



Federal Home Loan Bank
NEW YORK

DIVERSITY STATEMENT

The Federal Home Loan Bank of New York is committed to the following:

To recruit, hire, develop, motivate, promote, retain and compensate all applicants and employees in a nondiscriminatory manner without regard to race, color, religion, sex, national origin, age, disability, genetic information, or any other characteristic protected by applicable law (including Title VII of the Civil Rights Act of 1964);

To ensure that all employment actions, including such matters as compensation, promotions, transfers, benefits, Bank sponsored training/educational assistance, and social and recreational programs are administered in a nondiscriminatory manner without regard to race, color, religion, sex, national origin, age, disability, genetic information, or other protected characteristics; and

To establish and administer all contractual relationships in a nondiscriminatory manner without regard to race, color, religion, sex, national origin, age, disability, genetic information, or other protected characteristics.

The Bank prohibits, and shall not knowingly permit, retaliation or reprisal against a person who in good faith makes a report of unlawful discrimination or any employee who participates in an investigation of alleged unlawful discrimination.

The Bank has established the Office of Minority and Women Inclusion to promote diversity and ensure, to the maximum extent possible in balance with financially safe and sound banking practices, the inclusion and utilization of minorities, women, individuals with disabilities, and minority-, women-, and disabled owned businesses, at all levels, in management and employment, in all business and activities, and in all contracts for services of any kind.

Diversity principles of the Federal Home Loan Bank of New York include:

Employee Recruitment: The Bank engages in recruiting and outreach directed at encouraging individuals who are minorities, women, or individuals with disabilities to seek and apply for employment with the Bank.

Contracting Outreach: The Bank engages in outreach designed to ensure to the maximum extent possible in balance with financially safe and sound business practices the inclusion in contracting opportunities of minorities, women, and individuals with disabilities.

Reasonable Accommodation of Disabilities: The Bank does not discriminate on the basis of disability as defined by applicable law. The Bank attempts to reasonably accommodate the known disability of an employee or

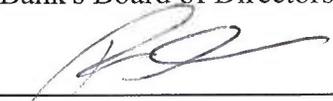
an applicant for employment where such person requests a reasonable accommodation and the accommodation would not constitute an undue hardship to the Bank's business.

Board Nominees: The Bank encourages the consideration of diversity in nominating or soliciting nominees for positions on the Bank's board of directors.

This Diversity Statement shall be posted in the Bank's physical facilities, including through alternative media formats, as necessary, and shall be posted on the Bank's web site. Consistent with the provisions of at 12 C.F.R. § 1207.3(a), this Diversity Statement does not and should not be construed to create any right or benefit, substantive or procedural, enforceable at law, in equity, or through administrative proceeding, by any party against the Bank, its directors, officers, employees, and agents, or any other person.

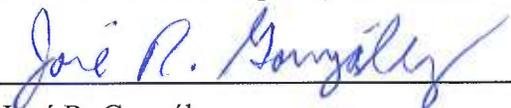
Questions regarding this Diversity Statement may be directed to the Bank's Office of Minority and Women Inclusion.

I certify that the above is a true and correct copy of the diversity statement approved by the Bank's Board of Directors at its meeting on November 17, 2016.



Brian Finnegan
Corporate Secretary

I endorse the above policy statement.



José R. González
President and Chief Executive Officer