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Title of the article	Financial gradualism and banking crises in North Africa region: an investigation by a panel logit model
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Dear Editor,

Datas which were used in the article that has been given information about, were provided from most reliable sources. Findings, results and suggestions have been presented objectively. Findings, results and suggestions do not have any intentions for damaging and/or supporting any institution or organization.

Beside that findings results and suggestions do not include any situation about conflict of interest and/or conflict-relation interests with the institution which I work for.


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I declare and undertake suitability of the article to all these points.

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