

**FORM A**  
**Federal Reserve Bank of San Francisco**  
**CONFIDENTIAL FINANCIAL DISCLOSURE REPORT**

<b>Reporting Status</b> <input checked="" type="checkbox"/> Incumbent (Check Appropriate <input type="checkbox"/> New Filer Box) <input type="checkbox"/> Termination Filer	<b>Calendar Year Covered by Report</b> 2016	<b>Date of Employment</b> 4/1/2002	<b>Termination Date (if applicable)</b> N/A	<b>Reporting Periods</b>  Incumbents: The reporting period is the preceding calendar year except Part II of Schedule C and Schedule D where you must also include the filing year up to the date you file.  Termination Filers: The reporting period begins at the end of the period covered by your previous filing and ends at the date of termination.  New Filers: Schedule A-The reporting period is the preceding calendar year and the current calendar year up to the date of filing.  Schedule B-Not applicable.  Schedule C, Part I (Liabilities)-The reporting period is the preceding calendar year and the current calendar year up to any date you choose that is within 31 days of the date of filing.  Schedule C, Part II (Agreement or Arrangement)-Show any agreement or arrangement as of the date of filing.  Schedule D-The reporting period is the preceding two calendar years and the current calendar year up to the date of filing.
<b>Last Name</b> Williams		<b>First Name and Middle Initial</b> John C.		
<b>Position</b> President and CEO			<b>Telephone No. (Include Area Code)</b> [REDACTED]	
<b>Certification</b> 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.	<b>Signature of Reporting Individual</b> [REDACTED]		<b>Date</b> 08/22/16	
<b>Ethics Officer's Review</b> I certify that I have reviewed the information contained in this report.	<b>Signature of Ethics Officer</b> [REDACTED]		<b>Date</b> 8/23/16	
<b>Comments of Ethics Officer (if additional space is required, use the reverse side of this sheet)</b>  <div style="text-align: center; color: red; font-weight: bold; font-size: 1.2em; margin: 10px 0;">             [KEY: E - Employee; J - Joint; S - Spouse]           </div>				
(Check box if comments are continued on the reverse side <input type="checkbox"/>				

# SCHEDULE A

## Assets and Income

## Value of Assets

at close of reporting period

**Income:** type and amount. If "None (or less than \$201)" is checked, no other entry is needed in Block C for that item.

### BLOCK A

### BLOCK B

### BLOCK C

Identify each asset held for the production of income which had a fair market value exceeding \$1,000 at the close of the reporting period.

See the instructions for special rule for reporting an interest in a depository institution and other entities regardless of value.

Identify each asset or source of income which generated over \$200 in income during the reporting period.

None

O  
W  
N  
E  
R

None (or less than \$1,001)

\$1,001 - \$50,000

\$50,001 - \$250,000

\$250,001 - \$500,000

\$500,001 - \$1,000,000

Over \$1,000,000

### Type

### Amount

Other  
*(Specify Type)*

Date  
*(Mo., Day, Yr.)*

Only if  
Honoraria

Examples:	BLOCK A	BLOCK B	BLOCK C						Date (Mo., Day, Yr.) Only if Honoraria											
			None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$25,000	\$25,001 - \$150,000	\$150,001 - \$500,000	Over \$500,000												
	Central Airlines Common	S	X																	
	Doe Jones & Smith, Hometown, USA	E																		Law Partnership Income
	Kempstone Equity Fund	E			X															
1	University of California (employer)	S																		Professor Salary
2	Charles Schwab International Equity Index Fund (IRA)	E	X																	
3	Fidelity 529 Account (REDACTED)	J	X																	
4	Fidelity 529 Account (REDACTED)	J	X																	
5	Valic Money Market Fund (403B)	S	X																	
6	Schwab S&P Index fund (REDACTED)	S	X																	
7	Schwab deposit account (REDACTED)	S	X																	
8	LVIP SSGA S&P 500 Index fund (Lincoln 403B plan)	S	X																	
9	Fidelity Growth portfolio (Lincoln 403B plan)	S	X																	
10	University of California 403B Plan: Vang REIT IDX INST	S	X																	
11	University of California Retirement Savings Program: UC Pathway 2035	S			X															
12	University of California Retirement Savings Program: DFA Emerging Mkts I	S	X																	

13	University of California Retirement Savings Program: UC Global Equity fund (fund name change on 9/30/2014)	S			X				X			X						X				
14	University of California Retirement Savings Program: UC International Equity Index Fund	S		X					X			X					X					

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### Part I: Transactions

Report any purchase, sale or exchange by you, your spouse or dependent child during the reporting period of any real estate, stocks, bonds, commodity futures and other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Do not report a transaction involving real estate used solely as your personal residence (unless rented out), or a transaction solely between you, your spouse or dependent child. Check the "Required divestiture" block to indicate sales made pursuant to a divestiture required by the Bank

None

Examples:	Identification of Assets	O W N E R	Transaction Type (x)			Date (Mo., Day, Yr.)	Amount of Transaction (x)						Required Divestiture	
			Purchase	Sale	Exchange		\$1,001 - \$50,000	\$50,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000			
	Central Airlines Common	S	X			2/1/93	X							
1	Fidelity 529 Account [REDACTED]	J		X		2/4/15	X							
2	Fidelity 529 Account [REDACTED]	J		X		8/22/15	X							
3	Fidelity 529 Account [REDACTED]	J		X		10/4/15	X							
4	Fidelity 529 Account ([REDACTED])	J		X		11/2/15	X							
5														
6														
7														
8														
9	<b>Minor's Name Redacted</b>													

### Part II: Gifts

To the extent not previously reported in writing, report the source, a brief description, and the value of any gifts, as defined in the instructions, received by you, your spouse or dependent child from one source and totaling \$250 or more. Exclude gifts from

relative, 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.

None X

	Source (Name and Address)	Brief Description	Value
1			
2			
3			

### Part I: Liabilities

None

Category of Amount or Value (x)

Report any liability owed during the reporting period to any of the following by you, your spouse or dependent child: a bank, credit union, savings and loan association, savings bank, trust company, bank holding company, thrift holding

company, 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. See the instructions for certain exclusions.

	Creditor (Name and Address)	Type of Liability	D E B T O R	ID-RSSD	Category of Amount or Value (x)					
					0 - \$50,000	\$50,001 - \$150,000	\$150,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000	
Example:	First District Bank, Washington, DC	Mortgage on rental property, Delaware	J			x				
1	Wells Fargo Bank, San Francisco, CA	Equity line on primary residence, CA	J			X				
2	Chase Bank, New York, NY	Credit cards	J		X					
3	Bank of America, Wilmington, DE	Credit card	J		X					
4	Nordstrom, Seattle, WA	Credit card	S		X					
5										
6										
7										

To your knowledge, were any of the foregoing extensions of credit made on terms more favorable than offered to a person not employed by the Bank?  Yes  No If so, explain.

### Part II: Agreements or Arrangements

Report any agreement or arrangement for future employment, leave of absence from or continuation of payment by a former employer (including severance payments), or continuing

participation in an employee benefit plan. This part applies only to the person filing the report. See instructions regarding the reporting of negotiations for any of these arrangements or benefits. None

	Status and Terms of any Agreement or Arrangement	Parties	Date
Example:	Pursuant to partnership agreement, will receive lump sum payment of capital account & partnership share calculated on service performed through 11/93 and retained pension benefits (independently managed, fully funded, defined contribution plan)	Doe Jones & Smith, Hometown, USA	7/85
1			
2			
3			

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

None  X

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						
2						
3						
4						
5						
6						
7						
8						
9						
10						

### 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**