



## Syllabus Course Program



# Accounting and analytical support for the Financial and Credit Institutions Activities

### Specialty

072 – Finance, Banking, Insurance and the Stock Market

### Educational program

Finance and Banking

### Level of education

Bachelor's level

### Semester

8

### Institute

Institute of Education and Science in Economics, Management and International Business

### Department

Accounting and Finance (205)

### Course type

Optional

### Language of instruction

English

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## Lecturers and course developers



### Anastasiia Koliesnichenko

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PhD in Economic Sciences, Associate Professor, Associate Professor of Department of Accounting and Finance

Authored and co-authored over 170 scientific and methodological publications. Senior lecturer of courses "Taxation", "Accounting and Analytical Support of Financial and Credit Institutions Activity", "Accounting and analysis of the budget institutions activities", "Capital-investment Management"

[Learn more about the teacher on the department's website](#)

## General information

### Summary

The discipline provides a harmonious combination of theoretical knowledge and practically oriented skills in keeping records of financial and credit institutions based on the principles of their effective functioning and ensuring the social and economic development of society, as well as revealing the features of the formation of accounting and analytical support for the activities of banks and non-bank credit institutions.

### Course objectives and goals

To form and consolidate in future specialists from the specialty "Finance, banking, insurance and the stock market" systematic knowledge of the conceptual foundations and organizational aspects of accounting in the field of activity of financial and credit institutions; promote the acquisition of practical skills in the analysis and use of accounting and analytical information in the management of financial and credit institutions; students learn the methods of accounting for the main objects of bank activity, the preparation of financial reporting forms by banks and non-bank credit institutions.

### Format of classes

Lectures, workshops, consultations, self-study. Individual task in the form of an essay. Final control in the form of test.

## Competencies

GC 01. Ability to abstract thinking, analysis and synthesis.

GC 02. Ability to apply knowledge in practical situations.

GC 06. Ability to conduct research at an appropriate level.

SC 01. The ability to investigate trends in economic development using the tools of macro- and microeconomic analysis, to evaluate modern economic phenomena.

SC 02. Understanding the peculiarities of the functioning of modern global and national financial systems and their structure.

SC 11. The ability to maintain an appropriate level of knowledge and constantly improve one's professional training.

## Learning outcomes

LO 02. Know and understand the theoretical foundations and principles of financial science, the peculiarities of the functioning of financial systems.

LO 24. To have an analytical apparatus for managing the functioning and development of a commercial bank when carrying out credit and settlement and currency operations, ensuring its financial security based on risk assessment and constant monitoring and analysis of the implementation of business projects.

## Student workload

The total volume of the course is 150 hours (5 ECTS credits): Lectures - 30 hours, workshops - 20 hours, self-study - 100 hours.

## Course prerequisites

Successful completion of the course requires knowledge and practical skills in the following disciplines: banks and banking, investment, financial controlling, financial markets, corporate finance, financial planning and budgeting, financial analysis.

## Features of the course, teaching and learning methods, and technologies

Interactive lectures with presentations, discussions, workshops, individual and team work, research work, work with literature and information sources, problem-based learning. The Office 365 package is used to conduct lectures and practical classes, exchange information, and provide students with educational materials.

## Program of the course

### Topics of the lectures

#### Topic 1. Financial and credit institutions: specificity and role in the financial market

Concepts and main components of the financial system. The essence and role of the financial market in the economic system. Structure of the financial market. Definition of financial and credit institutions, their types.

The economic importance of financial intermediaries in the financial market.

#### Topic 2. Theoretical and methodical principles of accounting of activities of financial and credit institutions

Peculiarities of accounting (financial) accounting in the bank. Features of tax accounting in the bank. Peculiarities of management accounting in the bank. Normative and legal regulation of the methodology and organization of activity and accounting of financial and credit institutions.

#### Topic 3. Accounting and analytical support for the activities of non-banking financial institutions

Regulation of activities of non-bank credit institutions. Legal status of banking and non-banking financial institutions. Evaluation as a method of displaying accounting objects of non-bank financial and credit institutions. The role of costing for non-bank financial and credit institutions. Reporting of non-bank financial and credit institutions.

#### Topic 4. Accounting and analytical support for banks' activities

Accounting in the bank: concepts, principles and methods of accounting. The role of accounting as a meaningful component of the bank's information and analytical system.

Users of accounting information in the field of banking activity.

#### **Topic 5. Accounting and analytical support for bank capital management**

Regulatory and legal framework for regulation of transactions with bank capital. Types of bank capital. Concept and amount of fixed capital. Concept and accounting of subordinated debt.

#### **Topic 6. The bank's liabilities accounting**

Regulatory and legal basis for accounting of the bank's liabilities. Definition of accounts payable. Types of obligations. Display in accounting of customer transactions using payment orders. Effective interest rate method.

#### **Topic 7. Accounts receivable of the bank**

Accounts receivable: definitions and types. Main accounts for accounting of current and long-term receivables in accordance with the Chart of Accounts of Accounting of Commercial Banks of Ukraine. Display in accounts receivable.

#### **Topic 8. Accounting of non-current assets of the bank**

Non-current assets: definitions and types. Methodological principles of financial accounting of operations with non-current material assets. Non-current assets: accounting policy.

#### **Topic 9. Accounting of bank cash transactions**

Regulation of bank cash operations. Definition of a bank teller. Organization of the operation of the bank's cash desk.

#### **Topic 10. Accounting of bank credit operations**

The concept of consumer credit. Normative and legal regulation of consumer lending. Methods of accounting for financial instruments. Accounting of liabilities and pledges for lending to banks.

#### **Topic 11. Accounting and analytical provision of accounting of income, expenses and financial results of the bank's activities**

Income and expenses of the bank: recognition. Accounting of the bank's income and expenses: legislative framework.

General rules and principles of accounting of the bank's income and expenses.

Income and expenses: classification in accounting.

General rules of analytical accounting of bank income and expenses.

#### **Topic 12. Accounting and analytical support for the formation of bank financial statements**

Bank financial reporting: regulation. Financial reporting of the bank: definition and composition.

Composition and characteristics of balance sheet items. Financial reporting: disclosure and control.

### **Topics of the workshops**

#### **Topic 1. Financial and credit institutions: specificity and role in the financial market**

Definition and essence of the financial market. Basic prerequisites for creating a financial market. Characteristics of banks as the main type of financial and credit institutions. Peculiarities of activity of financial intermediaries. Types of financial intermediaries in the international and domestic practice of functioning of financial markets. The main advantages of financial intermediation.

#### **Topic 2. Theoretical and methodical principles of accounting of activities of financial and credit institutions**

Types of accounting of financial and credit institutions. Comparative analysis of different types of accounting in banks. Definition of the main provisions of the Laws of Ukraine: "On financial services and state regulation of financial services markets", "On banks and banking activities".

#### **Topic 3. Accounting and analytical support for the activities of non-banking financial institutions**

Definition and types of non-bank credit institutions. The procedure for creating a non-banking financial institution. Registration of a financial company for entering a legal entity in the State Register of Financial Institutions. Inventory in the system of information support for the activities of non-bank credit institutions.

#### **Topic 4. Accounting and analytical support for banks' activities**

Basics of organization of accounting in the bank. Classification and types of bank documents.

Requirements for the construction of synthetic and analytical accounting systems at the current stage.

Definition and features of the chart of accounts of commercial banks of Ukraine. Chart of accounts structure. Comparison of the components of the Chart of accounts of a commercial bank and a regular

enterprise. Types of commercial bank accounts. Analytical bank accounting: concepts and parameters. Characteristics of mandatory parameters of the bank's counterparties.

#### **Topic 5. Accounting and analytical support for bank capital management**

The main accounts for the display in the accounting of operations with the bank's capital. Determination of additional capital. The concept of emission, the essence of the procedure. The procedure for forming the authorized capital of the bank. The main accounting entries for the accounting of contributions to the bank's authorized capital before the official registration of the results of the issue by the National Bank of Ukraine. Accounting of shareholders' contributions to the authorized capital of the bank after its registration. Accounting of own shares bought from shareholders. Accounting of transactions with own shares on the secondary market.

#### **Topic 6. The bank's liabilities accounting**

Criteria for recognition of liabilities. Accounts payable accounting organization. Assessment of accounts payable. Withdrawal of funds on demand. The concept and procedure for non-cash transfers. Settlement document: definitions and types. Purpose and mandatory details of the payment order. Main accounts for accounting of deposits of individuals in accordance with the Chart of Accounts of Accounting of Commercial Banks of Ukraine. Main accounts for accounting of deposits of legal entities in accordance with the Chart of Accounts of Accounting of Commercial Banks of Ukraine. Main accounts and their purpose for accounting of the bank's obligations as an employer to employees. Accounting entries for the accounting of operations on taxes and fees.

#### **Topic 7. Accounts receivable of the bank**

Recognition of receivables in accounting. Inventory of the bank's receivables. Synthetic and analytical accounting of receivables. Other types of receivables and their reflection in accounting.

#### **Topic 8. Accounting of non-current assets of the bank**

Features of non-current assets. Non-current assets and disposal groups. Non-current assets in financial statements. Valuation of non-current assets. Documentation of fixed assets. Reflection in the bank's accounting of the acquisition of fixed assets in intangible assets for the national currency. Reflection in the bank's accounting of the acquisition of fixed assets in intangible assets for foreign currency.

#### **Topic 9. Accounting of bank cash transactions**

The concept of a store of values. Cash register: the main responsibilities of the bank. The composition of the provision of bank cash operations. Procedure for accepting cash by the bank. The procedure for issuing cash by the bank. The main rules of issuing cash. Main accounts for accounting of cash operations of the bank. Accounting for reinforcement of the bank's operating cash register. Accounting of cash collected by the bank. Accounting of other receivables for transactions with bank clients.

#### **Topic 10. Accounting of bank credit operations**

Conclusion of a credit agreement. Credit agreement and its conclusion. Methodology of credit agreement accounting. Evaluation of loans. Methods of accounting for credit operations in foreign currency. Methods of accounting for loan security. Methods of accounting for loans granted to clients.

Accounts of the display in the accounting of loans granted. The model of display in the accounting of the provision of credit. Profitability when granting a loan. Accounting for loans when receiving a commission and other compensation payments in another currency. Methods of accounting for interest accrual. Model of the bank's display of loan receipt in accounting.

#### **Topic 11. Accounting and analytical provision of accounting of income, expenses and financial results of the bank's activities**

Payments that are not recognized as income and expenses. Income and expenses: classification in the bank's activities. The concept of significant non-banking expenses.

#### **Topic 12. Accounting and analytical support for the formation of bank financial statements**

Basic requirements for bank financial reporting. Requirements for information provided in financial statements. Phases of the accounting information processing cycle in the bank and their characteristics. Differences in the balance sheet of a commercial bank from the balance sheet of other business entities. Balance equation of a commercial bank. Analysis of the Instructions on the Procedure for Compiling and Publishing Financial Statements of Ukrainian Banks. Analysis of the form of the Report on the financial condition (Balance sheet) of a commercial bank.

Characteristics of the Statement of Profit and Loss and Other Comprehensive Income (Statement of Financial Results). Characteristics of the Cash Flow Report. Characteristics of the Report on Changes in Equity (Report on Equity). Characteristics of notes to financial statements. Financial reporting: basic rules of presentation.

## Topics of the laboratory classes

no laboratory classes.

## Self-study

Processing of lecture materials. Analytical review of educational, methodical and instructional materials in the field of functioning of financial markets. Preparation for practical classes according to the topics, including essays, critical writing, preparation of reports and presentations. Critical essay "International experience and global trends in the development of the financial services market." Writing a critical essay "Specifics of accounting of non-banking financial institutions". Completion of an individual task in the form of an essay. Preparation for tasks of current control and final control work.

## Course materials and recommended reading

1. Weygandt, J. J., Kimmel, P. D., Mitchell, J. E. (2020). Accounting Principles (14nd ed.). New York: John Wiley & Sons.
2. IIBF's Banking & Finance Year Book. (2023). Indian Institute of Banking & Finance.
3. Modern trends in the development of the financial and credit system: theory and practice: collective monograph (2019). Poltava: PP "Astraya".
4. Utenkova K. O. (2021). Accounting in banks: Practice. manual Kharkiv.
5. Ushakova O. A. (2021). Banking operations: training. Manual. Rivne: NUVHP.
6. Pavelko O. V. (2022). Accounting and reporting in banks: training. manual Rivne: NUVHP.
7. Koliesnichenko A., Tkachenko M. (2023). Financial reporting diagnostics for the balance sheet components modeling. Philosophy, Economics and Law Review, No 1, pp. 171-183.

## Assessment and grading

### Criteria for assessment of student performance, and the final score structure

100% final grade consists of the assessment results based on the results of: final test work (40%); preparation of the essay (20%) and performance of the student's self-study (40%).

40% self-study consists of:

- 20% of the ongoing assessment (including essays, critical writing, reports on topics and work in practical classes);
- 20% of the current semester control (online tests).

The assessment consists of writing and contains: 2 theoretical questions of different difficulty levels and 1 practical task.

### Grading scale

Total points	National	ECTS
90-100	Excellent	A
82-89	Good	B
75-81	Good	C
64-74	Satisfactory	D
60-63	Satisfactory	E
35-59	Unsatisfactory (requires additional learning)	FX
1-34	Unsatisfactory (requires repetition of the course)	F

## Norms of academic integrity and course policy

The student must adhere to the Code of Ethics of Academic Relations and Integrity of NTU "KhPI": to demonstrate discipline, good manners, kindness, honesty, and responsibility. Conflict situations should be openly discussed in academic groups with a lecturer, and if it is impossible to resolve the conflict, they should be brought to the attention of the Institute's management.

Regulatory and legal documents related to the implementation of the principles of academic integrity at NTU "KhPI" are available on the website: <http://blogs.kpi.kharkov.ua/v2/nv/akademichna-dobrochesnist/>

## Approval

Approved by

Date, signature

Head of the department  
Oleksandr MANOYLENKO

Date, signature

Guarantor of the educational  
program  
Marina SHEVCHENKO

