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# CERTIFICATE

## OF PARTICIPATION

This certifies that

**Zainab Loukil**

has participated and presented a paper entitled:

**Bank Loan Applicant (Credit Score) Assessment through ML: A Comparative Approach**

at the **3<sup>rd</sup> International Conference on Advanced Engineering, Technology, and Applications**, held at the **University of Catania, Italy** on May 24-25, 2024.

**Dr. Alessandro Ortis**  
General Chair