

I declare that I have no relevant or material financial interests that relate to the research described in my paper entitled “The Theory of Financial Stability Meets Reality: A Unifying Framework for Bank Regulation and Accounting Discretion,” joint with Nina Boyarchenko and Kinda Hachem. The views expressed in this paper are those of the authors and do not necessarily reflect the views of the Federal Reserve Board, Federal Reserve Bank of New York, or Federal Reserve System.

Best regards,

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