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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: SUSTAINABLE DEVELOPMENT MODEL FOR COMMERCIAL BANKS with Authors:

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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** reviewers that were experts, specialists in the area of my paper (ID paper: 5107 – 3140).

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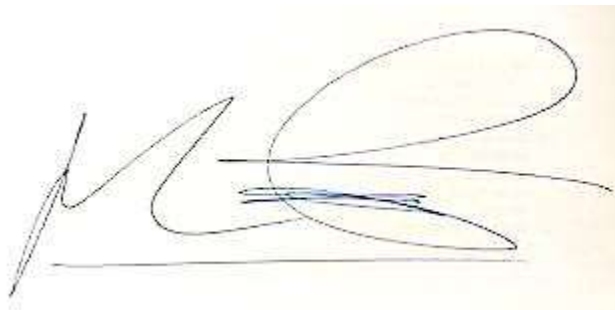
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Best regards.

Author group representative

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A handwritten signature in blue ink, appearing to be 'Ph.D. NGUYEN LOI', written over a horizontal line.

PhD. NGUYEN LOI

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