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August 4, 2013

Disclosure Statement for “Misallocation and Growth” by Boyan Jovanovic

Sources of Financial Support: The only financial support I have received during the past three years is from the National Science Foundation. Project Title: Scientific Discovery and Macroeconomic Outcomes

PI: Boyan Jovanovic, Awardee: New York University, Award Number: 1060790

I have nothing else to disclose.

There are no other sources of support to me or any close relative and no other authors of the manuscript. No conflict of interest

No proprietary data are used in the paper.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Boyan Jovanovic', with a long horizontal stroke extending to the right.

Boyan Jovanovic
Professor of Economics