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I, J. Michelle Brock, hereby declare that I have no relevant material or financial interests that relate to research described in the article entitled “Discriminatory Lending: Evidence from Bankers in the Lab” other than the following:

- Financial support was received from the EBRD Shareholder Special Fund
- IRB approval was obtained from the Heartland Institutional Review Board, project 160920-23.

Sincerely,

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