



C E R T I F I C A T E

This certificate is proudly presented to

Mamatova Sevara

This is to certify that the scientific article **“THE IMPORTANCE OF STRESS TESTING AND ITS IMPLEMENTATION IN COMMERCIAL BANKS OF THE REPUBLIC OF UZBEKISTAN”** has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 11 (2025): «Muhandislik va Iqtisodiyot»** jurnali.

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