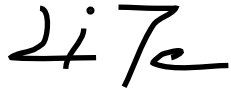


Author Disclosure Statement for
"Payment Risk and Bank Liquidity Management"

Ye Li: I have nothing to disclose.

Feb. 5, 2026

A handwritten signature in black ink, appearing to read 'Ye Li', with a stylized flourish at the end.