



Christopher Martin
Federal Deposit Insurance Corporation

January 24, 2023

Editorial Team
AEA Papers and Proceedings

Dear Editorial Team,

Please allow this letter to function as my Disclosure Statement for my co-authored paper, "Bank Loan Monitoring, Distance, and Delegation."

I am a federal government employee, a Senior Financial Economist at the Federal Deposit Insurance Corporation (FDIC), Division of Insurance and Research (DIR), Center for Financial Research (CFR), Quantitative Risk Analysis Section (QRA); and they pay my salary. I wrote the paper while in this role. The data used in this paper are owned by the FDIC, were provided to the authors for the purposes of this research, and are subject to strict confidentiality requirements. FDIC senior management is required to review all drafts of this paper prior to circulation of any kind. I have no other interested parties or relevant organizations to disclose.

Thank you for your time and consideration.

Sincerely,

Christopher Martin
Federal Deposit Insurance Corporation