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I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: **The Impact of Non-Performing Loans Ratio on Banking Profitability in**

the Albanian Banking System
with Authors: **Zamira Veizi, Robert Çelo**

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from 3 reviewers that were experts, specialists in the area of my paper.

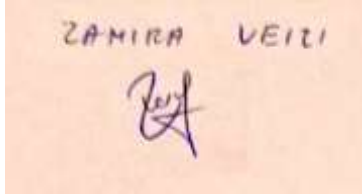
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Date: 20/12/2023