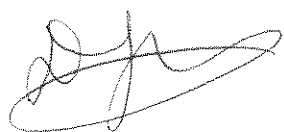


Paper title: "Banking the Unbanked? Evidence from three countries"

The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to be 'Diego UBFAL', written in a cursive, stylized script.

DIEGO UBFAL