AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Fernandez, Ferdinand F.	Ninth Circuit Court of Appeals	08/14/2025
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
United States Circuit Judge, Senior	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
125 S. Grand Avenue, Suite 602 Pasadena, CA 91105		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE
1.		
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Fernandez, Ferdinand F.	08/14/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
1.	Accts. at Wells Fargo Bank	A	Interest	M	T					
2.	Accts. at JP Morgan Chase	D	Interest	N	T					
3.	Accts. at Bank of America	C	Interest	M	T					
4.	Accts. at California Bank and Trust (Zions)	D	Interest	M	T					
5.	Accts. at Banc of California	D	Interest	M	T					
6.	Accts. at U.S. Bank	D	Interest	M	T					
7.	Accts. at Community Commerce Bank	D	Interest	M	T					
8.	Accts. at BMO Harris	C	Interest	M	T					
9.	Accts. at Citizens Business Bank	A	Interest	M	T					
10.	Accts. at Pacific Premier Bank	D	Interest	M	T					
11.	Accts. at East West Bank	C	Interest	M	T					
12.	Accts. at Bank of China	D	Interest			Matured	08/29/24	M		
13.	Accts. at Fifth-Third Bank	D	Interest			Matured	05/14/24	M		
14.	First Nat. Bank of Omaha	D	Interest			Matured	08/16/24	M		
15.	Fidelity Discover Bank CD	D	Interest			Matured	11/07/24	M		
16.	US Wealth Management Goldman Sachs CD		None	M	T	Buy	11/30/24	M		
17.	Edward Jones B of A CD		None	M	T	Buy	06/06/24	M		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
3. Value Method Codes (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

Name of Person Reporting	Date of Report
Fernandez, Ferdinand F.	08/14/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
18. EJ Goldman Sachs Bank USA NY CD		None	M	T	Buy	09/03/24	M		
19. EJ Morgan Stanley Private Bank CD		None	M	T	Buy	09/04/24	M		
20. Fidelity MMKT Cap. Reserves CL	A	Dividend	J	T					
21. Am. Fund Cap Income Builder Cl A	D	Dividend	M	T					
22. Am. Fund New Economy Cl A	C	Dividend	L	T					
23. Income Fund of America Cl A	D	Dividend	M	T					
24. Am. Cap. Fund Cl A	C	Dividend	M	T					
25. Am. Fund Balanced Fund Cl A	E	Dividend	M	T					
26. Am. Fund Growth Fund Cl A	E	Dividend	M	T					
27. Am. Fund, Inv. Co of America Cl A	C	Dividend	L	T					
28. Am. Wash Mut. Inv. Fund Cl A	E	Dividend	M	T					
29. Invesco Am. Franchise Fund Cl A	D	Dividend	N	T					
30. Invesco Comstock Fund Cl A	C	Dividend	L	T					
31. Invesco Real Estate Fund Cl A	C	Dividend	L	T					
32. Select Notes Trust Sec. LT#5	A	Interest	J	T					
33. GNMA Pool Cert.	A	Interest	J	T					
34. Trust #1; Income Beneficiary, Wells Fargo, Trustee (Items 34-65)		None	J	T					

1. Income Gain Codes: (See Columns B1 and D4)
A =$1,000 or less
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C =$2,501 - $5,000
D =$5,001 - $15,000
E =$15,001 - $50,000
F =$50,001 - $100,000
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H1 =$1,000,001 - $5,000,000
H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3)
J =$15,000 or less
K =$15,001 - $50,000
L =$50,001 - $100,000
M =$100,001 - $250,000
N =$250,001 - $500,000
O =$500,001 - $1,000,000
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3. Value Method Codes (See Column C2)
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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
35. (a) Wells Fargo Cash	A	Interest	J	T					
36. (b-i) i Shares Core S&P Total US Stock Mkt. ETF	A	Dividend	K	T	Sold (part)	10/25/24	J	A	
37. (b-ii) Same as (b-i)		None	J	T	Sold (part)	01/25/24	J	A	
38. (c-i) Vanguard Midcap Viper	A	Dividend	K	T	Sold (part)	01/25/24	J	A	
39. (c-ii) Same as (c-i)		None	J	T	Sold (part)	07/23/24	J	A	
40. (c-iii) Same as (c-i)		None	J	T	Sold (part)	09/05/24	J	A	
41. (c-iv) Same as (c-i)		None	J	T	Sold (part)	10/25/24	J	A	
42. (d-i) i Shares Core US Aggregate ETF	A	Dividend	L	T	Sold (part)	07/23/24	J	A	
43. (d-ii) Same as (d-i)		None	J	T	Sold (part)	09/05/24	J	A	
44. (d-iii) Same as (d-i)		None	J	T	Sold (part)	10/25/24	J	A	
45. (e) PGIM High Yield-Q 1067	A	Dividend	J	T					
46. (f-i) Vanguard Dividend Appreciation	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
47. (f-ii) Same as (f-i)		None	J	T	Sold (part)	07/23/24	J	A	
48. (g) Invesco OptimumYield ETF	A	Dividend	J	T					
49. (h-i) Goldman Active Beta U.S. Large Cap Equity	A	Dividend	K	T	Sold (part)	01/25/24	J	A	
50. (h-ii) Same as (h-i)		None	J	T	Sold (part)	07/23/24	J	A	
51. (h-iii) Same as (h-i)		None	J	T	Sold (part)	10/25/24	J	A	

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52. (i-i) i Shares Core Total USD Bond Mkt ETF	A	Dividend	J	T	Sold (part)	07/23/24	J	A	
53. (i-ii) Same as (i-i)		None	J	T	Sold (part)	09/05/24	J	A	
54. (i-iii) Same as (i-i)		None	J	T	Sold (part)	10/25/24	J	A	
55. (j) i Shares JP Morgan USD Emerging	A	Dividend	J	T					
56. (k) Goldman Sachs Active Beta Internantional Equity ETF	A	Dividend	J	T					
57. (l) i Shares Broad USD High Yield	A	Dividend	J	T					
58. (m) i Shares Core MSCI EAFE ETF	A	Dividend	J	T	Sold (part)	07/23/24	J	A	
59. (n) Pimco Enhanced Short Maturity ETF	A	Dividend	J	T	Sold (part)	09/05/24	J	A	
60. (o) Vanguard Long Term Bond ETF	A	Dividend	J	T	Sold (part)	01/25/24	J	A	
61. (p) First Trust Global Tactical Commodity Strategy Fund	A	Dividend	J	T					
62. (q) Amex Energy Select SPDR	A	Dividend	J	T					
63. (r) Vanguard Russel 2000	A	Int./Div.	J	T					
64. (s) i Shares IBOXX $ Investment	A	Dividend	J	T					
65. (t) Vanguard Mortgaged Backed Sec. ETF	A	Dividend	J	T					
66.									
67.									
68.									

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Name of Person Reporting	Date of Report
Fernandez, Ferdinand F.	08/14/2025

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Name of Person Reporting	Date of Report
Fernandez, Ferdinand F.	08/14/2025

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Ferdinand F. Fernandez

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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Washington, D.C. 20544