

# MUHANDISLIK

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“GLOBAL RAQAMLI INTEGRATSIYALASHUV:  
2030-YILGACHA YASHIL IQTISODIYOTGA O'TISHDA  
TEXNOLOGIK VA INDUSTRIAL SANOATNI RIVOJLANTIRISH  
ORQALI MIKRO VA MAKROIQTISODIY BARQAROR  
O'SISHNI TA'MINLASH DOLZARBLIGI”

“GLOBAL DIGITAL INTEGRATION: THE RELEVANCE OF  
ENSURING MICRO AND MACROECONOMIC SUSTAINABLE  
GROWTH THROUGH TECHNOLOGICAL AND INDUSTRIAL  
DEVELOPMENT IN THE TRANSITION TO A GREEN  
ECONOMY BY 2030”

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МИКРО- И МАКРОЭКОНОМИЧЕСКОГО РОСТА ЧЕРЕЗ  
РАЗВИТИЕ ТЕХНОЛОГИЧЕСКОЙ И ИНДУСТРИАЛЬНОЙ  
ПРОМЫШЛЕННОСТИ В ПЕРЕХОДЕ К ЗЕЛЁНОЙ  
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- 05.01.00 – Axborot texnologiyalari, boshqaruv va kompyuter grafikasi
- 05.01.01 – Muhandislik geometriyasi va kompyuter grafikasi. Audio va video texnologiyalari
- 05.01.02 – Tizimli tahlil, boshqaruv va axborotni qayta ishlash
- 05.01.03 – Informatikaning nazariy asoslari
- 05.01.04 – Hisoblash mashinalari, majmualari va kompyuter tarmoqlarining matematik va dasturiy ta'minoti
- 05.01.05 – Axborotlarni himoyalash usullari va tizimlari. Axborot xavfsizligi
- 05.01.06 – Hisoblash texnikasi va boshqaruv tizimlarining elementlari va qurilmalari
- 05.01.07 – Matematik modellashtirish
- 05.01.11 – Raqamli texnologiyalar va sun'iy intellekt
- 05.02.00 – Mashinasozlik va mashinashunoslik
- 05.02.08 – Yer usti majmualari va uchish apparatlari
- 05.03.02 – Metrologiya va metrologiya ta'minoti
- 05.04.01 – Telekommunikatsiya va kompyuter tizimlari, telekommunikatsiya tarmoqlari va qurilmalari. Axborotlarni taqsimlash
- 05.05.03 – Yorug'lik texnikasi. Maxsus yoritish texnologiyasi
- 05.05.05 – Issiqlik texnikasining nazariy asoslari
- 05.05.06 – Qayta tiklanadigan energiya turlari asosidagi energiya qurilmalari
- 05.06.01 – To'qimachilik va yengil sanoat ishlab chiqarishlari materialshunosligi
- 05.08.03 – Temir yo'l transportini ishlatish
- 05.09.01 – Qurilish konstruksiyalari, bino va inshootlar
- 05.09.04 – Suv ta'minoti. Kanalizatsiya. Suv havzalarini muhofazalovchi qurilish tizimlari
- 10.00.06 – Qiyosiy adabiyotshunoslik, chog'ishtirma tilshunoslik va tarjimashunoslik
- 10.00.04 – Yevropa, Amerika va Avstraliya xalqlari tili va adabiyoti
- 08.00.01 – Iqtisodiyot nazariyasi
- 08.00.02 – Makroiqtisodiyot
- 08.00.03 – Sanoat iqtisodiyoti
- 08.00.04 – Qishloq xo'jaligi iqtisodiyoti
- 08.00.05 – Xizmat ko'rsatish tarmoqlari iqtisodiyoti
- 08.00.06 – Ekonometrika va statistika
- 08.00.07 – Moliya, pul muomalasi va kredit
- 08.00.08 – Buxgalteriya hisobi, iqtisodiy tahlil va audit
- 08.00.09 – Jahon iqtisodiyoti
- 08.00.10 – Demografiya. Mehnat iqtisodiyoti
- 08.00.11 – Marketing
- 08.00.12 – Mintaqaviy iqtisodiyot
- 08.00.13 – Menejment
- 08.00.14 – Iqtisodiyotda axborot tizimlari va texnologiyalari
- 08.00.15 – Tadbirkorlik va kichik biznes iqtisodiyoti
- 08.00.16 – Raqamli iqtisodiyot va xalqaro raqamli integratsiya
- 08.00.17 – Turizm va mehmonxona faoliyati

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# FOREIGN EXPERIENCE IN ORGANIZING COMMERCIAL BANK AUDITS AND ITS APPLICATION IN UZBEKISTAN

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**Abstract:** The thesis analyzes the international experience in organizing the audit of commercial banks' financial statements, focusing on the approaches of the European Union, the United States, and the Basel Committee. It substantiates the key elements of international practice and identifies directions for their application in the banking system of Uzbekistan.

**Keywords:** bank audit, international experience, audit committee, auditor independence, Basel Committee, auditor rotation.

**Annotatsiya:** Tezisdagi tijorat banklari moliyaviy hisoboti auditini tashkil etishning xorijiy tajribasi — Yevropa Ittifoqi, AQSH va Bazel qo'mitasi yondashuvlari tahlil qilinadi. Xorijiy tajribaning asosiy unsurlari va ularni O'zbekiston bank tizimida qo'llash yo'nalishlari asoslab beriladi.

**Kalit so'zlar:** bank auditi, xorijiy tajriba, audit qo'mitasi, auditor mustaqilligi, Bazel qo'mitasi, auditorlarni rotatsiya qilish.

**Аннотация:** В тезисе анализируется зарубежный опыт организации аудита финансовой отчетности коммерческих банков, включая подходы Европейского союза, США и Базельского комитета. Обоснованы ключевые элементы зарубежной практики и направления их применения в банковской системе Узбекистана.

**Ключевые слова:** банковский аудит, зарубежный опыт, аудиторский комитет, независимость аудитора, Базельский комитет, ротация аудиторов.

Foreign experience in organizing commercial bank audits serves as an important benchmark for improving the quality, transparency, and reliability of bank auditing systems. Owing to the strategic role of banks in maintaining financial stability and safeguarding public confidence, international practice recognizes that bank audits require more stringent standards than audits conducted in most other sectors of the economy. Commercial banks manage significant public funds, engage in complex financial transactions, and operate under extensive regulatory oversight. Consequently, external auditors are expected not only to verify the fairness of financial statements but also to assess the adequacy of risk management systems, internal controls, and compliance with prudential regulations. A comprehensive analysis of international experience therefore provides valuable guidance for identifying the institutional, methodological, and regulatory elements that contribute to high-quality bank audits.

Within the European Union, the legal framework governing statutory audits is primarily based on Regulation (EU) No. 537/2014 and Directive 2014/56/EU. These legislative acts introduced significant reforms following the global financial crisis with the objective of strengthening confidence in financial reporting and enhancing auditor independence. The regulations establish stricter requirements for public-interest entities, including commercial banks, through mandatory auditor rotation, limitations on the provision of non-audit services, enhanced transparency obligations, and strengthened responsibilities of audit committees. Mandatory rotation reduces the risk of excessive familiarity between auditors and clients, while restrictions on consulting services minimize conflicts of interest. In addition, audit committees are entrusted with overseeing the financial reporting process, evaluating auditor independence, and monitoring the effectiveness of both internal and external audit activities. Collectively, these measures contribute to greater objectivity, accountability, and credibility of the audit process.



In the United States, the quality assurance framework for bank audits is largely shaped by the Sarbanes–Oxley Act of 2002 (SOX) and the activities of the Public Company Accounting Oversight Board (PCAOB). The Sarbanes–Oxley Act introduced comprehensive reforms designed to restore investor confidence after major corporate accounting scandals. Under this framework, the PCAOB independently registers audit firms, establishes auditing standards, conducts regular inspections, investigates professional misconduct, and imposes disciplinary measures when necessary. Inspection reports issued by the PCAOB identify deficiencies in audit engagements and require firms to implement corrective actions, thereby encouraging continuous improvement in audit quality. Furthermore, the emphasis placed on internal control over financial reporting has significantly strengthened auditors' responsibilities in evaluating governance systems and operational risks within financial institutions. As a result, the American approach combines rigorous public oversight with strong professional accountability, creating a highly reliable audit environment.

The Basel Committee on Banking Supervision also provides internationally recognized guidance concerning the external audit of banks. Although the Committee does not establish auditing standards directly, its principles acknowledge the unique characteristics of banking activities and emphasize the importance of effective cooperation between external auditors, banking supervisors, and bank management. The Basel principles recommend timely information exchange between supervisory authorities and auditors in areas involving significant risks, internal control weaknesses, capital adequacy, liquidity management, and regulatory compliance. Particular attention is devoted to the audit of credit risk management practices and the evaluation of Expected Credit Losses (ECL), since loan portfolios represent the largest and most risk-sensitive assets of commercial banks. The Committee also encourages auditors to maintain professional skepticism when evaluating management estimates and accounting judgments, thereby improving the reliability of financial reporting.

An integrated review of international practice demonstrates that an effective commercial bank audit system is built upon several mutually reinforcing components. These include full compliance with International Standards on Auditing (ISA) and International Financial Reporting Standards (IFRS); genuine auditor independence supported by legal and institutional safeguards; competent and independent audit committees; effective communication between supervisory authorities and external auditors; advanced methodologies for auditing accounting estimates, particularly Expected Credit Losses (ECL) and loan loss provisions; independent public oversight of audit quality through specialized regulatory institutions; continuous professional education of auditors; and the increasing application of digital technologies, data analytics, and Computer-Assisted Audit Techniques (CAATs) throughout the audit process. These elements collectively enhance audit effectiveness by improving risk assessment, increasing audit efficiency, strengthening evidence collection, and reducing the likelihood of material misstatements.

The introduction of these internationally recognized practices into Uzbekistan's banking sector should follow a gradual and systematic approach that reflects national legal, institutional, and economic conditions. Priority should be given to strengthening the independence and effectiveness of audit committees within commercial banks, improving mechanisms for information exchange between banking supervisors and external auditors, expanding the implementation of International Standards on Auditing, and reinforcing the national audit quality assurance system. At the same time, greater attention should be devoted to the digital transformation of audit procedures through the adoption of advanced analytical tools, automated risk assessment models, and modern auditing software. Continuous professional training for auditors and closer cooperation between regulatory authorities, professional organizations, and academic institutions will also play an important role in aligning national practice with international standards.

In conclusion, international experience demonstrates that high-quality commercial bank audits depend on a combination of strong regulatory frameworks, independent oversight, effective corporate governance, advanced audit methodologies, and modern technological solutions. The careful adaptation of these best practices to Uzbekistan's institutional environment will contribute to improving audit quality, increasing the transparency and credibility of financial reporting, strengthening public confidence in the banking sector, and supporting the long-term stability and sustainable development of the national financial system.

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