

Officers Federal Reserve Bank of Dallas

Dallas

Helen E. Holcomb
Acting President, First Vice
President and COO

Meredith N. Black
Senior Vice President

W. Michael Cox
Senior Vice President and
Chief Economist

J. Tyrone Gholson
Senior Vice President

Robert D. Hankins
Senior Vice President

Joanna O. Kolson
Senior Vice President

Larry J. Reck
Senior Vice President

Harvey Rosenblum
Senior Vice President and
Director of Research

Millard E. Sweatt
Senior Vice President, General
Counsel, Ethics Officer and
Secretary

Earl Anderson
Vice President

Gloria V. Brown
Vice President

Lyne H. Carter
Vice President

John V. Duca
Vice President and Senior
Economist

Robert G. Feil
Vice President

KaSandra Goulding
Vice President

William C. Gruben
Vice President and Senior
Economist

Donald L. Jackson
Vice President

Evan F. Koenig
Vice President and Senior
Economist

Kenneth V. McKee
Vice President and General
Auditor

William C. Morse, Jr.
Vice President

Sharon A. Sweeney
Vice President, Associate
General Counsel and
Associate Secretary

W. Arthur Tribble
Vice President

Mark A. Wynne
Vice President and Senior
Economist

Mine K. Yücel
Vice President and Senior
Economist

Stephen P. A. Brown
Assistant Vice President and
Senior Economist

Diane M. Holloway
Assistant Vice President

Kathy K. Johnsrud
Assistant Vice President

C. LaVor Lym
Assistant Vice President

Harvey R. Mitchell III
Assistant Vice President

Dean A. Pankonien
Assistant Vice President

John R. Phillips
Assistant Vice President

Lawrence G. Rex
Assistant Vice President

Victor A. Schreck
Assistant Vice President

Gayle Teague
Assistant Vice President

Michael N. Turner
Assistant Vice President

Marion E. White
Assistant Vice President

Bob W. Williams
Assistant Vice President

E. Ann Worthy
Assistant Vice President

Stephan D. Booker
Accounting Officer

Jeffery W. Gunther
Research Officer

Lawrence E. Hall
Director of Security
Operations

Sherry M. Kidd
Information Technology
Officer

Alfreda B. Norman
Community Affairs Officer

William W. Shaffer, Jr.
Operations Officer

Alan D. Viard
Research Officer and Senior
Economist

El Paso

Robert W. Gilmer
Vice President in Charge

Javier R. Jimenez
Assistant Vice President

Houston

Robert Smith III
Senior Vice President in
Charge

René G. Gonzales
Vice President

Luther E. Richards
Vice President

Donald N. Bowers II
Assistant Vice President

Richard J. Burda
Assistant Vice President

Daron D. Peschel
Assistant Vice President

San Antonio

D. Karen Diaz
Acting Branch Manager and
Assistant Vice President

Richard A. Gutierrez
Assistant Vice President

As of December 31, 2004

Small Business and Agriculture Advisory Council

Frank M. Aldridge III
President and CEO
Circa Capital Corp.
Dallas

François L. Chandou
President
La Cave Warehouse
Dallas

Hattie Hill
Chief Executive Officer
Hattie Hill Enterprises Inc.
Dallas

Jason M. King
Manager and Owner
King's Premium Brand Ltd.
Chappell Hill, Texas

Johnny N. Cavazos
Owner
Cavazos Insurance Agency
Brownsville, Texas

Ray Joe Riley
Director
City Bank
Hart, Texas

Gregory J. Rohan
President
Heritage Galleries &
Auctioneers Inc.
Dallas

Steven R. Vandegrift
Founder and President
SRV Holdings
Austin

Federal Advisory Council Member

Gayle M. Earls
Vice Chairman and CEO
TIB—The Independent
BankersBank
Irving, Texas