



Alexander Ufier
Federal Deposit Insurance Corporation

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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 supervisor, Section Chief for Quantitative Risk Analysis (QRA) at the Federal Deposit Insurance Corporation (FDIC), Division of Insurance and Research (DIR), Center for Financial Research (CFR); and they pay my salary. I wrote much of the paper when I was federal government staff, a Senior Financial Economist at the FDIC. 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,

Alexander Ufier
Federal Deposit Insurance Corporation