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.