

## Disclosure Statement for AER Submission

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1. *Sources of financial support for the research.*

None

2. *Each interested party from whom he or she has received significant financial support, summing to at least \$10,000 in the past three years, in the form of consultant fees, retainers, grants and the like.*

None

3. *Each author should disclose any paid or unpaid positions as officer, director, or board member of relevant non-profit organizations or profit-making entities. A "relevant" organization is one whose policy positions, goals, or financial interests relate to the article.*

None

4. *The disclosures required above apply to any close relative or partner of any author.*

No spousal or family-related potential COIs of which I am aware.

5. *Each author must disclose if another party had the right to review the paper prior to its circulation.*

Yes – an earlier version was published as BIS working paper, which is subject to review.