	Frederic P. Minardi Director	Bharat Trehan Research Advisor	Kevin Zerbe Principal
		Thomas A. Ballantyne Director	Richard A. Naylor, II Director	Robert G. Valletta Research Advisor	

Los Angeles Branch

Mark L. Mullinix Executive Vice President	Marla E. Borowski Vice President	Jose Alonso Director	Steven E. Jung Director	Dale L. Vaughan Director
Roger W. Replogle Senior Vice President	Warren Howard Vice President	Anthony P. Dazzo Director	Robin A. Rockwood Director	Dana R. Green Principal
Deborah Awai Vice President	Robert Zavala, Jr. Vice President	Robert C. Johnson Director	Joel K. Van Zee Director	Richard J. Shershenovich Principal

Portland Branch

Richard B. Hornsby Group Vice President	Steven H. Walker Director
Mary E. Lee Director	

Salt Lake City Branch

Andrea P. Wolcott Group Vice President	Jed W. Bodily Director
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Seattle Branch

Michael J. Stan Senior Vice President	Pamela R. Anderson Director
Mark A. Gould Group Vice President	Lynn M. Jorgensen Director

Phoenix Processing Center

Robert E. Kellar, Jr.
Director