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October 29th, 2024.

Professor Erzo Luttmer
Editor
American Economic Review

Dear Professor Luttmer:

I declare that I have no relevant or material financial interests that relate to the research described in the paper “The Geographic Flow of Bank Funding and Access to Credit: Branch Networks and Local-Market Competition.”

Sincerely,

A handwritten signature in black ink, appearing to read 'Wanghui'.

Hui Wang
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