

## Disclosure Statement

Paper title: Resilient Finance, Stratified Costs: Unmasking Racial Disparities in Disaster-Induced Bank Closures

Author: Isaac Marcelin

A handwritten signature in blue ink, appearing to read 'marcelin', with a stylized flourish at the end.

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I disclose that I have no other relevant or material financial interests, personal relationships, or affiliations that could reasonably be perceived to influence the research reported in this paper.

No Institutional Review Board (IRB) approval was required for this study.