



C E R T I F I C A T E

This certificate is proudly presented to

Abdullaeva Sanemkhan

This is to certify that the scientific article “**ESG MANAGEMENT IN COMMERCIAL BANKS OF UZBEKISTAN: EVALUATION PRACTICES, KEY DETERMINANTS, AND STRATEGIC PRIORITIES**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», **Vol. 4 No. 5 (2026): «Muhandislik va Iqtisodiyot» jurnali 5-son.**

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