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This is to certify that the scientific article “**Kredit portfelini tahlil qilish asosida tijorat banklari faoliyatini optimallashtirish yo'llari**” has been published in the journal: «GREEN ECONOMY AND DEVELOPMENT», **Vol. 3 No. 2 (2025): «Yashil iqtisodiyot va taraqqiyot» jurnali.**

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