



## Termination of Bank-Firm Relationships

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## Dear Editors:

I would like to submit to Journal of Money, Credit, and Banking, my manuscript written jointly with Koji Takahashi, entitled õThe Real Effects of Bank-driven Termination of Relationships: Evidence from Loan-level Matched Dataö. This paper is an original unpublished work, not submitted for consideration elsewhere. I would like the editorial office to process the manuscript.

If you have any questions, please do not hesitate to contact me at the following address:

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Sincerely,

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