



CERTIFICATE

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Ibragimov Nodirbek

This is to certify that the scientific article **“RISK-FOCUSED AUDIT PROCEDURES FOR EXAMINING EXPECTED CREDIT LOSSES (ECL) AND RESERVES UNDER IFRS 9 IN THE AUDIT OF COMMERCIAL BANKS”** has been published in the journal: «ECONOSCITECH INTEGRATION», **Vol. 3 No. 5 (2026): Social, economic, scientific and technical academic journal.**

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