

**Title: Ownership and Trust in Banks: Evidence from the First Bank in an American Indian Nation**

**Disclosure Statement – Calvin Thrall:**

The research team received ethics approval from both the University of Texas at Austin and the local tribal college. We also received clearance from the Federal Reserve System Board of Governors that our research design and distribution of results met ethical and legal standards. We received approval from Nation A's tribal government, which itself required approval from their research ethics regulatory commission. Nation A's identity is confidential (as requested by Nation A) and thus the identity of Nation B and Bank [X].

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I have no conflicts of interest to disclose.