

# The 25 Most Powerful Women in Banking 2004

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- 1) **MARJORIE MAGNER**  
Chairman & CEO, Global Consumer Group  
**Citigroup**
- 2) **PEYTON PATTERSON**  
Chairman, President & CEO  
**NewAlliance Bancshares**
- 3) **AMY BRINKLEY**  
Chief Risk Officer  
**Bank of America**
- 4) **CECE SUTTON**  
Evp, Head of Retail Banking  
**Wachovia**
- 5) **COLLEEN KVETKO**  
President, CEO & Chairman  
**Fifth Third Bank, Florida**
- 6) **PATRICIA MOSS**  
President & CEO  
**Cascade Bancorp**
- 7) **DOREEN WOO HO**  
President, Consumer Credit Group  
**Wells Fargo**
- 8) **JILL DENHAM**  
Vice Chair, Retail Markets  
**CIBC**
- 9) **AVID MODJTABAI**  
Evp & Head of Internet Services Group  
**Wells Fargo**
- 10) **ELIZABETH JAMES**  
Vice Chairman & CIO  
**Synovus Financial**
- 11) **CONSTANCE LAU**  
President & CEO  
**American Savings Bank**
- 12) **SUSAN PITTMAN HORTON**  
President, CEO & Chairman  
**Wheatland Bank**
- 13) **JEAN DAVIS**  
Senior Evp & Division Head for  
IT, eCommerce & Operations  
**Wachovia**
- 14) **CATHY BESSANT**  
Chief Marketing Officer  
**Bank of America**
- 15) **PAMELA MONTEPELIER**  
President & CEO  
**Strata Bank**
- 16) **DINA DUBLON**  
Evp & CFO  
**JPMorgan Chase**
- 17) **MARY LYNN LENZ**  
President & CEO  
**Slade's Ferry Bank**
- 18) **MAURA MARKUS**  
President, Citibank N.A.  
Retail Distribution Group  
**Citigroup**
- 19) **BARBARA DESOER**  
Chief Technology,  
Service & Fulfillment Executive  
**Bank of America**
- 20) **KATHLEEN BEECHEM**  
Evp  
**U.S. Bancorp**
- 21) **CAROL NELSON**  
President & CEO  
**Cascade Financial**
- 22) **MELANIE DRESSEL**  
President & CEO  
**Columbia Banking System**
- 23) **LEEANNE LINDERMAN**  
Evp  
**Zions First National Bank**
- 24) **ROSE PATTEN**  
Senior Evp, HR & Head, Office of  
Strategic Management  
**BMO Financial**
- 25) **SUSAN SMITH**  
Evp & CFO  
**Metropolitan National Bank**

# The 25 Women to Watch 2004

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- 1) **MARION SANDLER**  
Co-CEO  
**Golden West Financial**
- 2) **CARRIE TOLSTEDT**  
Group Evp, Regional Banking  
**Wells Fargo**
- 3) **HEIDI MILLER**  
Evp, Treasury and Security Services  
**JPMorgan Chase**
- 4) **SANDY DERICKSON**  
Vice Chairman  
**Household International**
- 5) **CAROLYN DREXEL**  
Evp  
**North Fork Bancorp**
- 6) **DEBRA LINS**  
President, CEO & Director  
**Community Business Bancshares**
- 7) **DIANA KIRK**  
Evp  
**Zions First National Bank**
- 8) **ELLEN ALEMANY**  
Evp, Commercial Business Group,  
President & CEO, CitiCapital  
**Citigroup**
- 9) **RANJANA CLARK**  
Evp, Treasury Management  
**Wachovia**
- 10) **DIANE THORMODSGARD**  
President, Corporate Trust,  
Institutional Trust & Custody Services  
**U.S. Bank**
- 11) **ANNE ARVIA**  
President & CEO  
**ShoreBank**
- 12) **LORRAINE BOSTON**  
Evp, Commercial Services  
**Kennebunk Savings Bank**
- 13) **FAITH MASSINGALE**  
Evp, Consumer Value & Growth Markets, Citi Cards  
**Citigroup**
- 14) **GIGI DIXON**  
Svp & Director of National Relationships  
**Wachovia**
- 15) **DEANNA OPPENHEIMER**  
President, Banking & Financial Services  
**Washington Mutual**
- 16) **LYNNE WINES**  
President & CEO  
**Union Bank**
- 17) **RUTH MCLAREN**  
Svp  
**Community Bank of Oak Park River Forest**
- 18) **HEIDI STANLEY**  
Vice Chair & COO  
**Sterling Savings Bank**
- 19) **JOANN BOURNE**  
Evp & Group Head, Commercial  
Deposits & Treasury Management  
**Union Bank of California**
- 20) **PATRICIA WESNER**  
Evp, Retail Payment Solutions  
**U.S. Bank**
- 21) **DONITA KOVAL**  
President & CEO  
**Omega Bank**
- 22) **THERESA SCHEFSTAD**  
President, CEO & Director  
**Raymond James Bank**
- 23) **JAN CLOYDE**  
Evp & Director of Banking Services  
**City National Bank**
- 24) **CYNTHIA BLANKENSHIP**  
President & COO  
**Bank of the West**
- 25) **NADIA CAVNER**  
Svp & Financial Consultant  
**USBancorp Investments**