Innovation Science and Technology

SCIENTIFIC ELECTRONIC JOURNAL · ist-journal.uz · eISSN 3060-5229

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

№ IST-2026-01154-1

This certificate is proudly presented to:

Baymuratova Zina

This is to certify that the scientific article “**WAYS TO IMPROVE THE QUALITY OF ASSETS AND STABILITY OF THE CREDIT PORTFOLIO IN COMMERCIAL BANKS**” has been published in the journal: «Innovation Science and Technology», **Vol. 2 No. 9 (2026): Innovation Science and Technology** (pp. 58–62).

1 September 2026

DATE

Scan to verify