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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: *The law on minimum capital adequacy ratio when restructuring commercial banks in Vietnam in the period of international integration* with Authors: Nguyen Thi Huong.

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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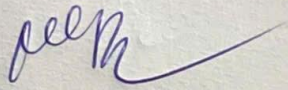
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