

DECLARATION

I hereby declare that the thesis entitled “**Financial Performance Efficiency and Determinants: A Study of Ethiopian Commercial Banks**” submitted by me for the award of the Degree of Doctor of Philosophy in Commerce and Management Studies, Andhra University, Visakhapatnam, is the original study done by me and it has not been submitted previously in part or full to this or any other University for any Degree or Diploma or similar title.

(Tekeste Berhanu Lakew)

Date:

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