

## MANAGEMENT COMMITTEE



*From the left, bottom six:* Roland Costa, Mark L. Mullinix, Jennifer J. Burns, Jeffrey M. Lacker, Claudia N. MacSwain, Michael D. Stough; *top five:* Janice E. Clatterbuck, John A. Weinberg, Michelle H. Gluck, David E. Beck, Matthew A. Martin

**JEFFREY M. LACKER**  
President

**MARK L. MULLINIX**  
First Vice President and  
Chief Operating Officer

**DAVID E. BECK**  
Senior Vice President and  
Baltimore Regional Executive

**JENNIFER J. BURNS**  
Senior Vice President,  
Supervision, Regulation, and Credit

**JANICE E. CLATTERBUCK**  
Senior Vice President and  
Chief Information Officer

**ROLAND COSTA**  
Senior Vice President,  
Currency Technology

**MICHELLE H. GLUCK**  
Senior Vice President and  
General Counsel

**CLAUDIA N. MACSWAIN**  
Senior Vice President and  
Chief Financial Officer

**MATTHEW A. MARTIN**  
Senior Vice President and  
Charlotte Regional Executive

**MICHAEL D. STOUGH**  
Senior Vice President and  
General Auditor

**JOHN A. WEINBERG**  
Senior Vice President and  
Director of Research

## OFFICERS

**KARTIK B. ATHREYA**  
Group Vice President

**THOMAS A. LUBIK**  
Group Vice President

**BECKY C. BAREFORD**  
Vice President

**WILLIAM S. COOPER, JR.**  
Vice President and  
Deputy Director of  
Diversity and Inclusion

**KEVIN W. FERGUSSON**  
Vice President and  
Medical Director

**CONSTANCE B. FRUDDEN**  
Vice President

**JOAN T. GARTON**  
Vice President

**RICHARD B. GILBERT**  
Vice President

**HOWARD S. GOLDFINE**  
Vice President

**ANNE C. GOSSWEILER**  
Vice President

**BRUCE E. GRINNELL**  
Vice President

**MATTISON W. HARRIS**  
Vice President

**GREGORY A. JOHNSON**  
Vice President

**MARY S. JOHNSON**  
Vice President

**MALISSA M. LADD**  
Vice President

**ANN B. MACHERAS**  
Vice President

**ANDREW S. McALLISTER**  
Vice President

**JAMES T. NOWLIN**  
Vice President

**P.A.L. NUNLEY**  
Deputy General Counsel

**LISA T. OLIVA**  
Vice President

**EDWARD S. PRESCOTT**  
Vice President

**DENNIS P. SMITH**  
Vice President and  
Deputy General Counsel

**MICHAEL L. WILDER**  
Vice President and Controller

**ALEXANDER L. WOLMAN**  
Vice President

**HATTIE R.C. BARLEY**  
Assistant Vice President

**CHRISTY R. CLEARE**  
Assistant Vice President

**CARY B. CRABTREE**  
Assistant Vice President

**BARY M. DALTON**  
Assistant Vice President

**JEFFREY B. DEIBEL**  
Assistant Vice President

**TODD E. DIXON**  
Assistant Vice President

**ADAM M. DRIMER**  
Assistant Vice President

**REBECCA GOLDBERG**  
Assistant Vice President

**ANN S. HARRISON**  
Assistant Vice President

**JAMES R. HART**  
Assistant Vice President

**JAMES K. HAYES**  
Assistant Vice President

**SAMUEL HAYES, III**  
Assistant Vice President

**KATHLEEN R. HOUGHTALING**  
Assistant Vice President

**CATHY I. HOWDYSELL**  
Assistant Vice President

**JOHN S. INSLEY, JR.**  
Assistant Vice President

**DIANE R. KNAPP**  
Assistant Vice President

**D. KEITH LARKIN**  
Assistant Vice President

**STEVE V. MALONE**  
Assistant Vice President

**RANDAL C. MANSPILE**  
Assistant Vice President

**PAGE W. MARCHETTI**  
Assistant Vice President and  
Corporate Secretary

**JONATHAN P. MARTIN**  
Assistant Vice President

**DIANE H. McDORMAN**  
Assistant Vice President

**ROBERT J. MINTTEER**  
Assistant Vice President

**BENNIE R. MOORE**  
Assistant Vice President

**JOHNNIE E. MOORE**  
Assistant Vice President

**C. KIM NGUYEN**  
Assistant Vice President

**DENNIS H. OTT**  
Assistant Vice President

**CHRISTOPHER J. PALUMBO**  
Assistant Vice President

**BRENT M. STANTON**  
Assistant Vice President

**MARKUS A. SUMMERS**  
Assistant Vice President

**ALEXANDER T. SWARTZ**  
Assistant Vice President

**JEFFREY K. THOMAS**  
Assistant Vice President

**SANDRA L. TORMOEN**  
Assistant Vice President

**JAMES TROTTA**  
Assistant Vice President

**LAUREN E. WARE**  
Assistant Vice President

**KAREN J. WILLIAMS**  
Assistant Vice President

**H. JULIE YOO**  
Assistant Vice President

## BALTIMORE BRANCH

**STEVEN T. BAREFORD**  
Assistant Vice President

## CHARLOTTE BRANCH

**LISA A. WHITE**  
Group Vice President

**MARSHAL S. AURON**  
Vice President

**JOHN A. BEEBE**  
Vice President

**RICHARD F. WESTERKAMP, JR.**  
Vice President

**TERRY J. WRIGHT**  
Vice President and Charlotte  
Deputy Regional Executive

**MELISSA M. GILL**  
Assistant Vice President

**KELLY J. STEWART**  
Assistant Vice President

## SENIOR PROFESSIONALS

## RESEARCH

**HUBERTO ENNIS**  
Research Advisor

**BORYS M. GROCHULSKI**  
Senior Economist

**ROBERT L. HETZEL**  
Research Advisor

**ANDREAS L. HORNSTEIN**  
Senior Advisor

**RAYMOND E. OWENS, III**  
Policy Advisor

**GARY RICHARDSON**  
Federal Reserve System  
Historian

**PIERRE-DANIEL G. SARTE**  
Senior Advisor

**JOHN R. WALTER**  
Policy Advisor

**ZHU WANG**  
Senior Economist

**ROY H. WEBB**  
Policy Advisor

SUPERVISION, REGULATION,  
AND CREDIT

**AZAMAT ABDYMONUNOV**  
Senior Financial Economist

**ELIANA BALLA**  
Senior Financial Economist

**JEFFREY R. GERLACH**  
Senior Financial Economist

**D. KEITH MAGLINGER**  
Large Bank Principal Examiner

**JIANG BIN PENG**  
Senior Financial Economist

**STANLEY F. POSZYWAK**  
Risk and Policy Team Leader

**TODD M. RYAN**  
Large Bank Principal Examiner

**STEVEN D. SANDERFORD**  
Large Bank Principal Examiner

**PHILLIP C. WATTS**  
Central Point of Contact, BB&T

Listings include officers, senior professionals, and titles as of December 31, 2013