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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: LIQUIDITY SURPLUS AND PROFITABILITY: HOW DOES LIQUIDITY AFFECT PROFITABILITY PRIOR TO AND DURING COVID-19? (EMPIRICAL INDONESIAN BANKING SECTOR) with Authors: Ildiko Orban, Wiwik Utami, Nurul Hidayah, Erik Nugraha. 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 three (3) reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

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Date: 13-10-2023

A handwritten signature in blue ink, appearing to read 'Lucky Nugroho', with a long horizontal stroke extending to the right.

Dr. Lucky Nugroho