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I, the undersigned, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,county\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, street\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_,no.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, email:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, phone:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_identify by \_\_\_\_\_\_\_, serie \_\_\_\_\_\_\_\_\_, no. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, author/coauthor of the article with the title \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_submitted for publication in the **Review of Financial Studies**, knowing the provisions of the Criminal Code regarding the false in declaration and the provisions of art.310 letter a) from the Law on National Education no.1/2011 on plagiarism, I declare under my own responsability the following:

The present article it’s an orginal paper, the result of my own work, based on personal researches and based on information obtained from sourses quoted and indicated, according to ethical norms, in footnotes and/or bibliography.

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