

Disclosure statement for Wilbert M Van Der Klaauw

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The author declares that he has no relevant or material financial interests that relate to the research described in this paper. Prior to circulation, this paper was reviewed in accordance with the Federal Reserve Bank of New York review policy, available at [https://www.newyorkfed.org/research/staff\\_reports/index.html](https://www.newyorkfed.org/research/staff_reports/index.html).