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I declare, confirm, 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 (three) Reviewers and the Assistant Editor for my paper: Macroeconomic and Bank Specific Determinants of Non-Performing Loans in Nigeria with Authors: Prof. Ochei IKPEFAN and Prof. Felicia OLOKOYO.

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 (three) reviewers that were experts / specialists in the area of my paper.

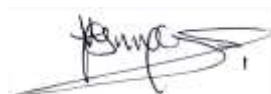
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