



CERTIFICATE

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И. Р. Бердикулова

This is to certify that the scientific article **“УЧЁТ ESG-ФАКТОРОВ ПРИ ОЦЕНКЕ КРЕДИТНЫХ РИСКОВ В БАНКОВСКОМ СЕКТОРЕ”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 6 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 6-son.**

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