



Innovation Science and Technology

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

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

◆ № IST-2026-00540-1 ◆

This certificate is proudly presented to:

Qayimova Ismigul

This is to certify that the scientific article “**PROBLEMS FACED BY COMMERCIAL BANKS IN BANK RISK MANAGEMENT AND WAYS TO ADDRESS THEM**” has been published in the journal: «Innovation Science and Technology», **Vol. 2 No. 1 (2026): Innovation Science and Technology.**



Scan to
verify

DOI: <https://doi.org/10.5281/zenodo.18401211>

1 January 2026

DATE



Innovation Science and Technology

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

CERTIFICATE

FOR SCIENTIFIC PUBLICATION

◆ № IST-2026-00540-2 ◆

This certificate is proudly presented to:

Tuxsanov Eldor

This is to certify that the scientific article “**PROBLEMS FACED BY COMMERCIAL BANKS IN BANK RISK MANAGEMENT AND WAYS TO ADDRESS THEM**” has been published in the journal: «Innovation Science and Technology», **Vol. 2 No. 1 (2026): Innovation Science and Technology.**



Scan to
verify

DOI: <https://doi.org/10.5281/zenodo.18401211>

1 January 2026

DATE