

## **Notice of Retraction**

The Editor-in-Chief of the *International Journal of Innovation and Applied Studies* wishes to retract the article:

Lmehdi Berjaoui, “Constructing an index of vulnerability for the Moroccan banking sector,” *International Journal of Innovation and Applied Studies*, vol. 1, no. 1, pp. 105–117, November 2012.

It has come to our attention that certain aspects of the article have been copied from an earlier work.

**The journal submission guidelines make it clear that articles must be original and do not infringe any existing copyright. The Editor-in-Chief sincerely apologizes to readers and the original authors.**