



CERTIFICATE

Iulian-Ionut Ciobanu Ph.D. Student

ATTENDED AS KEYNOTE SPEAKER THE 10TH INTERNATIONAL SCIENTIFIC CONFERENCE "PROTECTION AND SECURITY IN THE FINANCIAL MARKET: BUILDING THE RESILIENCE OF THE SYSTEM AND EMPOWERING PARTICIPANTS"

WITH A PRESENTATION:

Data architecture as a pillar of financial security: enhancing transparency and auditability in financial systems

HELD BY THE DEPARTMENT OF CENTRAL BANKING AND FINANCIAL INTERMEDIATION AT THE UNIVERSITY OF LODZ IN COOPERATION WITH THE DEPARTMENT OF BANKING AND GLOBAL FINANCIAL SYSTEM AT THE KRAKOW UNIVERSITY OF ECONOMICS AND BUSINESS, THE INSTITUTE OF ECONOMIC AND FINANCIAL EXPERTISE IN LODZ, FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION ALEXANDRU IOAN CUZA UNIVERSITY OF IASI, POLAND, ON 21 MAY 2026.

Lodz, 21.05.2026

Dr hab. I. D. Czechowska, prof. UL

A handwritten signature in blue ink, reading 'Iwona Donta-Czechowska'.

Chair of the Organising Committee