



CERTIFICATE

This certificate is proudly presented to

S. Gaybulloev



This is to certify that the scientific article “**PROSPECTS FOR APPLYING THE Z-SCORE MODEL IN ASSESSING FINANCIAL STABILITY IN THE UZBEKISTAN BANKING SYSTEM**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 3 No. 12 (2025): «Muhandislik va Iqtisodiyot»** jurnali.

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