



CERTIFICATE

This certificate is proudly presented to

Eshboyev Shahobiddin

This is to certify that the scientific article “**O‘ZBEKISTON TIJORAT BANKLARIDA KREDIT PORTFELI VA KREDIT RISKLARI HOLATINI BAHOLASH (DAVLAT BANKLARI MISOLIDA)**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 9 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 9-son** (pp. 174–182).

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