

April 25, 2020

To Whom It May Concern:

I, an author of the submitted manuscript titled "Job Loss, Credit and Crime in Colombia," do not have any relevant conflicts of interest to disclose.

The Harvard IRB review deemed this project exempt, as we were only accessing the results of our code, while the analysis was conducted on-site at the Colombian Central Bank by Central Bank staff on de-identified secondary data.

Thank you for your consideration of our work.

Sincerely,

Jorge Tamayo
Harvard Business School
Harvard University