## FORM A Federal Reserve Bank of Cleveland FINANCIAL DISCLOSURE REPORT

Reporting Status Incumbent (Check Appropriate New Filer	[For incumbent filers] Calendar Year Covered By Report	Date of Appointment	Reporting Periods
Box)	2022	6/1/2014	Incumbents: The reporting period is the preceding calendar year except with regard to Part II of Schedule C and
Last Name		First Name and Middle Initial	Schedule D where you must also include the filing year up to the date you file.
Mester		Loretta J.	New Filers: Schedule A-The reporting period for
Position			income is the preceding calendar year and the current calendar year up to the date of filing. Value assets as of any date that is
President and CEO			less than 31 days before the date of filing.
			Schedule B-Not applicable.
	Signature of Reporting Individual	Date	Schedule C, Part I (Liabilities)-The reporting period is the preceding calendar
I CERTIFY that the statements I have made on this form and all attached schedules are true, complete and correct to the best of my knowledge and belief.		5/15/2023	year and the current calendar year up to any date you choose that is within 31 days of the date filing.
Reserve Bank Ethics Officer's Review	Signature of Reserve Bank Ethics Officer	Date	Schedule C, Part II (Agreement or Arrangement)-Show any agreement or arrangement as of the date of filing.
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.		5/15/2023	Schedule D, Part I (Outside Positions)- The reporting period is the preceding two calendar years and the current calendar year up to the date of filing.
Board Designated Agency Ethics Official's Review	Signature of Board Designated Agency Ethics Official	Date	Schedule D, Part II (Other Situations)- The reporting period is as of the date of filing.
Bank Ethics Officer I conclude that the files	SEAN  Digitally signed by SEAN CROSTON  Date: 2023.05.15 15:44:41 -04'00'	5/15/2023	
Comments of Reviewing Officials (If addition	nal space is required, use the reverse side of this sheet)	-	
You may use a separate page if you need	additional space to complete this Form A or any of its Schedules.	Check box if comments a	re continued on the reverse side)

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		ndividual's Name																	Ca	lend	ar Ye		overe	ed	Page Number
Lore	tta J.	. Mester						S	CH	1EI	DU	LE	Α								20	22			~
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		Assets and Incom	ne		,		ose	of As	porti	_					nd ame C for t			lone (or less the	an \$2	201)	' is c	hec	ked,	no (	other entry is
		Block A					Blo	ck E	3									Block (	С						
had a f	air mark	sset held for the production of i			5										Ty	ре					Amo	ount			Date
See the	sitory in	ctions for special rule for reporti stitution and other entities rega	rdless of value.	0	None (or less than \$1 001)	000 000	- \$250,000	\$250,001 - \$500,000	\$500.001 - \$1.000.000	Over \$1,000.000		Rent and Royalties		sins	Excepted Investment Fund	Trust	rust	Other	None (or less than \$201)	\$1,000	- \$25,000	\$150,000	\$150,001 - \$500,000	000'	(Mo., Day, Yr.)
		sset or source of income, which come during the reporting perio		SZER	0 00	64 004 e		50.001	00.00	er \$1.0	Dividends	nt and I	Interest	Capital Gains	Septed	Excepted Trust	Qualified Trust	(Specify Type)	e (or les		\$ 1,001 - 8	\$25,001 -	0,001	Over \$500,000	Only if Honoraria
None				R	2	5 5	3	\$2	\$50	ð	<u> </u> ≧	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	重	S	ᇫ	Ä	ð		Š	\$201	\$	\$25	\$15	ŏ	
		Central Airlines Commo	on	s		×					x								x						
Exam	ples:	Doe Jones & Smith, Ho	metown, USA	Е														Law Partnership Income				x			
		Kempstone Equity Fund	d	E			x								x						x				
1		uard Cash Reserves Fed M ral (VMRXX)	oney Market Fund	J				Х							Х						Х				
2	Vang (VEX	uard Extended Market Index	x Fund Admiral	J						Х					Х							Х			
3	Vang	uard Mid-Cap Index Fund A	dmiral (VIMAX)	J						Х					Х							Х			
4	Vang (VWL	uard Long-Term Tax-Exemp .UX)	ot Fund Admiral	J			X								Х						Х				
5		uard Total International Stor ral (VTIAX)	ck Index Fund	J			X								Х						Х				
6	Vang (VBT	uard Total Bond Market Inde LX)	ex Fund Admiral	J						Х					Х							Х			
7	_	uard 500 Index Fund Admir	' '	J						Х					Х							Х			
8	Vang Fund	uard Pennsylvania Long-Te Admiral (VPALX)	rm Tax-Exempt	J						Х					Х							Х			
9	Fideli	ty 500 Index Fund (FXAIX)		J				Х							Х						Х				
10	10 Fidelity Total Bond Fund (FTBFX)		J			Х								Х						Х					
11	Fideli	ty Government Cash Reser	ves (FDRXX)	J		X									Х					Х					

Х

Х

Fidelity Traditional IRA (Fidelity Government Cash Reserves (FDRXX))

12

Reporting Individual's Name																		Cal	lenda	ır Ye	ar C	overe	ed	Page Number
Lore	tta J. Mester				SC	HE	ΞD	UL	Ε	Α. (	cor	ntir	nue	d						20:	22			3
										-,														
	Assets and Incom	e			t clo		rep iod	sets ortin	g					nd amo C for th			one (or less that		201)"	is c	hec	ked,	no d	other entry is
Identify	each asset held for the production of it	ncome, which												т.,			1			۸				
had a f	air market value exceeding \$1,000 at the period.			\$1,001)					1					Ту	pe					Amo	ount			Date
See the a depos	e instructions for special rule for reporti- sitory institution and other entities regal each asset or source of income, which	rdless of value.	o w	None (or less than \$1,	- \$50,000	1 - \$250,000	01 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000	spi	nd Royalties		Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Trust	Other (Specify	None (or less than \$201)	\$1,000	- \$25,000	\$25,001 - \$150,000	01 - \$500,000	\$500,000	(Mo., Day, Yr.) Only if
over \$2	00 in income during the reporting perio	a.	N E	) e	\$1,001	\$50,001	\$250,001	00,00	<u>ام</u>	Dividends	Rent and F	Interest	oital	Septe	epte	alifie	Type)	e (or	111	\$ 1,001	9	\$150,001 -	.e.	Honoraria
None			R	2	\$1,	\$5(	\$25	\$50	Š	ē	Re	Ţ	S	Α̈́Ξ	ă	ð		2	\$201	8	\$25	\$1	Over	
13	Fidelity Traditional IRA (Fidelity C Reserves (FDRXX))	Sovernment Cash	S		Х									Х				Х						
14	TIAA University of Pennsylvania (Spouse's retirement plan)	Matching Plan:†	S																					
14.1	Vanguard Total Bond Market II (VBTIX)†	ndex Fund Inst	S	Х										Х				Х						
14.2	Vanguard Target Retirement 2	030 Fund Inst †	S						Х					Х				Х						1
15	TIAA University of Pennsylvania (Spouse's retirement plan)	Basic Plan †	S																					
15.1	Vanguard Total Bond Market II (VBTIX) †	ndex Fund Inst	S	Х										Х				Х						
15.2	Vanguard Target Retirement 2	030 Fund Inst †	S				X							Х				Х						
16	TIAA Supplemental Retirement A University of Pennsylvania:† (Spouse's retirement plan)	•	S																					
16.1	Vanguard Total Bond Market II VBTIX) †	ndex Fund Inst	S	Х										Х				Х						
16.2	Vanguard Target Retirement 2	030 Fund Inst †	S				Х							Х				Х						

Repo	rting Individual's Name																	Ca	lend	ar Ye	ar C	over	ed	Page Number
Lore	tta J. Mester			5	SC	H	ED	UL	E	Α,	СО	nti	nu	ed						20	22			4
		· · · · · · · · · · · · · · · · · · ·																						
	Assets and Incom	ne			los		rep	sets ortin	- 1					nd amo C for t			None (or less than	n \$2	01)"	is c	heck	æd,	no o	ther entry is
	Block A				E	3loc	k B										Block C							
	each asset held for the production on a fair market value exceeding \$1													T	ype					Am	oun	t		Date
	close of the reporting period.  See the instructions for special rule for reporting an interest in a depository institution and other entities																							(Mo., Day, Yr.)
interes regardi	interest in a depository institution and other entities regardless of value.  Identify each asset or source of income, which generated																							Only if Honoraria
	over \$200 in income during the reporting period.					8	\$500,000	\$1,000,000			S			ent				\$201)			0	000		
None		_	- 4		8	0,0	8	8	8		altie			stm	#	+=	Other	an \$		8	9	00	0	
		O S N E R		None (or less than	\$1,001 - \$50,000	\$50,001 - \$250,000	\$250,001 - \$5	\$500,001 - \$1	Over \$1,000,000	Dividends	Rent and Royalties	Interest	Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Trust	(Specify Type)	None (or less than	\$201 - \$1,000	\$ 1,001 - \$25,000	\$25,001 - \$150,000	\$150,001 - \$500,000	Over \$500,000	
17	Australian National University L (Spouse's retirement plan)	·																						
17,1	Balanced Fund ‡	S		1	4									X				X						
18	United States Saving Bonds*	J		,	<							Х								Х				
19	University of Pennsylvania	S			1												Professorship salary							
20	Australian National University	S															Professorship salary							

	rting Individual's Name																Ca	lenc	lar Y	Year (	Cove	red	Page Number
Lore	etta J. Mester			S	СН	FΓ	ılı	ΙF	Δ	CC	nti	inu	ed						2	2022			5
								==	,				-				_		_		_		
	Assets and Incor	пе		Valu t clos	se o			- 1					nd am C for t			"None (or less tha	an \$	201	)" is	che	cked	on ,t	other entry is
	Block A				Bloo	ck B										Block C							
which	y each asset held for the production had a fair market value exceeding												Ty	уре					Am	noun	it		Date
See the	of the reporting period.  e instructions for special rule for re	porting an																					(Mo., Day, Yr.)
regardi	nterest in a depository institution and other entities egardless of value.  dentify each asset or source of income, which																						Only if Honoraria
					000	- \$500,000	\$1,000,000	0		ties			tment			Other	\$201)		00	000	000,0		
None	period. None □			\$1,001 - \$50,000	\$50,001 - \$250,000		\$500,001 - \$1,0	Over \$1,000,000	Dividends	Rent and Royalties	Interest	Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Trust		None (or less than \$201)	\$201 - \$1,000	\$ 1,001 - \$25,000		\$150,001 - \$500,000	Over \$500,000	
21	World Scientific	S								X						Royalty for book written by my spouse: "Modeling Strategic Behavior: A Graduate Introduction to Game Theory and Mechanism Design," World Scientific (value not readily ascertainable)		X					

<sup>†</sup>Since spouse is not receiving any retirement income from University of Pennsylvania yet, I have reported income as none in Block C.

<sup>&</sup>lt;sup>‡</sup>Since spouse is not receiving any retirement income yet from Australian National University UniSuper yet, I have reported income as none in Block C

<sup>\*</sup> Three saving bonds purchased in 5/1994 with face value of \$5,000 each. I reported the face value of the bonds in Block B and the total accrued interest in Block C.

	rting Individual's Name etta J. Mester	Applicable)   SCHED	ULE B					Calend	lar Year Cov 2022	ered		Page	e Nur 6	nber	
		——————————————————————————————————————													
	rt 1: Transactions	ge by you, your spouse	Do not report a transaction involving real estate use			1000	nsac			Amou	nt of T	ransaci	tion (X)	lone	
or de estate when	pendent child during the repore, stocks, bonds, commodity futuathe amount of the transaction exactions that resulted in a loss.	ing period of any real res and other securities ceeded \$1,000. Include	your personal residence (unless rented out), or a solely between you, your spouse or dependent che "Required divestiture" block to indicate supursuant to a divestiture required by the Bank.  On of Assets	ild. Check	0 8 2 6	Purchase	Sale (3	Exchange	Date (Mo., Day, Yr.)	\$1,000 - \$50,000	\$50,001 -			Over \$1,000,000	Required divestiture
F	ple: Central Airlines Commo		on of Assets		R	_	Ø	Ш	2/1/93		999	858	8.5	ó	Ř
Exam 1	Vanguard Supplemental Retir	ement Annuity Plan of the Index Fund Inst, Vangua	e University of Pennsylvania rd Target Retirement 2030 Fund Inst)		s	x			Monthly	X					
2	Vanguard University of Penns Retirement 2030 Fund Inst) (Spouse's retirement plan)	ylvania Matching Plan (V	anguard Total Bond Market Index Fund Inst, Vanguard	Target	s	x			Monthly	х					
3	Australian National University (Spouse's retirement plan)	UniSuper (Balanced Fun	d)		s	х			Monthly	х					
4	Vanguard Cash Reserves	Fed Money Market Fu	nd Admiral (VMRXX)		J	x			Automatic investment, Monthly starting in 4/2022	Less than \$1000 per month					
5	Vanguard Cash Reserves	Fed Money Market Fu	nd Admiral (VMRXX)		J	x			Automatic dividend reinvestment, Monthly	X (in Oct, Nov, and Dec); Less than \$1000 in other months					
6	Vanguard Extended Marke	et Index Fund Admiral (	(VEXAX)		J	x			Automatic investment, Monthly starting in 4/2022	х					
7	Vanguard Extended Marke	et Index Fund Admiral (	(VEXAX)		J	х			Automatic dividend reinvestment Quarterly	х					
8	Vanguard Long-Term Tax-	Exempt Fund Admiral	(VWLUX)*		J	х			4/11/2022	x					

	rting Individual's Name etta J. Mester	New Filer (Schedule Not Ap	oplicable)	SCHEDUL	ЕΒ	В, с	on	tinu	ied	Calenda			Pag	e Nur 7	nber
Pai	t I: Transactions													Non	e 🗆
Repo	t any purchase, sale or exchange by	you, your spouse	Do not report a transaction involving				ansac			Ап	nount of Tr	ansactio	on (X)		ē
estate	pendent child during the reporting po e, stocks, bonds, commodity futures an the amount of the transaction exceede actions that resulted in a loss.	d other securities	solely as your personal residence ( or a transaction solely between yo dependent child. Check the "Re block to indicate sales made pursu required by the Bank.	ou, your spouse or quired divestiture"	0 W N	Purchase		Exchange	Date (Mo., Day, Yr.)	\$1,000 - \$50,000	,000	.000	\$500,001 -	Over \$1,000,000	Required divestiture
		Identification	of Assets		E R	Purc	Sale	Exc		\$1,00	\$50,001 - \$250,000	\$250,001	\$500	Over	Reg
9	Vanguard Long-Term Tax-Exem	npt Fund Admiral	(VWLUX)		J	х			Automatic investment, Monthly starting in 4/2022	x					
10	Vanguard Long-Term Tax-Exem	npt Fund Admiral	(VWLUX) †		J	x			Automatic dividend reinvestment, Monthly starting in 4/2022	х					
11	Vanguard Mid-Cap Index Fund	Admiral (VIMAX)			J	х			Automatic investment, Monthly starting in 4/2022	x					
12	Vanguard Mid-Cap Index Fund	Admiral (VIMAX)			J	x			Automatic dividend reinvestment, Quarterly	x					
13	Vanguard Total International Sto	ock Index Fund A	dmiral (VTIAX)		J	x			Automatic investment, Monthly starting in 4/2022	x					
14	Vanguard Total International Sto	ock Index Fund A	dmiral (VTIAX)		J	x			Automatic dividend reinvestment, Quarterly	Less than \$1000 per month					
15	Vanguard Total Bond Market Inc	dex Fund Admira	(VBTLX)		J	х			Automatic investment, Monthly starting in 4/2022	x					

	Reporting Individual's Name  Loretta J. Mester  New Filer (Schedule Not Applicable)				3, c	con	tin	ued	Calenda			Pa	age Ni 8	umber
	*													
Pa	rt I: Transactions												No	one 🗆
	rt any purchase, sale or exchang					ansad Type			Am	ount of Tr	ansact	ion (X)		
any other	se or dependent child during the represent estate, stocks, bonds, common securities when the amount of eded \$1,000. Include transactions the securities when the securities where the securities when the securities where the sec	dity futures and rented out), or a transaction solution the transaction your spouse or dependent of	lely between you, hild. Check the dicate sales made	0 W N E	Purchase		Exchange	Date (Mo., Day, Yr.)	\$1,000 - \$50,000	\$50,001 - \$250,000	\$250,001 -	\$500,001 -	Over \$1,000,000	Required divestiture
		Identification of Assets		R	P	Sale	Ж		\$1.0	\$50	\$250	\$500	Ove	Rec
16	Vanguard Total Bond Market In	ndex Fund Admiral (VBTLX)		Ĵ	х			Automatic dividend reinvestment, Monthly	x					
17	Vanguard Total Bond Market In		J	x			Automatic investment: Long-term capital gain, 3/2022	Less than \$1000						
18	Vanguard 500 Index Fund Adn	niral (VFIAX)		7	х			Automatic investment, Monthly starting in 4/2022	x					
19	Vanguard 500 Index Fund Adn	niral (VFIAX)		J	x			Automatic dividend reinvestment, Quarterly	x					
20	Vanguard Pennsylvania Long-	Term Tax-Exempt Fund Admiral (VPALX) ‡		J	x			Automatic dividend reinvestment, Monthly 1/2022 – 4/2022	×					
21	Fidelity 500 Index Fund (FXAIX	()		J	x			Automatic investment, Monthly starting in 4/2022	x					
22	Fidelity 500 Index Fund (FXAIX	()		J	x			Automatic dividend reinvestment, Quarterly	x					

	rting Individual's Name etta J. Mester	New Filer (Schedule Not A	pplicable) 🗆	SCHEDUL	E E	3, c	on	tin	ued	Calenda			Pag	ge Nui 9	mber
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Pa	rt I: Transactions													Non	e 🗆
	rt any purchase, sale or exchang se or dependent child during the re		Do not report a transaction invused solely as your personal			3460769	ype	100 P (17 P 17		Am	ount of T	ransact	ion (X)		0.0
any i	eal estate, stocks, bonds, common securities when the amount of eded \$1,000. Include transactions the	dity futures and the transaction	rented out), or a transaction so your spouse or dependent of "Required divestiture" block to in pursuant to a divestiture required	lely between you, nild. Check the dicate sales made	O W N E	Purchase		Exchange	Date (Mo., Day, Yr.)	0 - \$50,000	01 - \$250,000	- 100	001 -	Over \$1,000,000	Required divestiture
		Identification	of Assets		R	Purc	Sale	Exch		\$1,000	\$50,001	\$250,001	\$500,001 -	Over	Requ
23	Fidelity Total Bond Fund (FTBI	FX)			J	x			Automatic investment, Monthly starting in 4/2022	х					
24	Fidelity Total Bond Fund (FTBI	FX)			J	х			Automatic dividend reinvestment, Monthly	Less than \$1000 per month					
25	Fidelity Government Cash Res	erves (FDRXX)			J	x			Automatic investment, Monthly starting in 4/2022	Less than \$1000 per month					
26	Fidelity Government Cash Res	erves (FDRXX)			J	х			Automatic dividend reinvestment, Monthly	Less than \$1000 per month					

NOTE: On April 1, 2022, we implemented qualified automatic trading plans to be consistent with the new investment rules.

<sup>\*</sup>This was the initial transaction into the Vanguard Long-Term Tax-Exempt Fund Admiral (VWLUX). Dividends from the PA Long-Term Tax-Exempt Admiral Fund (VPALX) are automatically invested into the Vanguard Long-Term Tax-Exempt Fund Admiral (VWLUX).

<sup>†</sup> Dividends include income dividends on this fund (the Vanguard Long-Term Tax-Exempt Fund Admiral (VWLUX)), which started in 4/2022, and dividends from the PA Long-Term Tax-Exempt Admiral Fund (VPALX), starting in 5/2022. Dividends on the Vanguard Long-Term Tax-Exempt Fund Admiral (VWLUX) were less than \$1,000 per month.

<sup>&</sup>lt;sup>‡</sup> Dividends from the PA Long-Term Tax-Exempt Admiral Fund (VPALX) were automatically invested into that fund from 1/2022 to 4/2022. Starting in 5/2022, dividends from the PA Long-Term Tax-Exempt Admiral Fund (VPALX) are now being automatically invested into the Vanguard Long-Term Tax-Exempt Fund Admiral (VWLUX).

Reporting Individual's Name  Loretta J. Mester  New Filer  (Schedule Not Applicable)   SCHEDULE B, continued  Calendar Year Covered  Page											
oretta J. Mester	(Schedule Not Applicable)	SCHEDOLE B, continued	2022	10							
art II: Gifts											
				None 🛛							
Source (Name and Address)		Brief Description		Value							
֡	art II: Gifts the extent not previously reported in writing ue of any gifts, as defined in the instruction ld from one source and totaling \$250 or more	(Schedule Not Applicable)   art II: Gifts  the extent not previously reported in writing, report the source, a brief description, and the ue of any gifts, as defined in the instructions, received by you, your spouse or dependent ld from one source and totaling \$250 or more. Exclude gifts from relatives, gifts valued at	(Schedule Not Applicable) SCHEDULE B, continued  art II: Gifts  the extent not previously reported in writing, report the source, a brief description, and the ue of any gifts, as defined in the instructions, received by you, your spouse or dependent ld from one source and totaling \$250 or more. Exclude gifts from relatives, gifts valued at  \$100 or less when aggregating gifts for the total from one source are dependent child that were given totally in relationship to you. See the instructions for further exclusions.	SCHEDULE B, continued  SCHEDULE B, continued  2022  art II: Gifts  the extent not previously reported in writing, report the source, a brief description, and the ue of any gifts, as defined in the instructions, received by you, your spouse or dependent ld from one source and totaling \$250 or more. Exclude gifts from relatives, gifts valued at  \$100 or less when aggregating gifts for the total from one source, and gifts received by your spouse or dependent child that were given totally independent of the relationship to you. See the instructions for further exclusions.							

		dividual's Name J. Mester		SCHEDULE C		2022 2022	endar Year C 2 for Part I; 2 and 2023 y Part II			Pag	e Num 11	ber
Rep	ort any l	oouse or dependent child: a bar	g period to any of the following by	None  company, an affiliate or subsidiary of any of the foregoing, and a which, to your knowledge, does or seeks to do business with the		D				tegory	of alue (x)	)
asso	ociation,	savings bank, trust company, bar	nk holding company, thrift holding	See the instructions for certain exclusions.  Type of Liability	Julia.	EBTOR	ID-RSSD	\$50,000	\$50,001 - \$150,000	\$150,001 - \$500,000	\$500,001 -	Over \$1,000,000
Exa	mple:	First District Bank, Washington,	DC	Mortgage on rental property, Delaware		J			х			
1 2												
3												
Тоу	our knov	wledge, were any of the foregoing	extensions of credit made on terms	s more favorable than offered to a person not employed by the Ba	ınk? □Yes	s 🗆	No If so, ex	plain,				
Repo	ort any a		rrangements future employment, leave of absert (including severance payments), o		oort. See li benefits.	nstru	uctions regar	ding th	e repo	rting		
parti	Сіраціон				1					1	None	_
			atus and Terms of any Agree	ement or Arrangement of capital account & partnership share calculated on service			Parties				Dat	:e
Exar				nty managed, fully funded, defined contribution plan)	Doe Jon	nes 8	& Smith, Hom	etown	, USA		7/8	5
1												
2												
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Reporting Individual's Name	SCHEDIII E D	Calendar Year Covered	Page Number
Loretta J. Mester	SCHEDULE D	2022 and 2023 yr-to-date	12

## Part I: Positions Held Outside the Federal Reserve Bank

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Report any position held by you during the reporting period, whether compensated or not. A position includes but is not limited to employee, officer, owner, director, trustee, partner, advisor or consultant of any corporation, firm, partnership or other business enterprise, or any non-profit organization or educational institution. Exclude positions with religious, social, fraternal or political entities, and those solely of an honorary nature.

Also report any position held by your spouse, a child, parent or sibling with a bank, credit union, savings and loan association, savings bank, trust company, bank holding company, thrift holding company, primary government securities dealer, an affiliate or subsidiary of any of the foregoing, and any entity which, to your knowledge, does or seeks to do business with the Bank.

		Organization (Name and Address)	Holder	Type of Organization	Position	From (Mo. Yr.)	To (Mo. Yr.)
Examples:		Mo. Bar Assoc., Jefferson, City MO	E	Professional	Director	9/93	Present
		ABC Bank, Hometown, USA	Brother	Bank	Loan Officer	7/85	Present
1	The Wharton School, University of Pennsylvania, Philadelphia, PA 19104*		E	Educational	Adjunct Professor of Finance	7/1992	Present
2		of Financial Intermediation, published by Academic Harcourt Brace and Co., San Diego, CA*	E	Professional Journal	Associate Editor	5/1995	Present
3		of Economics and Business, published by Temple sity, Philadelphia, PA*	E	Professional Journal	Associate Editor	8/1998	July 1, 2022
4		of Financial Services Research, published by er Publishers, New York, NY*	E	Professional Journal	Editor	3/2013	Present
5		of Financial Stability, published by Elsevier e, BV (North Holland), Amsterdam, The ands*	Е	Professional Journal	Associate Editor	3/2004	Present
6		tional Journal of Banking, Accounting, and Finance, ed by Inderscience Enterprises, Ltd., Geneva, land*	Е	Professional Journal	Editorial Board Member	2/2008	Present
7	Financi	al Intermediation Research Society*	E	Research Society	Founding Member	12/2002	Present
8	(FINES	al Intermediation Network of European Studies T), Department of Management and Law (Scienze ali ed Economico Giuridiche) of the University of II, Rome, Italy*	Ε	Educational	Member, Advisory Board	2/2012	Present
9	Univers	al Engineering and Banking Society, Technical sity of Crete, Chania, Greece and University of Surrey, UK*	Е	Educational	Member, Scientific Committee	4/2010	Present
10	The Sw	vedish Innovation Agency (VINNOVA)*. †	Е	Government Agency	Assessor of Research Center Proposals	4/2020	5/2022
11	Central	Bank Research Association (CEBRA)*	Е	Nonprofit	Member of the Senior Council	2/2022	Present

Reporting Individual's Name Loretta J. Mester	SCHEDULE D, continued	Calendar Year Covered 2022 and 2023 yr-to-date	Page Number 13
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Part I: Positions Held Outsid	e the Federal Reserve Bank	No	one 🗆

Report any position held by you during the reporting period, whether compensated or not. A position includes but is not limited to employee, officer, owner, director, trustee, partner, advisor or consultant of any corporation, firm, partnership or other business enterprise, or any non-profit organization or educational institution. Exclude positions with religious, social, fraternal or political entities, and those solely of an honorary nature.

Also report any position held by your spouse, a child, parent or sibling with a bank, credit union, savings and loan association, savings bank, trust company, bank holding company, thrift holding company, primary government securities dealer, an affiliate or subsidiary of any of the foregoing, and any entity which, to your knowledge, does or seeks to do business with the Bank.

	Organization (Name and Address)	Holder	Type of Organization	Position	From (Mo. Yr.)	To (Mo. Yr.)
12	Greater Cleveland Partnership, Cleveland, Ohio*	E	Civic	Member of the Board of Directors	1/2015	Present
13	Cleveland Clinic*	Е	Nonprofit	Member of the Board of Trustees	1/2015	Present
14	Musical Arts Association (Cleveland Orchestra)*	E	Nonprofit	Member of the Board of Trustees	1/2016	Present
15	Council for Economic Education*	E	Nonprofit Educational	Member of the Board of Directors	5/2017	Present
16	Cleveland State University and Ideastream Public Media*	E	Educational and nonprofit	Member of Focus Group for a project assessing how multimedia content on race and health informs decisionmakers	12/2021	2/2023

## Part II: Other Situations

Describe any other relationship or circumstances that you believe might constitute an actual or apparent conflict of interest or violation of law or Bank policy. Provide all relevant information.

## NONE

<sup>\*</sup> I do not receive any compensation from any of the positions I hold outside of the Federal Reserve.

<sup>†</sup> I have served on three scientific panels that assess research proposals and provide evaluations to VINNOVA, the Swedish Innovation Agency. VINNOVA makes all decisions, including financing decisions. The three panels convened in 2020, 2021, and 2022.