



Department of Economics

UNIVERSITY OF TORONTO

Victor Aguirregabiria
Professor of Economics
150 St. George Street, Toronto Ontario Canada M5S 3G7

Phone: 416-978-4358
Fax: 416-978-6713
E-mail: victor.aguirregabiria@utoronto.ca

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, Synergies, and Local Competition.*"

Sincerely,

Victor Aguirregabiria
Professor of Economics