

Senior Economist
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Gary Zimmerman joined the Federal Reserve Bank of San Francisco in 1973. As an economist, his research, analysis and outreach activities support both the economic research and public information departments. From 1996 to 1999, Gary served as the FDIC's San Francisco Regional Economist.

Gary's research has focused on economic and banking topics in the Twelfth District. He has written articles on the regional economy, the high-tech sector in the West, and the cyclical behavior of industries high-tech, aerospace, and construction. Other published research has covered community bank performance, banking industry competition, and foreign banking activities in California.

Gary earned his bachelor's and master's degrees in economics from Cal-State East Bay (Hayward). He also has been a guest professor at the Wirtschaftsuniversität Wien (Economics University of Vienna) in Austria. Prior to that, he lectured on banking and financial institutions at the Graduate School of Business at Cal-State University, Hayward.

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