



CERTIFICATE

This certificate is proudly presented to

Rustamov Jonibek

This is to certify that the scientific article **“THE ECONOMIC CHARACTERISTICS OF NON-PERFORMING LOANS AND THEIR IMPLICATIONS FOR BANK OPERATIONAL EFFICIENCY”** has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 4 No. 7 (2026): «Yashil iqtisodiyot va taraqqiyot» jurnali 7-son** (pp. 334–340).

DOI: <https://doi.org/10.5281/zenodo.21539176>

