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# ESJ Manuscript Evaluation Form

This form is designed to summarize the manuscript review that you have completed and to ensure that you have considered all appropriate criteria in your review. Your review should provide a clear statement, to the authors and editors, of the modifications necessary before the paper can be published or the specific reasons for rejection.

Please respond within the appointed time so that we can give the authors timely responses and feedback.

NOTE: ESJ promotes review procedure based on scientific validity and technical quality of the paper (not perceived the impact). You are also not required to do proofreading of the paper. It could be recommend as part of the revision.

***ESJ editorial office would like to express its special gratitude for your time and efforts. Our editorial team is a substantial reason that stands ESJ out from the crowd!***

Reviewer Name:	Email:
Date Manuscript Received: 4 Jan 2016	Date Manuscript Review Submitted: 8 Jan 2016
Manuscript Title: <b>Capital Adequacy in the Albanian Banking System; an Econometrical Analysis with a Focus on Credit Risk</b>	
ESJ Manuscript Number:	

## Evaluation Criteria:

Please give each evaluation item a numeric rating on a 5-point scale, along with a brief explanation for each 3-less point rating.

<i>Questions</i>	<i>Rating Result</i> [Poor] 1-5 [Excellent]
<b>1. The title is clear and it is adequate to the content of the article.</b>	<b>5</b>
<i>(a brief explanation for 3-less point rating)</i>	
<b>2. The abstract clearly presents objects, methods and results.</b>	<b>4</b>
<i>(a brief explanation for 3-less point rating)</i> <b>Needs thorough restructuring. It is not appearing as an abstract.</b>	
<b>3. There are few grammatical errors and spelling mistakes in this article.</b>	<b>4</b>
<i>(a brief explanation for 3-less point rating)</i>	

<b>4. The study methods are explained clearly.</b>	<b>5</b>
<i>(a brief explanation for 3-less point rating)</i> <b>Proper research gap should be identified</b>	
<b>5. The conclusions or summary are accurate and supported by the content.</b>	<b>4</b>
<i>(a brief explanation for 3-less point rating)</i>	
<b>6. The references are comprehensive and appropriate.</b>	
<i>(a brief explanation for 3-less point rating)</i>	

**Overall Recommendation** (mark an X with your recommendation) :

Accepted, no revision needed	
Accepted, minor revisions needed	<b>X</b>
Return for major revision and resubmission	
Reject	

**Comments and Suggestions to the Author(s):**

This sheet is to be returned to the author(s) of the manuscript. Please provide reasons for acceptance or rejection as well as any suggestions that you might feel are appropriate for revisions or improvements.

**1-Contents should be cleaned from superfluous material (Technical notes from Stat Adviser). Short and only most relevant comments from the authors should be included instead.**

**2-Comments of models' parameters should be included and appropriately linked to research hypothesis.**

**3-It's not very clear how references are specifically related to the body of research.**

**Comments and Suggestions to the Editors Only:**

