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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: “An Empirical Analysis of the Impact of Financial Leverage on the Performance of Second-Level Banks in Albania”

with Authors: 1. Dr. Elton GUBERAJ, 2. Dr. Denisa PIPERO KURTAJ, 3. Prof. Dr. Ana KAPAJ

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.

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