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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: "*Green Loans and Their Impact on CO₂ Reduction: Evidence from credit guarantee scheme-backed loans in Albania*" with Authors: Besiana Lika and Llesh Lleshaj.

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 3 reviewers that were experts, specialists in the area of my paper.

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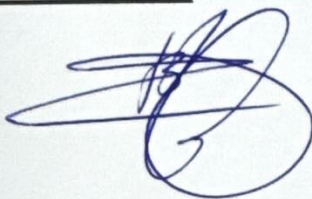
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This is the first time for me to publish at WSEAS journal and as a PhD student, I highly value the reviewers' comments, which were full of professionalism. The review process was carried out within a reasonable time, and I feel honored to have my article published here. I encourage new authors to submit their work.

Signature Besiana Zilka

Date: 16.09.2025

A stylized, handwritten signature in blue ink, consisting of several loops and a long horizontal stroke, positioned to the right of the printed name.