



CERTIFICATE

This certificate is proudly presented to

Salamov Islam

This is to certify that the scientific article “**PREPARING STATE-OWNED COMMERCIAL BANKS FOR PRIVATIZATION: INSTITUTIONAL TRANSFORMATION, CORPORATE GOVERNANCE, AND CAPITAL MARKET READINESS IN UZBEKISTAN**” has been published in the journal: «MUHANDISLIK VA IQTISODIYOT», Vol. 4 (2026): «**Muhandislik va Iqtisodiyot**» jurnali Belarus-O'zbekiston Konferensiya (pp. 28-33).

