

FORM A

Federal Reserve Bank of Richmond

CONFIDENTIAL FINANCIAL DISCLOSURE REPORT

Reporting Status <small>(Check Appropriate Box)</small>	<input checked="" type="checkbox"/> Incumbent <input type="checkbox"/> New Filer <input type="checkbox"/> Termination Filer	Calendar Year Covered By Report <div style="text-align: center; font-size: 1.2em;">2015</div>	Date of Employment <div style="text-align: center; font-size: 1.2em;">6/7/89</div>	Termination Date (if applicable)	Reporting Period <small>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.</small> <small>Termination Filers: The reporting period begins at the end of the period covered by your previous filing and ends at the date of termination.</small> <small>New Filers:</small> 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 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.
Last Name <div style="text-align: center; font-size: 1.5em;">Lacker</div>		First Name and Middle Initial <div style="text-align: center; font-size: 1.5em;">Jeffrey M.</div>			
Position President and Chief Executive Officer			Telephone No. (Include Area Code) <div style="font-size: 1.2em;">804-697-[REDACTED]</div>		
Certification 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.	Signature of Reporting Individual <div style="background-color: black; color: black; height: 40px; width: 100%;"></div>		Date <div style="font-size: 1.2em;">8/12/16</div>		
Ethics Officer's Review I CERTIFY that I have reviewed the information contained in this report.	Signature of Ethics Officer <div style="background-color: black; color: black; height: 40px; width: 100%;"></div>		Date <div style="font-size: 1.2em;">8/17/2016</div>		
Comments of Ethics Officer (If additional space is required, use the reverse side of this sheet)					
<div style="font-size: 1.2em; font-family: cursive;"> * No transactions during FOMC Blackout periods [REDACTED] </div> <div style="background-color: black; color: black; width: 100%; height: 100%; margin-top: 20px;"></div>					
Check box if comments are continued on the reverse side <input type="checkbox"/>					

Part I: Transactions

None

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.

Identification of Assets		OWNER	Transaction Type (x)			Date (Mo., Day, Yr.)	Amount of Transaction (X)						Required divestiture
Example:			Purchase	Sale	Exchange		\$1,000 - \$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													
2													
3													
4													
5													
6													
7													
8													
9													

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 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.

None

	Source (Name and Address)	Brief Description	Value
1			
2			
3			
4			

Part I: Liabilities

None

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.

	Debtor	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
	Creditor (Name and Address)	Type of Liability					
Example:	First District Bank, Washington, DC	Mortgage on rental property, Delaware	J		X		
1	Bank of America	mortgage	J		X		
2							
3							
4							
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

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	Venture Richmond Exec Comm	E	non-profit	member	2005	present
2	Council for Econ Education	E	non-profit	director	10/2010	present
3	Richmond World Affairs Council	E	non-profit	director	8/2004	present
4	Univ of Richmond Board of Trustees	E	education	trustee	7/2011	present
5	ROSMY Advisory Board	E	non-profit	director	2011	present
6	Junior Achievement of Richmond	E	non-profit	member Ex. Adv. Board	2005	present
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.
