AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2023

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
Royal, Charles A.	U.S. Middle District - Georgia	05/06/2024
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**
U.S. District Judge - Senior Status	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2023 **to** 12/31/2023
7. Chambers or Office Address		
U. S. Courthouse 475 Mulberry Street Macon, GA 31202		

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.	Executor	Estate #1
2.	Executor	Estate #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
Royal, Charles A.	05/06/2024

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.	SunTrust Account #3		None	J	T					
2.	SunTrust Account #4		None	J	T					
3.	Estate #1		None	J	T					
4.	Estate #2		None	J	T					
5.	Baron Small Cap Fund	A	Dividend	J	T	Sold (part)	05/11/23	J	A	
6.	Principal Midcap Fund	A	Dividend	K	T					
7.	American Investment Co of America	C	Dividend	L	T					
8.	Dodge & Cox International Stock	A	Dividend	J	T					
9.	Amer Int'l Growth & Income	A	Dividend	J	T					
10.	MFS International Equity	A	Dividend	J	T					
11.	American New World Fund	A	Dividend	L	T	Sold (part)	05/11/23	J	A	
12.	Bridge Builder Core Bond Fund	B	Dividend	L	T					
13.	Bridge Builder Large Growth	A	Dividend	M	T					
14.	Bridge Builder Large Value	A	Dividend	L	T					
15.	Bridge Builder Int'l. Equity	A	Dividend	K	T					
16.	Pgim High Yield R 6	B	Dividend	K	T					
17.	JP Morgan US Gov't Money Market Capital	A	Dividend	J	T					

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

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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. American Balanced Fund CLA	B	Dividend	M	T					
19. American High Inc Muni Bd Fd A	A	Dividend	L	T					
20. American Capital Income Builder Fund CLA	C	Dividend	M	T					
21. American Capital World Grw & Inc Fund A	D	Dividend	N	T					
22. Eaton Vance SC Mun Incm Fd	A	Dividend	J	T					
23. American Europacific Growth Fund CLA	A	Dividend	K	T					
24. Franklin Equity Income Fund A	A	Dividend	K	T					
25. Franklin Mutual Global Alloc. CLA	A	Dividend	K	T					
26. Franklin Growth Series Class A	C	Dividend	K	T					
27. Franklin Income Fund CLA -1	A	Dividend	J	T					
28. Franklin Mutual Glbl Disc A	A	Dividend	J	T					
29. Franklin Mutual Shares Fund A	A	Dividend	K	T					
30. Franklin Small Cap Value Fd A	A	Dividend	J	T					
31. Franklin Total Return Fund A	A	Dividend	K	T					
32. American Growth Fund of America CLA	C	Dividend	M	T					
33. Hartford Mlt-Ast Income CLA	A	Dividend	K	T					
34. Hartford Cap Appreciation CLA	A	Dividend	K	T					

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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. Hartford Core Equity CLA	A	Dividend	K	T					
36. Hartford Dividend & Growth A	B	Dividend	L	T					
37. Hartford Midcap Fund CLA	B	Dividend	K	T					
38. Hartford Quality Value CLA/Hartford QLT ETF	A	Dividend	J	T	Sold (part)	10/16/23	J		
39. American Income Fund of America Fund A	B	Dividend	L	T					
40. Invesco Global Growth Fd CLA	A	Dividend	J	T					
41. Invesco Technology Fund CLA	A	Dividend	J	T					
42. American New Perspective Fund CLA	D	Dividend	M	T					
43. Templeton Growth Fund A	A	Dividend	J	T					
44. American Washington Mutual Invest A	D	Dividend	M	T					
45. Nvidia Corp.		None	P1	T	Sold (part)	06/29/23	K	E	
46.					Sold (part)	08/01/23	K	E	
47.					Sold (part)	09/01/23	K	E	
48.					Sold (part)	10/02/23	K	E	
49.					Sold (part)	11/01/23	K	E	
50.					Sold (part)	12/01/23	K	E	
51. Bridge Builder Small/Mid Value	A	Dividend	K	T					

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52. Bridge Builder Core Plus Bond	B	Dividend	L	T					
53. Hartford International Equity CLA	A	Dividend	J	T					
54. UBS Bank Cash Account	A	Interest	J	T					
55. MFS Emerging Markets Debt R6	A	Dividend	J	T					
56. Vanguard Russell 1000 Value ETF	C	Dividend	M	T	Buy	07/03/23	J		
57.					Buy (add'l)	09/08/23	J		
58.					Buy (add'l)	11/03/23	J		
59.					Buy (add'l)	11/10/23	J		
60.					Buy (add'l)	12/05/23	J		
61. Vanguard Mid-cap ETF	C	Dividend	N	T	Buy	04/13/23	J		
62.					Buy (add'l)	06/23/23	J		
63.					Buy (add'l)	08/03/23	J		
64.					Buy (add'l)	08/24/23	J		
65.					Buy (add'l)	09/08/23	J		
66.					Buy (add'l)	10/04/23	J		
67.					Buy (add'l)	11/03/23	J		
68. Vanguard Russell 2000 ETF	C	Dividend	M	T	Buy	04/13/23	J		

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69.					Buy (add'l)	06/23/23	J		
70.					Buy (add'l)	08/24/23	J		
71.					Buy (add'l)	09/08/23	J		
72.					Buy (add'l)	10/04/23	J		
73.					Buy (add'l)	12/18/23	J		
74.	DFA Intl. Small Company	A	Dividend	J	T				
75.	Vanguard Ftse Emerging Mkt. Etf.		None			Sold	05/11/23	J	A
76.	MFS International Growth	A	Dividend	J	T				
77.	Pimco International Bond	A	Dividend	J	T				
78.	Comm Services Select Sector SPDR ETF	A	Dividend	L	T	Buy	03/24/23	J	
79.						Buy (add'l)	07/03/23	J	
80.						Buy (add'l)	12/05/23	J	
81.	Consumer Discretionary Select Sector SPDR Fund ETP	A	Dividend	M	T	Buy	01/20/23	J	
82.						Buy (add'l)	06/16/23	J	
83.						Buy (add'l)	07/17/23	J	
84.						Buy (add'l)	08/03/23	J	
85.						Buy (add'l)	10/04/23	J	

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86.					Buy (add'l)	12/20/23	J		
87. Consumer Staple Select Sector SPDR Fund ETF	B	Dividend	L	T	Buy	03/24/23	J		
88.					Buy (add'l)	07/17/23	J		
89.					Buy (add'l)	09/08/23	J		
90.					Buy (add'l)	11/03/23	J		
91.					Buy (add'l)	12/20/23	J		
92. Energy Select Sector SPDR Fund ETF	B	Dividend	L	T	Buy	06/23/23	J		
93.					Buy (add'l)	10/04/23	J		
94.					Buy (add'l)	12/05/23	J		
95. Financial Select Sector SPDR Fund ETF	C	Dividend	M	T	Buy	03/24/23	K		
96.					Buy (add'l)	08/18/23	J		
97.					Buy (add'l)	09/08/23	J		
98.					Buy (add'l)	10/04/23	J		
99.					Buy (add'l)	12/05/23	J		
100.					Buy (add'l)	12/20/23	J		
101. Healthcare Select Sector SPDR Fund ETF	B	Dividend	M	T	Buy	09/08/23	J		
102.					Buy (add'l)	11/30/23	J		

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103.					Buy (add'l)	12/20/23	J		
104. Industrial Select Sector SPDR Fund ETF	B	Dividend	M	T	Buy	03/24/23	J		
105.					Buy (add'l)	07/17/23	J		
106.					Buy (add'l)	09/08/23	J		
107.					Buy (add'l)	11/03/23	J		
108.					Buy (add'l)	12/05/23	J		
109. Materials Select Sector SPDR Trust ETF	A	Dividend	K	T					
110. Real Estate Select Sector SPDR ETF	A	Dividend	K	T	Buy	02/24/23	J		
111.					Buy (add'l)	10/10/23	J		
112. Technology Select Sector SPDR ETF	B	Dividend	N	T	Buy	02/24/23	J		
113.					Buy (add'l)	04/21/23	J		
114.					Buy (add'l)	06/02/23	J		
115.					Buy (add'l)	07/03/23	J		
116.					Buy (add'l)	08/03/23	J		
117.					Buy (add'l)	09/15/23	J		
118.					Buy (add'l)	11/10/23	J		
119.					Buy (add'l)	12/05/23	J		

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
Royal, Charles A.	05/06/2024

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)	
120. Utilities Sector SPDR Fund ETF	A	Dividend	K	T	Buy	03/24/23	J		
121. IShares 0-3 months Treasurey Bond	A	Dividend	K	T	Buy	07/31/23	K		
122. Invesco S&P 500 Equal Weight ETF	A	Dividend			Buy	06/16/23	L		
123.					Buy (add'l)	09/08/23	J		
124.					Sold (part)	11/10/23	J	A	
125.					Sold	12/20/23	K	A	
126. I Shares MSC EAFE	A	Dividend			Sold	10/27/23	J	A	
127. Bridge Builder Small/Mid Grw	A	Dividend	J	T	Buy	05/11/23	J		
128. Dfa Emergin Markets Value 1	A	Dividend	J	T	Buy	05/11/23	J		
129. Dfa U.S. Small Cap Value 1	A	Dividend	J	T	Buy	05/11/23	J		
130. Invesco Intl Sm-Mid Company R-6	A	Dividend	J	T	Buy	10/27/23	J		
131.									
132.									

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		

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

I. POSITIONS

Estate #1 - I have no beneficial interest in the estate. There are no assets owned by the estate. There have been no acquisitions, dispositions or capital gains. This response includes now and at all times during the reporting period.

Estate #2 - I have no beneficial interest in the estate. There are no assets owned by the estate. There have been no acquisitions, dispositions or capital gains. This response includes now and at all times during the reporting period.

IShares MSCI EAFE was erroneously reported in May 2023.

Name of Person Reporting	Date of Report
Royal, Charles A.	05/06/2024

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/ Charles A. Royal

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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