



## CERTIFICATE

This certificate is proudly presented to

**Alovuddin Jamolov**

This is to certify that the scientific article **“AN ANALYSIS OF LEADING FOREIGN BANKS’ PRACTICES IN APPLYING ARTIFICIAL- INTELLIGENCE-BASED MANAGEMENT SYSTEMS FOR CREDIT RISK ASSESSMENT AND THE EARLY DETECTION OF PROBLEM LOANS”** has been published in the journal:  
«ECONOSCITECH INTEGRATION», **Том 3 № 9 (2026): Social, economic, scientific and technical academic journal** (pp. 160-163).

EISSN  
3060-5075

ISSUE  
Том 3 № 9 (2026):  
Social, economic,  
scientific and technical  
academic journal

PAGES  
160-163

DOI  
10.5281/zenodo.22688559



Scan to  
verify