

Federal Reserve Bank Financial Disclosure Report (Form A)

Board of Governors
of the Federal Reserve System
Washington, DC 20551

FR 08-100-03

Federal Reserve Bank policy requires the reporting and publishing of this information, which will be reviewed to determine compliance with applicable Federal Reserve policies and federal laws.

Click [Detailed Instructions](#) for additional reporting information.

Report Type: Annual
Year (Annual Report only): 2026
Date of Appointment/Separation: 08/21/2024

FILER'S INFORMATION

Hammack Elizabeth M President and Chief Executive Officer Cleveland
Last Name First Name MI Position Reserve Bank

I certify the statements I have made in this report are true, complete and correct to the best of my knowledge.

[Redacted] 5/15/26
Filer Signature Date (MM/DD/YYYY)

RESERVE BANK ETHICS OFFICER'S OPINION

On the basis of information contained in this report and in consultation with the Board's Designated Agency Ethics Official, I conclude that the filer is in compliance with applicable ethics laws and policies (subject to any comments below).

Christine M. Weiss Christine M Weiss - NRAS Digitally signed by Christine M Weiss
Reviewing Official Name Reviewing Official Signature - NRAS User2
User2 Date: 2026.05.15 10:25:31 -04'00' May 15, 2026
Date (MM/DD/YYYY)

BOARD DESIGNATED AGENCY ETHICS OFFICIAL'S OPINION

On the basis of information contained in this report and in consultation with the Reserve Bank's Ethics Officer, I conclude that the filer is in compliance with applicable ethics laws and policies (subject to any comments below).

Sean Croston SEAN CROSTON Digitally signed by SEAN CROSTON
Board Designated Agency Ethics Official Name Board Designated Agency Ethics Official Signature Date: 2026.05.15 10:45:20 -04'00' May 15, 2026
Date (MM/DD/YYYY)

COMMENTS OF REVIEWING OFFICIALS

Federal Reserve Bank Financial Disclosure Report (Form A)

PART 1. POSITIONS HELD OUTSIDE THE FEDERAL RESERVE SYSTEM

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report any positions that you held at any time during the reporting period (excluding positions within the Federal Reserve System). Reportable positions include those of an officer, director, trustee, general partner, proprietor, representative, employee, or consultant of any for-profit or non-profit organization (whether compensated or uncompensated).

Also report any position held by your spouse or domestic partner, child, parent or sibling with a domestic or foreign depository institution, its holding company (financial, bank or savings and loan) or a non bank affiliate; a company that owns a bank or savings and loan, a systemically important financial institution, a financial market utility, or primary government securities dealer; or any entity which, to your knowledge, does or seeks to do business with the Bank.

Select "None" if you do not have anything to report. Click [Part 1 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Organization Name | City/State | Organization Type | Position Held | Position Holder | From (MM/YYYY) | To (MM/YYYY) |
|---|-----------------------------|---------------|-------------------|------------------------|-----------------|----------------|--------------|
| 1 | City Harvest | New York, NY | Non-Profit | Board Member | Filer | 01/2024 | Present |
| 2 | Math for America | New York, NY | Non-Profit | Board Chair | Filer | 05/2019 | Present |
| 3 | University Hospitals | Cleveland, OH | Non-Profit | Board Member | Filer | 12/2024 | Present |
| 4 | Greater Cleveland Food Bank | Cleveland, OH | Non-Profit | Board Member | Filer | 10/2025 | Present |
| 5 | Bench Equity 2 LLC | New York, NY | LLC | Administrative Manager | Filer | 04/2013 | April 2026 |
| 6 | Charben 1 LLC | Cleveland, OH | LLC | Administrative Manager | Filer | 05/2024 | Present |
| 7 | Family Trust #1 | New York, NY | Trust | Trustee | Filer | 12/2012 | Present |

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PART 2. FILER'S & SPOUSE'S OR DOMESTIC PARTNER'S EMPLOYMENT ASSETS & INCOME AND RETIREMENT ACCOUNTS

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report each source of your earned and other non-investment income over \$200 during the reporting period (e.g., salary, fees, partnership share and other business income, honoraria, scholarships, and prizes). For your spouse or domestic partner, report the source, exact value, and date of honoraria exceeding \$200, and report the source, but not the amount, of other earned or non-investment income exceeding \$1,000.

Report each asset related to your or your spouse's or domestic partner's business, employment, or other income-generating activities if the value of the asset at the end of the reporting period exceeded \$1,000 or if more than \$200 in income was received during the reporting period (e.g., equity in a business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, anticipated payments such as severance payments, deferred compensation, and intellectual property, such as book deals and patents).

Select "**None**" if you do not have anything to report. Click [Part 2 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Description | Owner | Excepted Investment Fund (EIF) | Value | Income Type | Income Amount |
|----|-----------------------------------------------------------------------------------------------------|---------------------------|--------------------------------|---------------------------|-------------------|---------------------------|
| 1 | SSgA S&P 500 Index Fund (GS 401(k)) | Filer | Yes | \$1,000,001 - \$5,000,000 | | None (or less than \$201) |
| 2 | Core Bond Index SSGA (GS 401(k)) | Filer | Yes | \$500,001 - \$1,000,000 | | None (or less than \$201) |
| 3 | Wellington Small Cap Eq (GS 401(k)) | Filer | Yes | \$500,001 - \$1,000,000 | | None (or less than \$201) |
| 4 | Capital Group US High Yield Bond Fund (GS 401(k)) | Filer | Yes | \$500,001 - \$1,000,000 | | None (or less than \$201) |
| 5 | Goldman Sachs - Final 401K employer-matching contribution for 2024 | Filer | No | | 401K contribution | \$12,500 |
| 6 | GS Defined Benefit Plan (value not readily ascertainable - eligible for \$352.25 monthly at age 65) | Filer | No | | | None (or less than \$201) |
| 7 | Case Western Reserve University compensation | Spouse / Domestic Partner | No | | Wages | |
| 8 | Bench Consulting LLC (Private Consulting Company) | Spouse / Domestic Partner | No | \$1,001 - \$15,000 | | None (or less than \$201) |
| 9 | Credit Suisse - Pension (value not readily ascertainable) | Spouse / Domestic Partner | No | | | None (or less than \$201) |
| 10 | Ishares Tr MSCI ACWI (ACWI) - (SEP IRA) | Spouse / Domestic Partner | Yes | \$15,001 - \$50,000 | | None (or less than \$201) |
| 11 | Spouse IRA | Spouse / Domestic Partner | No | | | |
| 12 | Fidelity Government Cash Reserves | Spouse / Domestic Partner | Yes | \$1,001 - \$15,000 | | None (or less than \$201) |
| 13 | AQR Long Short Equity (QLENX) | Spouse / Domestic Partner | Yes | \$500,001 - \$1,000,000 | | None (or less than \$201) |

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|----|-----------------------------------------------------------------------------------------------------------|---------------------------|-----|-----------------------|--|---------------------------|
| 14 | Ishares Core S&P 500 ETF (IVV) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 15 | Ishares MSCI EAFE ETF (EFA) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 16 | Ishares S&P Euro (IEV) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 17 | Ishares MSCI Asia ETF (AAXJ) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 18 | Ishares MSCI ACWI ETF (ACWI) | Spouse / Domestic Partner | Yes | \$50,001 - \$100,000 | | None (or less than \$201) |
| 19 | SPDR S&P 500 ETF Trust (SPY) | Spouse / Domestic Partner | Yes | \$50,001 - \$100,000 | | None (or less than \$201) |
| 20 | Vanguard Int'l Equity Allworld (VEU) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 21 | Ishares Broad USD High Yield Corporate Bond ETF (USHY) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 22 | SPDR S&P International ETF (DWX) | Spouse / Domestic Partner | Yes | \$15,001 - \$50,000 | | None (or less than \$201) |
| 23 | AirMettle (Big data analytics tool) vested stock options (value not readily ascertainable) 20,000 options | Spouse / Domestic Partner | No | | | None (or less than \$201) |
| 24 | (cont'd from line 23) - strike \$0.02, exp 8/26/32 | | | | | |

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PART 3. OTHER ASSETS AND INCOME

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report each asset held for investment or the production of income, not already reported in Part 2, that ended the reporting period with a value greater than \$1,000 or from which more than \$200 in income was received during the reporting period.

Select "None" if you do not have anything to report. Click [Part 3 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Description | Owner | Excepted Investment Fund (EIF) | Value | Income Type | Income Amount |
|----|--------------------------------------------------------|-------|--------------------------------|-----------------------------|-------------|---------------------------|
| 1 | U.S. bank #1 (Cash) | Filer | No | \$100,001 - \$250,000 | | None (or less than \$201) |
| 2 | U.S. bank #2 (Cash) | Filer | No | None (or less than \$1,001) | Interest | \$2,501 - \$5,000 |
| 3 | Vanguard Treasury Money Mkt (VUSXX) | Filer | Yes | \$500,001 - \$1,000,000 | | \$2,501 - \$5,000 |
| 4 | Brokerage Account | Filer | No | | | |
| 5 | GS Financial Square Treasury Instruments Fund (FTIXX) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$100,001 - \$1,000,000 |
| 6 | iShares Core S&P 500 ETF CMN (IVV) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$15,001 - \$50,000 |
| 7 | Vanguard Intermediate Term Bond Index Fund ETF (BIV) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$50,001 - \$100,000 |
| 8 | iShares Broad USD High Yield Corporate Bond ETF (USHY) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$100,001 - \$1,000,000 |
| 9 | iShares S&P 500 Value ETF CMN (IVE) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$15,001 - \$50,000 |
| 10 | SPDR S&P 500 ETF Trust (SPY) | Filer | Yes | \$500,001 - \$1,000,000 | | \$5,001 - \$15,000 |
| 11 | Goldman Sachs Dynamic Municipal Income Fund (GAJPM) | Filer | Yes | \$5,000,001 - \$25,000,000 | | \$100,001 - \$1,000,000 |
| 12 | Vanguard Small cap ETF (VB) | Filer | Yes | \$500,001 - \$1,000,000 | | \$5,001 - \$15,000 |
| 13 | iShares Core MSCI EAFE ETF (IEFA) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$15,001 - \$50,000 |
| 14 | iShares Currency Hedged MSCI EAFE ETF (HEFA) | Filer | Yes | \$1,000,001 - \$5,000,000 | | \$15,001 - \$50,000 |
| 15 | iShares Core MSCI Emerging Markets ETF (IEMG) | Filer | Yes | \$100,001 - \$250,000 | | \$2,501 - \$5,000 |

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|----|-----------------------------------------------------------------------------------------------------------|-------|-----|-------------------------|---------------|---------------------------|
| 16 | Riverside Drive Opportunity Zone Solutions LLC - Real Estate Development | Filer | Yes | \$500,001 - \$1,000,000 | | None (or less than \$201) |
| 17 | Northvolt Investors SLP (Limited partnership in Swedish battery developer) (omitted from prior report due | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 18 | (cont'd from line 17) to information that the investment was worthless) | | | | | |
| 19 | AREP Pooler Investor LLC (holds commercial real estate, Savannah, GA) | Filer | No | \$50,001 - \$100,000 | Distributions | \$1,951 |
| 20 | AREP Warden QOF LLC (holds commercial real estate Chamblee, GA) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 21 | AREP WDP QOF LLC (holds commercial real estate, Nashville, TN) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 22 | Romack Holdings 1 LLC (Boat Lease) | Filer | No | \$250,001 - \$500,000 | Rental Income | \$15,001 - \$50,000 |
| 23 | US Treasury Series I Bonds | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 24 | Family Trust #1 | Filer | No | | | |
| 25 | Vintage VIII Employee LP | Filer | Yes | \$250,001 - \$500,000 | | \$15,001 - \$50,000 |
| 26 | Vintage VIII Employee LP (Carried Interest) | Filer | Yes | \$500,001 - \$1,000,000 | | \$15,001 - \$50,000 |
| 27 | Social Leverage Capital Fund III LP (based on most recent capital statement 9/30/2025) | Filer | Yes | \$250,001 - \$500,000 | | None (or less than \$201) |
| 28 | AirMettle Inc - Simple Agreement for Future Equity (Big Data Software) (listed at cost) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 29 | Jurny Inc (Vacation Rental Management) (Preferred Stock) (listed at cost) | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 30 | Landyard A Shared Stay Inc - Simple Agreement for Future Equity (Seasonal Housing Placement) (at cost) | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 31 | Pierpoint HDX SPV LP (listed at cost) (Holds Pierpoint HDX - medical device company) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 32 | Vetnos LLC (Gaming Software and IP) assets: | Filer | No | | | |
| 33 | Vetnos LLC (listed at cost) - Simple Agreement for Future Equity | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 34 | Vetnos LLC Litigation Payment Agreement (listed at cost) | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 35 | Vetnos LLC (LLC Membership) (listed at cost) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 36 | Wagmo Inc (Pet insurance technology) (listed at cost) | Filer | No | \$15,001 - \$50,000 | | None (or less than \$201) |

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|----|--------------------------------------------------------------------------------------------------------|---------------------------|-----|---------------------------|----------|---------------------------|
| 37 | Carbon Capture Inc (Climate Technology Co.) (listed at cost) | Filer | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 38 | GS Financial Square Treasury Instruments Fund (FTIXX) | Filer | Yes | \$250,001 - \$500,000 | | \$15,001 - \$50,000 |
| 39 | Mass Mutual, Whole Life Policy | Filer | No | \$1,000,001 - \$5,000,000 | | None (or less than \$201) |
| 40 | Loan to Family Member | Filer | No | \$250,001 - \$500,000 | Interest | \$5,001 - \$15,000 |
| 41 | Family Trust #2 | Spouse / Domestic Partner | No | | | |
| 42 | Vintage VIII Employee LP | Spouse / Domestic Partner | Yes | \$250,001 - \$500,000 | | \$15,001 - \$50,000 |
| 43 | Vintage VIII Employee LP (Carried Interest) | Spouse / Domestic Partner | Yes | \$500,001 - \$1,000,000 | | \$15,001 - \$50,000 |
| 44 | Social Leverage Capital Fund III LP (based on most recent capital statement 9/30/2025) | Spouse / Domestic Partner | Yes | \$250,001 - \$500,000 | | None (or less than \$201) |
| 45 | AirMettle Inc - Simple Agreement for Future Equity (Big Data Software) (listed at cost) | Spouse / Domestic Partner | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 46 | Jurny Inc (Vacation Rental Management) (Preferred Stock) (listed at cost) | Spouse / Domestic Partner | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 47 | Landyard A Shared Stay Inc - Simple Agreement for Future Equity (Seasonal Housing Placement) (at cost) | Spouse / Domestic Partner | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 48 | Pierpoint HDX SPV LP (listed at cost) (Holds Pierpoint HDX - medical device company) | Spouse / Domestic Partner | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 49 | Vetnos LLC (Gaming Software and IP) assets: | Spouse / Domestic Partner | | | | |
| 50 | Vetnos LLC (listed at cost) - Simple Agreement for Future Equity | Spouse / Domestic Partner | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 51 | Vetnos LLC Litigation Payment Agreement (listed at cost) | Spouse / Domestic Partner | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 52 | Vetnos LLC (LLC Membership) (listed at cost) | Spouse / Domestic Partner | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 53 | Wagmo Inc (Pet insurance technology) (listed at cost) | Spouse / Domestic Partner | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 54 | Carbon Capture Inc (Climate Technology Co.) (listed at cost) | Spouse / Domestic Partner | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 55 | Mass Mutual, Whole Life Policy | Spouse / Domestic Partner | No | \$1,000,001 - \$5,000,000 | | None (or less than \$201) |
| 56 | Loan to Family Member | Spouse / Domestic Partner | No | \$250,001 - \$500,000 | Interest | \$5,001 - \$15,000 |
| 57 | iShares Core S&P 500 ETF CMN (IVV) | Spouse / Domestic Partner | Yes | \$1,000,001 - \$5,000,000 | | \$15,001 - \$50,000 |

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|----|-----------------------------------------------------------|---------------------------|-----|----------------------------|---------------|---------------------------|
| 58 | Vanguard Small cap ETF (VB) | Spouse / Domestic Partner | Yes | \$250,001 - \$500,000 | | \$2,501 - \$5,000 |
| 59 | iShares Core MSCI EAFE ETF (IEFA) | Spouse / Domestic Partner | Yes | \$500,001 - \$1,000,000 | | \$15,001 - \$50,000 |
| 60 | iShares Currency Hedged MSCI EAFE ETF (HEFA) | Spouse / Domestic Partner | Yes | \$500,001 - \$1,000,000 | | \$15,001 - \$50,000 |
| 61 | iShares Core MSCI Emerging Markets ETF (IEMG) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | \$5,001 - \$15,000 |
| 62 | GS Financial Square Treasury Instruments Fund (FTIXX) | Spouse / Domestic Partner | Yes | \$500,001 - \$1,000,000 | | \$15,001 - \$50,000 |
| 63 | Bench Equity 2 LLC (Holds NYC Apartment) | Filer | No | \$5,000,001 - \$25,000,000 | Rental Income | \$50,001 - \$100,000 |
| 64 | Brokerage Account: | Spouse / Domestic Partner | No | | | |
| 65 | GS Financial Square Treasury Instruments Fund (FTIXX) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | \$5,001 - \$15,000 |
| 66 | GS Sterling Liquid Reserves Fund | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | \$1,001 - \$2,500 |
| 67 | iShares S&P 500 Growth ETF (IVW) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | \$1,001 - \$2,500 |
| 68 | Zero Carbon 2022 LP (Energy Transition Technologies Fund) | Spouse / Domestic Partner | Yes | \$100,001 - \$250,000 | | None (or less than \$201) |
| 69 | US Treasury Series I Bonds | Spouse / Domestic Partner | No | \$50,001 - \$100,000 | | None (or less than \$201) |
| 70 | US bank #1 (Cash) | Spouse / Domestic Partner | No | \$1,001 - \$15,000 | | None (or less than \$201) |
| 71 | Vanguard Treasury Money Mkt (VUSXX) | Spouse / Domestic Partner | Yes | \$250,001 - \$500,000 | | \$5,001 - \$15,000 |
| 72 | Irrevocable Trust #1 (Dependent non-minor child) | Dependent Child | No | | | |
| 73 | GS Financial Square Treasury Instruments Fund (FTIXX) | Dependent Child | Yes | Over \$1,000,000 | | \$50,001 - \$100,000 |
| 74 | State Street SPDR S&P 500 ETF (SPY) | Dependent Child | Yes | \$100,001 - \$250,000 | | \$1,001 - \$2,500 |
| 75 | State Street SPDR S&P Oil & Gas ETF (XOP) | Dependent Child | Yes | \$15,001 - \$50,000 | | \$201 - \$1,000 |
| 76 | iShares S&P 500 Value ETF (IVE) | Dependent Child | Yes | \$250,001 - \$500,000 | | \$1,001 - \$2,500 |
| 77 | Vanguard Value (VTV) | Dependent Child | Yes | \$100,001 - \$250,000 | | \$2,501 - \$5,000 |
| 78 | iShares Core S&P US Value ETF (IUSV) | Dependent Child | Yes | \$100,001 - \$250,000 | | \$5,001 - \$15,000 |

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|----|-----------------------------------------------------------------|-----------------|-----|-----------------------------|---------------|---------------------------|
| 79 | Vanguard Star Fund International (VXUS) | Dependent Child | Yes | \$15,001 - \$50,000 | | \$201 - \$1,000 |
| 80 | New York State Urban Development Corp Rev 5% 3/15/25 | Dependent Child | No | None (or less than \$1,001) | Interest | \$201 - \$1,000 |
| 81 | Promissory Note Receivable (from Bench Equity LLC) | Dependent Child | No | \$1,000,001 - \$5,000,000 | Interest | \$100,001 - \$1,000,000 |
| 82 | Promissory Note Receivable (from Family Member) | Dependent Child | No | \$250,001 - \$500,000 | Interest | \$15,001 - \$50,000 |
| 83 | US Treasury Series I Bonds | Dependent Child | No | \$15,001 - \$50,000 | | None (or less than \$201) |
| 84 | Brokerage account (Dependent non-minor child) | Dependent Child | No | | | |
| 85 | Fidelity Treasury Money Mkt (FZFXX) | Dependent Child | Yes | \$1,001 - \$15,000 | | \$201 - \$1,000 |
| 86 | Fidelity Treasury Only Money Mkt (FDLXX) | Dependent Child | Yes | \$15,001 - \$50,000 | | \$201 - \$1,000 |
| 87 | Invesco QQQ Tr Unit Ser 1 (QQQ) | Dependent Child | Yes | \$15,001 - \$50,000 | | None (or less than \$201) |
| 88 | SPDR S&P 500 ETF Trust (SPY) | Dependent Child | Yes | \$1,001 - \$15,000 | | \$1,001 - \$2,500 |
| 89 | NY 529 Plan (Underlying Holding - Vanguard Short Term Reserves) | Dependent Child | No | \$15,001 - \$50,000 | Distributions | \$15,363 |

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PART 4. FILER'S EMPLOYMENT AGREEMENTS AND ARRANGEMENTS

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report any agreements or arrangements that you had during the reporting period for the following: (1) continuing participation in an employee welfare or benefit plan maintained by a former employer; (2) leave of absence; (3) future employment; or (4) continuation of payments by a former employer (e.g., severance payments).

Select "**None**" if you do not have anything to report. Click [Part 4 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Employer or Party | City/State | Status and Terms | Start Date (MM/YYYY) |
|---|-------------------|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| 1 | Goldman Sachs | New York, NY | Pursuant to company policy for retired Participating Managing Directors, I and my spouse may retain health insurance coverage for life at our expense. | 08/1993 |
| 2 | Goldman Sachs | New York, NY | I will continue to participate in this defined contribution plan. The plan sponsor ceased making contributions after my separation with the exception of a matching contribution | 08/1993 |
| 3 | | | (cont'd from line 2) received in February 2025 based on my 2024 contributions. | |
| 4 | Goldman Sachs | New York, NY | I will continue to participate in this defined benefit plan. | 08/1993 |
| 5 | Goldman Sachs | New York, NY | Pursuant to company policy for retired Participating Managing Directors, I will retain financial planning services offered through Goldman Sachs Wealth Services at my own expense. | 11/2010 |

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PART 5. TRANSACTIONS

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report any purchase, sale, or exchange of real property or securities in excess of \$1,000 that was made by you, your spouse or domestic partner, or your dependent child during the reporting period. This Part is not required for New Filer reports.

Select "None" if you do not have anything to report. Click [Part 5 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Description | Owner | Type | Date (MM/DD/YYYY) | Amount |
|---|-------------------------------------------------------------------------------------------------------|---------------------------|----------|-------------------|-----------------------|
| 1 | GS Dynamic Municipal Income Fund Class P - Monthly Automatic Dividend Reinvestment | Filer | Purchase | | \$250,001 - \$500,000 |
| 2 | GS Sterling Liquid Reserves | Spouse / Domestic Partner | Sale | 03/25/2025 | \$15,001 - \$50,000 |
| 3 | GS Sterling Liquid Reserves | Spouse / Domestic Partner | Sale | 09/22/2025 | \$15,001 - \$50,000 |
| 4 | Zero Carbon Capital 2022 LP - Capital Contribution Zero Carbon Capital 2022 LP - Capital Contribution | Spouse / Domestic Partner | Purchase | 03/26/2025 | \$15,001 - \$50,000 |
| 5 | Zero Carbon Capital 2022 LP - Capital Contribution Zero Carbon Capital 2022 LP - Capital Contribution | Spouse / Domestic Partner | Purchase | 09/23/2025 | \$15,001 - \$50,000 |
| 6 | Vanguard Short-Term Reserves (NY 529 Plan) | Dependent Child | Sale | 03/13/2025 | \$1,001 - \$15,000 |
| 7 | Vanguard Short-Term Reserves (NY 529 Plan) | Dependent Child | Sale | 09/05/2025 | \$1,001 - \$15,000 |

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PART 6. LIABILITIES

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report liabilities over \$10,000 that you, your spouse or domestic partner, or your dependent child owed at any time during the reporting period. Select "None" if you do not have anything to report. Click [Part 6 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Creditor Name | Debtor | Type | Amount | Year Incurred | Interest Rate | Term | More Favorable Terms? |
|----|---------------------|-------------------------|-------------------------------------|----------------------|---------------|---------------|-----------|-----------------------|
| 1 | Zero Carbon 2022 LP | Spouse/Domestic Partner | Outstanding Capital Call Obligation | \$50,001 - \$100,000 | 2022 | N/A | On Demand | No |
| 2 | | | | | | | | |
| 3 | | | | | | | | |
| 4 | | | | | | | | |
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| 10 | | | | | | | | |

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PART 7. GIFTS

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Report gifts totaling more than \$480 that you, your spouse or domestic partner, and your dependent children received from any one source during the reporting period. If more than one gift was received from a single source: (1) Determine the value of each item received from that source; (2) exclude each item valued at \$192 or less and (3) add the value of those items valued at more than \$192. If the total is more than \$480 then you must report each item valued at more than \$192. This Part is not required for New Filer reports.

Select "**None**" if you do not have anything to report. Click [Part 7 Detailed Instructions](#) for additional reporting information and exceptions.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

| # | Source Name | City/State | Brief Description | Value |
|----|-------------|------------|-------------------|-------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |

Federal Reserve Bank Financial Disclosure Report (Form A)

PART 8. OTHER SITUATIONS

(Note: This is a public form; do not include account numbers, street addresses, or family member names.)

Reporting Requirement: Describe any other relationship or circumstance that you believe might constitute an actual or apparent conflict of interest. For example, if your father-in-law is the president of a company with which the Bank does business, you should report that in this section.

Select “None” if you do not have anything to report. Click [Part 8 Detailed Instructions](#) for additional reporting information.

Filer's Name: Elizabeth Hammack

None (Nothing to report)

Other Situations

A member of my immediate family has received a written offer for a summer internship at Goldman Sachs, which will commence in the summer of 2026. For the duration of the internship, I confirm I will not participate in any call or meeting with Goldman Sachs without first checking with ethics officials.