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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 our paper: **“Risk Hazard of Banking in Emerging Countries”** with Authors: Wisnu Mawardi, Mahfudz, Rio Dhani Laksana, Intan Shaferi

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Dr. Rio Dhani Laksana, M.Sc, CFP, CSA

Date:20/12/2022