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This certificate is proudly presented to

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This is to certify that the scientific article “**CREDIT RISK MANAGEMENT AND PROFITABILITY OF COMMERCIAL BANKS IN AN EMERGING MARKET: THE CASE OF UZBEKISTAN**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 11 (2025): «Muhandislik va Iqtisodiyot»** jurnali.

DOI: <https://doi.org/10.5281/zenodo.17785149>





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