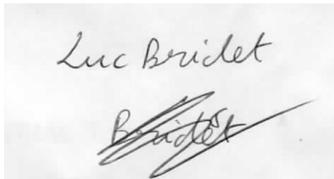


December 12, 2023

Disclosure Statement

I herewith declare that I have no relevant or material financial interests that relate to the research described in the paper: "Selling Dreams: Endogenous Optimism in Lending Markets"

I have no other disclosures.

A rectangular box containing a handwritten signature. The signature is written in cursive and appears to be "Luc Bridet". There is a second, more stylized and scribbled version of the signature below the first one.

Luc Bridet