

2013 Annual Report
The Long-Awaited Housing Recovery

Bank Leadership

As of December 31, 2013

Senior Management



Richard W. Fisher
President and CEO



Helen E. Holcomb
First Vice President
and COO



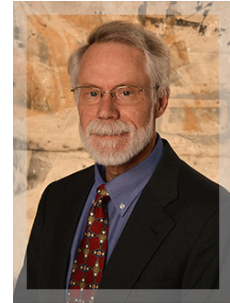
Meredith N. Black
Senior Vice President



John D. Buchanan
Senior Vice President,
General Counsel and
Corporate Secretary



J. Tyrone Gholson
Senior Vice President
and OMWI Director



Evan F. Koenig
Senior Vice President
and Principal Policy
Advisor



Joanna O. Kolson
Senior Vice President



Harvey R. Mitchell III
Senior Vice President



E. Ann Worthy
Senior Vice President



Mine K. Yücel
Senior Vice President
and Director of
Research

The Long-Awaited Housing Recovery

(Continued from Bank Leadership, Senior Management)



Glenda S. Balfantz
Vice President and
General Auditor



Blake Hastings
Vice President in
Charge, San Antonio
Office



Daron D. Peschel
Vice President in
Charge, Houston
Office