

ASSESSMENT

by **prof. Iva Bankova Moneva, PhD**

regarding: dissertation for awarding the educational and scientific degree "PhD" in professional direction 3.8 "Economics", PhD program "Economics and Management (Industry)"

author of the dissertation research: Kairat Bolatovich Koishibekov, PhD student in the "Center for Economic and Management Sciences" at Burgas Free University

dissertation research topic: "Methodological aspects of stress tests in the financial industry and their applicability to systems in the Republic of Kazakhstan"

basis for presenting the opinion: participation in the scientific jury, according to order No. UMO 30/06.10.2022 of the Rector of Burgas Free University

I. General presentation of the dissertation

The dissertation contains 221 pages, including main text, 30 tables, 35 diagrams, 2 diagrams and 1 figure. The logic of the dissertation follows the accepted traditional structure and consists of an introduction, four chapters, a conclusion, an appendix and references. The stated structure of the work and its main content are subordinate to the topic and the object, subject, thesis and goal formulated in the introduction. Formulated objectives and limitations of the study are available. The bibliography covers 178 sources. It is quoted correctly.

No deviations from the norms of scientific and professional ethics are found.

The abstract is composed according to the requirements and reflects the main parts of the dissertation.

II. Assessment of form and content of the dissertation

A research thesis is formulated and defended. This is grounds for characterizing the dissertation research as completed.

The research methodology is correct. Summaries and conclusions are organized at appropriate places in the text. The author's knowledge of the researched problem is evident, it is discussed at a practical-applied level. A certain narrative in the paragraphs of the study can be pointed out as a weakness.

Technically and graphically, the work is at a good level. The volume is more than enough. The study chapters are not composed proportionately.

Some of the author's views receive appropriate publicity. Publications and reference are available for meeting the minimum national requirements. In the publications of the PhD student, problems developed in the work are interpreted. All of them reflect separate moments of the dissertation, and in this way, before its final formation and defense, parts of it were tested.

III. Scientific and scientific-applied contributions of the dissertation

I find that the contributions of Kairat Bolatovich Koishibekov in the thesis reference are quite a lot, and some of them are too pretentious. Schematically, they are the following: 1) study of a large number of literary sources and normative regulations on the topic of the dissertation; 2) study of the financial business in the Republic of Kazakhstan and construction of a simulation model and stress test of certain financial systems; 3) interpretation of the results of the model and the stress test, conclusions and recommendations, including regarding the regulatory mechanisms in the Republic of Kazakhstan.

IV. Dissertation critical notes, questions and recommendations

The recommendation I make to the PhD student is that in his future work he should further deepen the practical-applied questions developed in the current work, as their relevance and significance will continue to be important. Bear in mind that scientific developments should enrich the existing knowledge in the field of science, and also have a certain practical significance, especially in the field in which the PhD student works.

V. Summary assessment of the dissertation and conclusion

The dissertation has the necessary scientific significance for a PhD dissertation, which gives me reason to consider it complete.

As a member of the scientific jury, I give my positive assessment of the dissertation "Methodological aspects of stress tests in the financial industry and their applicability to the systems in the Republic of Kazakhstan" of Kairat

Bolatovich Koishibekov and propose to the scientific jury that he be awarded the educational and scientific degree "PhD" in the PhD program "Economics and Management (Industry)".

Prof. Iva Moneva, PhD

Varna,

December 15, 2022