



DIVERSITY AND INCLUSION 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, sexual orientation, gender identity or expression, national origin, age, status as a parent, disability, genetic information, sexual and other reproductive health decisions, military or veteran status, or any other characteristic protected by applicable law (including Title VII of the Civil Rights Act of 1964).

To provide equal employment opportunity for disabled employees and job applicants and, in furtherance of that commitment, taking appropriate steps to comply with the applicable provisions of the Americans with Disabilities Act of 1990.

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, sexual orientation, gender identity or expression, national origin, age, status as a parent, disability, genetic information, sexual and other reproductive health decisions, military or veteran status, or other characteristics protected by applicable law (including Title VII of the Civil Rights Act of 1964).

To establish and administer all contractual relationships in a non-discriminatory manner without regard to race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, status as a parent, disability, genetic information, sexual and other reproductive health decisions, military or veteran status, or other characteristics protected by applicable law (including Title VII of the Civil Rights Act of 1964).

To help ensure, to the maximum extent possible in balance with financially safe and sound banking practices, that Minority, Women, and Disabled-Owned Businesses (“MWDOB”) and Broker/Dealers are provided outreach, education, and business opportunities.

To implementing and maintaining an internal dispute resolution procedure for the investigation and resolution of complaints of unfair or discriminatory treatment because of race, color, religion, sex, sexual orientation, gender identity or expression, national origin, age, status as a parent, disability, genetic information, sexual and other reproductive health decisions, military or veteran status, or any other characteristics protected by applicable law (including Title VII of the Civil Rights Act of 1964).

To prohibit, and not knowingly permit, retaliation or reprisal against a person or MWDOB and Broker/Dealer, that in good faith makes a report of unlawful discrimination or any employee who participates in an investigation of alleged unlawful discrimination.

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

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

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.

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.

Reasonable Accommodation for Religious Beliefs: The Bank does not discriminate on the basis of religion. The Bank attempts to reasonably accommodate employees or an applicant to observe their sincerely held religious beliefs, given that an accommodation would not constitute an undue hardship to the Bank's business.

Contracting and Capital Markets Outreach and Education: The Bank engages in outreach and education designed to ensure to the maximum extent possible in balance with financially safe and sound business practices the inclusion in contracting opportunities of MWDOB and Broker/Dealers to the Bank's day-to-day research, funding and investment needs, and seek ways to provide MWDOBs and Broker/Dealers additional information and tools to allow them to potentially grow their business through the Bank.

This Diversity and Inclusion 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 website. Consistent with the provisions of 12 C.F.R. §1223.3(a), this Diversity and Inclusion 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.

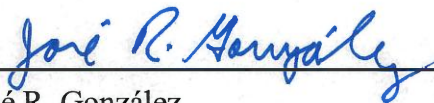
Questions regarding this Diversity and Inclusion Statement may be directed to the Bank's Director of Diversity and Inclusion.

I certify that the above is a true and correct copy of the Diversity and Inclusion Statement approved by the Bank's Board of Directors at its meeting on September 19, 2019.



Brian Finnegan
Corporate Secretary

I endorse the above Diversity and Inclusion Statement.



José R. González
President and Chief Executive Officer