

December 16, 2023

Disclosure Statement

I herewith declare that I have no relevant or material financial interests that relate to the research described in the paper: "Selling Dreams: Endogenous Optimism in Lending Markets"

I have no other disclosures.

A handwritten signature in black ink, appearing to read 'P. Schwardmann', with a horizontal line extending to the right.

Peter Schwardmann