



CERTIFICATE

This certificate is proudly presented to

Isakov Isobek

This is to certify that the scientific article “**BANKS’ BROKERAGE AND ADVISORY SERVICES IN FACILITATING SECURITIES TRANSACTIONS AND IMPROVING MARKET LIQUIDITY**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 3 (2026): «Muhandislik va Iqtisodiyot»** jurnali.

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