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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: **Demand Deposit Contracts and Probability of Bank Runs in Nigeria**, with Authors: Peter Ogbebor, Adesola Awonuga and Folorunsho Akande.

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 our paper.

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I am quite impressed with the response time from WSEAS Journals right from the submission of the articles and the review and acceptance. The engagement was very sound and the feedback from the 3 reviewers was very respectful and useful to improve the quality of our paper. I will continue to recommend WSEAS Transactions on Business and Economic journal to all researchers in my field of discipline to publish their papers.

Signature:

A handwritten signature in black ink, appearing to read 'Bernard', written over a horizontal line.

Date: 08-03-2024