

Ministry of Education and Science of Ukraine  
V.N. Karazin Kharkiv National University  
Department of Banking Business and Financial Technologies

APPROVED:



Vice-rector for scientific and pedagogical work

Oleksandr HOLOVKO

2023

**PROGRAM OF COMPREHENSIVE CERTIFICATION EXAMINATION  
BY SPECIALTY**

**"FINANCE, BANKING AND INSURANCE"**

for students of specialty 072 "Finance, banking and insurance",  
educational and professional program "Banking and financial  
consulting" of the first (Bachelor's) level of higher education

APPROVED:

at the meeting of the Department of  
Banking Business and Financial  
Technologies

protocol No. 6 dated December 20,  
2023

APPROVED:

Scientific and methodological  
commission of the ERI  
"Karazin Banking Institute" protocol

No. 4 dated January 4, 2023

APPROVED:

at the meeting of the Academic  
Council of the ERI  
"Karazin Banking Institute" protocol

No. 9 dated January 27, 2023

2022/2023 academic year

The program of comprehensive certification examination by specialty 072 "Finance, banking and insurance", educational and professional program "Banking and financial consulting", first (Bachelor's) level of higher education (full-time, part-time).

Compilers:

PhD in Economics, Professor of the Department of Banking Business and Financial Technologies

Inna Viadrova

PhD in Economics, Associate Professor of the Department of Banking Business and Financial Technologies

Nataliia Hnyp

PhD in Economics, Associate Professor of the Department of Banking Business and Financial Technologies

Nadiia Viadrova

PhD in Economics, senior teacher of the Department of Banking Business and Financial Technologies

Yuliia Halushko

## General Provisions

Attestation of students of higher education who obtain the first (Bachelor's) level under the Educational and Professional Program "Banking and Financial Consulting", specialty 072 "Finance, Banking, and Insurance", the field of knowledge 07 "Management and Administration" is carried out in accordance with the Law of Ukraine "About higher education", the standard of higher education by specialty in the form of a comprehensive attestation exam.

The main scientific and methodical document regulating the content of the attestation exam is the Program of the comprehensive attestation exam by specialty for applicants of higher education in the specialty 072 "Finance, banking, and insurance". It is aimed at ensuring a comprehensive approach to the assessment of theoretical, methodical, and practical training of students, identifying the degree of their preparation for future independent activity. The attestation exam is the final stage of assessing the level of training of bachelor specialists in the professional disciplines provided for in the curriculum. It is held in the last 4th year of study, 8th semester.

**Goal** comprehensive attestation exam - determination, at the final stage, of the level of achievement of program learning outcomes of higher education applicants in accordance with the standard of higher education in the specialty, Educational, and professional program "Banking and Financial consulting".

Attestation of higher education applicants under the Educational and Professional Program "Banking and Financial Consulting" is carried out by the examination commission, which the institute created by the rector's order. The procedure for the formation, organization of work, and summarization of the work of the examination commission is regulated by the Regulation on the procedure for the creation and organization of the work of the examination commission for the attestation of applicants for higher education. Each student passes the certification after he has completed the curriculum. A leading specialist, the head of an institution in finance, banking, and insurance is appointed as the head of the examination board.

**Characteristics of the content of the program.** The attestation exam by specialty ensures the verification of the learning results of higher education applicants, the obtained general and professional competencies, namely:

know and understand economic categories, laws, and causal and functional relationships that exist between processes and phenomena at different levels of economic systems;

- to know and understand the theoretical foundations and principles of financial science, the peculiarities of the functioning of financial systems;
- to determine the peculiarities of the functioning of the modern world and national financial systems and their structure;
- to know the functioning mechanism of state finances, including budget and tax systems, finances of business entities, household finances, financial markets, banking system, and insurance;
- to have a methodological toolkit for diagnosing the state of financial systems (state finances, including budget and tax systems, finances of economic entities,

household finances, financial markets, banking system, and insurance);

- to apply relevant economic and mathematical methods and models for solving financial problems;
- to understand the principles, methods, and tools of state and market regulation of activities in the field of finance, banking, and insurance;
- to apply specialized information systems, modern financial technologies, and software products;
- to form and analyze financial statements correctly;
- to interpret the received information;
- to identify sources and understand the methodology of determining and methods of obtaining economic data, collect and analyze the necessary financial information, and calculate indicators characterizing the state of financial systems;
- to have methodical tools for the implementation of control functions in the field of finance, banking, and insurance;
- to use professional argumentation for conveying information, ideas, problems, and methods of solving them to specialists and non-specialists in the financial sphere of activity;
- to possess general scientific and special methods of researching financial processes;
- to be able to think abstractly, and apply analysis and synthesis to identify the key characteristics of financial systems, as well as the peculiarities of the behavior of their subjects;
- to communicate orally and in writing in a foreign language in professional activities;
- to apply the acquired theoretical knowledge to solve practical tasks and meaningfully interpret the obtained results;
- to determine and plan opportunities for personal and professional development;
- to demonstrate basic skills of creative and critical thinking in research and professional communication;
- to show the skills of independent work, flexible thinking, and openness to new knowledge;
- to perform functional duties in the group, and offer reasonable financial solutions;
- to understand the requirements for activity in the specialty, due to the need to ensure the sustainable development of Ukraine, its strengthening as a democratic, social, and legal state;
- to know one's rights and responsibilities as a member of society, to understand the values of a free democratic society, the rule of law, and the rights, and freedoms of a person and a citizen in Ukraine;
- to determine achievements and identify the values of a society based on understanding the place of the subject area in the general system of knowledge, use different types and forms of motor activity to lead a healthy lifestyle.

The procedure for the creation, organization, and work of the examination commission is regulated by the "Regulations on the procedure for the creation and organization of the work of the Examination Commission for the attestation of applicants for higher education who receive bachelor's, master's degrees (educational qualification level of bachelor's, specialist, master's) at V.N. Karazin Kharkiv National University" (No. 0202-1/215 dated June 3, 2015) with changes introduced by the decision of the Academic Council of V.N. Karazin Kharkiv National University dated March 27, 2017, protocol No. 5, enacted by the rector's order No. 0201-1/146 dated April 18, 2017), "Regulations on the organization of the educational process at V. N. Karazin Kharkiv National University" (No. 0202 -1/155 dated April 21, 2017) with changes introduced by the decision of the academic council of V. N. Karazin Kharkiv National University dated 12.28.2020, protocol No. 19, put into effect by the rector's order No. 0202-1/147 dated April 10, 2020).

The PROGRAM of the comprehensive attestation exam by specialty includes content the following academic disciplines:

Educational discipline "Analysis of banking activity"

### **Topic 1. Theoretical aspects of banking analysis**

The role and need to analyze banking. Content and subject of analysis of banking activity. Objects and subjects of analysis. The task of analysis from the standpoint of different subjects of analysis. Basic principles of analysis. Criteria and types of banking balance analysis. Methods and techniques of analysis of banking activity. Banking modeling. Organization of analytical work in the bank. Stages of banking analysis. Information support of banking analysis: balance sheet, financial results report, cash flow report.

### **Topic 2. Analysis of the Bank's Equity**

The concept of banking resources, their classification.

The essence and functions of equity. The purpose, tasks and information support of the analysis of the bank's equity. Directions of analysis of the bank's equity. Analysis of the Bank's capital structure, estimation of its value and efficiency of use of the concept of capital sufficiency. Methodical approaches to the analysis of the adequacy of the bank's capital. The concept of regulatory capital and the method of its calculation. Analysis of compliance by the bank with capital standards. Analysis of the process of capitalization of banks. Analysis of individual components of the bank's equity. Analysis of the order of formation of the authorized capital of the bank. Analysis of subordinated capital. Basic requirements for funds raised on the terms of subordinated capital.

### **Topic 3. Analysis of the bank's obligations**

The value, information support and tasks of analysis of the bank's obligations. Analysis of the structure of the bank's liabilities. Analysis of the cost and efficiency of the formation and use of bank obligations. Analysis of bank deposit operations. Bank deposits stability indicators. Analysis of client base development. Analysis of the use of interbank loans in the formation of bank resources, their role in regulating the level of liquidity of the bank. Calculation of the bank's dependence on the attracted interbank loans. Analysis of other bank obligations.

### **Topic.4. General Analysis of Active Bank Operations**

The value, information support and tasks of analysis of active operations of the bank. The relationship between the articles and liability of the bank's balance sheet. Analysis of the main directions of use of resources by banks. Analysis of the dynamics, composition and structure of bank assets. Grouping of articles of the balance sheet asset in essence of banking operations, principles of liquidity, profitability, risk. Asset analysis using the coefficient system. Analysis of quality of assets from the standpoint of risks and liquidity. The level of diversification of active operations and its impact on the overall risk of the bank. The relationship between the state of the environment and the structure of the bank's balance.

#### **Topic 5. Analysis of bank credit operations**

The value, information support and tasks of analysis of bank credit operations. Analysis of the scale of the bank's credit activity. Analysis of the structure and dynamics of the loan portfolio. Analysis of the validity of the bank's credit policy in terms of its compliance with the existing bank's resource base and the currency of its formation. Analysis of the movement of loans. Analysis of repayment of loans. Analysis by the bank's credit risk standards. Analysis of the quality of the loan portfolio in terms of risk and protection against possible losses. Analysis of sufficiency of reserves formation to cover possible losses on bank credit operations. Analysis of interest rates on loans. Analysis of the profitability and efficiency of the bank's credit operations.

#### **Topic 6. Analysis of Bank Operations with Securities**

The value, information support and tasks of analysis of bank operations with securities. Analysis of the scale of transactions of a bank with securities compared to previous periods and other banks. Analysis of the structure and dynamics of bank operations with securities. Requirements for direct investments made by banks: Analysis of compliance by the bank with investment standards. Estimate of the value of securities. System of indicators of evaluation of shares, bonds. Analysis of bank operations with promissory notes. Methods of forming a reserve from depreciation of securities and analysis of its sufficiency. Analysis of profitability and profitability of bank operations with securities.

#### **Topic 7. Analysis of the currency operations of the bank**

The value, information support and tasks of analysis of the currency transactions of the bank. Analysis of the structure and dynamics of the currency operations of the bank. Forecasting currencies as a direction of currency policy. Analysis of the currency contracts of the bank. The concept of closed and (long/short) open currency position of the bank. Analysis of the currency position and compliance with the bank limits of the general (long/ short) open currency position. Analysis of the bank correspondent network. Features of analysis of non -trading operations of the bank. Calculation of the efficiency of the currency exchange point. Factors affecting the exchange rate. Analysis of financial results from the currency operations of the bank. Analysis of the profitability and efficiency of the currency operations of the bank.

#### **Topic 8. Analysis of other active-passive operations**

The value, information support and tasks of analysis of other active and passive operations of the bank. Analysis of inexpensive assets. Analysis of the state and movement of fixed assets and intangible assets. Analysis of receivables. Analysis of other assets. Analysis of credit operations. Analysis of the scale and dynamics of bank leasing operations. Structural analysis of leasing operations by types, forms and terms of the contract. Analysis of profitability and profitability of leasing operations. Analysis of the scale and dynamics of factoring operations of the bank and their risk. Analysis of factoring operations. Analysis of the scale, dynamics and efficiency of the bank forfeiting operations.

### **Topic 9. Analysis of banking services**

The value, information support and tasks of analysis of banking services. Analysis of cash customer service. Analysis of volumes and dynamics of settlement and cash transactions. Analysis of the structure of settlement and cash transactions. Analysis of competitiveness and effectiveness of conducting operations of the bank on cash and cash services. Analysis of bank transactions with bank payment cards and their structure. Factors of influence on the volume of transactions with bank payment cards. Assessment of efficiency and risks in the field of card business. Analysis of non - traditional banking services. A general analysis of the bank's non -traditional services.

### **Topic 10. Analysis of Bank Revenue and Expenses**

Values, tasks and information sources of bank income analysis. Analysis of the volume, dynamics and structure of bank income. Analysis of income stability. Analysis of relative indicators of profitability. Analysis of volumes, structure and dynamics of costs. Determining the impact of factors on the change in the amount of costs. Analysis of relative cost indicators. Comparative analysis of relative indicators of bank yields and costs. Comparative analysis of costs and income growth. Determination of reserves of bank revenue and development of cost reduction measures.

### **Topic 11. Analysis of bank profit and profitability**

The value, tasks and information support of the bank's profit analysis and profitability. Analysis of structure and dynamics of profit. Calculation of the impact of factors on the amount of profit before tax. Analysis of the net interest income of the bank and the impact of factors on it. Determination of reserves increase in profit and development of measures for their mobilization. Analysis of profit distribution. Bank's profitability and profitability indicators. Decomposition analysis of profitability indicators. Analysis of the efficiency of bank employees. Development of recommendations to increase the profitability of the bank and ensure its stability in the future.

### **Topic 12. Bank Liquidity Analysis**

The value, purpose, tasks and information support of the analysis of the liquidity of the bank. The concept of "liquidity" and "solvency" of the bank. Place and role of liquidity in the implementation of the functions of the bank. Estimation of liquidity from the standpoint of "stock" and "flow". The system of liquidity indicators, the



method of their definition and their comparative analysis. Liquidity analysis by coefficient method. Analysis of liquidity standards by the bank. Analysis of bank liabilities and assets from a position of liquidity. Assessment of the impact of trend, cyclical, structural, seasonal and other factors on the liquidity of the bank. Analysis of quality of assets from a position of liquidity. Analysis of the resource base from the position of liquidity. Analysis of the bank's need for liquid means. Methods of evaluation of the bank's need for liquid funds. Analysis of liquidity rupture. The impact of mandatory reservation in the NBU correspondent account on the bank's liquidity level.

### **Topic 13. Analysis of bank risks**

General characteristics of banking risks, their classification and calculation methods. External and internal risks of a banking institution. NBU approaches to bank risk assessment. Credit risk analysis and management. The essence of credit risk, classification of credit risks and factors that form their level. Structural analysis of credit portfolio from the position of credit risk. Analysis and management of currency risk. The essence of currency risk and its varieties. Regulation of foreign exchange risks by the NBU. Methods of currency risk management. Analysis and assessment of investment risk. The main risks of investment activity. The NBU's basic requirements for direct investments made by banks. The risk of unbalanced liquidity regarding income. Analysis and market risk management. The essence of market risk. Analysis and management of the bank's interest risk. The essence and percentage risk management based on GAP management. Analysis of other bank risks. Analysis of the total size of bank risks.

### **Topic 14. Analysis of the Bank's financial condition**

The concept of business activity. Approaches to determining the business activity of the bank. Coefficient analysis of business activity and economic potential of the bank. Analysis of the bank's business activity by comparing and the relationship between sources of investment and directions of investment in assets. The concept of financial stability of the bank. System of financial stability indicators. The concept of bank reliability: real and theoretical reliability. Factors of influence on the reliability of the bank. Approaches to assessing the reliability of the bank. The essence and varieties of rating estimates of the bank's activity.

## **Recommended Books**

### **Basic:**

1. The Instruction on the procedure for regulating the activities of banks in Ukraine is approved by the Resolution of the National Bank of Ukraine N 368 of 28.08.2001 (as amended). URL: <https://zakon.rada.gov.ua/laws/show/z0841-01> text
2. Methods of calculating economic standards for regulation of banks' activity in Ukraine (to the Instruction on the procedure for regulating banks' activities in Ukraine), approved by the decision of the National Bank of Ukraine of December 15, 2017 No. 803-RS (as amended). URL: <https://zakon.rada.gov.ua/laws/show/vr803500-17> text

3. Analysis of banking. [Text]: Textbook/ [count. Aut.: A.M. Gerasimovich, I.M. Parasiy-Vergunenko, V.M. Kochetkov, etc.]; For the head. ed. A.M. Gerasimovich. - K.: KNEU, 2010. - 599 p.

4. Kosova T.D. Banking analysis: textbook. - K.: Center for Educational Literature, 2011.- 486 p.

#### **Auxiliary:**

1. Analysis of banking / way. BUT. Stanislavchuk. - Uman: Visa, 2018. - 191 p.

2. Analysis of banking: a textbook / edited by I.M. Parasiy-Vergunenko. - K., 2013.346 p.

3. Varzaba V.I., Zaslavskaya O.I. Modern banking: theory and practice: Educ. manual. - Uzhgorod: Publishing House of Hoverla, 2018. - 364 p.

4. Vasyurenko O.V., Musienko O.M., Maslova A.Y. Resource component in the management of credit and investment activities of banks: monograph-Dnipropetrovsk "Forrest". 2015. - 206 p.

5. Kovalenko V.V. Strategic management of financial stability of the banking system: methodology and practice: monograph / V.V. Kovalenko. - Sumy: UABS NBU, 2014. - 228 p.

6. Kopilyuk O.I., Muzychka O.M. Banking analysis: textbook. a manual. Ucoopspilka, Lviv. Trade. Univ. - Lviv: View Lviv. Trade. University, 2016.-415s.

7. Kuznetsova A.Y., Vyadrova I.M., Volokhata V.E. Management of the Bank's involved resources: monograph. - Kharkiv: 2016. - 209 p.

8. Lysenok O.V. Workshop on the course "Analysis of Banking": Educ. a manual. - K.: KNEU, 2010. - 307 p.

9. Meshcharyakov, A.A. Organization of activity of a commercial bank: a textbook. K.: Center for Educational Literature. 2017. - 607s.

10. Shchiiblok Z.I. Banking Analysis - K.: Knowledge 2017.- 309 p.

#### **Links to information resources on the Internet:**

1. Law of Ukraine "On Banks and Banking" of 07.12.2000 No. 2121- III (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/2121-14> text

2. Law of Ukraine "On the National Bank of Ukraine" of May 20, 1999 No. 679-XIV (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/679-14> text

3. Law of Ukraine "On Currency and Currency Transactions" of 21.06.2018 No. 2473-VIII (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/2473-19> text

4. The provisions of the NBU "Regulations on the application of the National Bank of Ukraine of Standard Instruments of Banking Liquidity Regulation" of September 17, 2015 No. 615 (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/v06155500-15> text

5. Resolution of the NBU Board "On Approval of the Regulation on

Determination of Credit Risk by Banks of Ukraine by Active Banking Transactions” of 30.06.2016 No. 351 (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/v0351500-16> text

6. Resolution of the NBU Board "On Approval of Methodological Recommendations on the Procedure for Conducting Stress Testing in Banks of Ukraine" of 06.08.2009 No. 460 (as amended) [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/v0460500-09> text

## Educational discipline "Insurance (level B - Insurance services)"

### **Topic 1. Insurance service and features of its implementation**

Insurance service as a specific product. Signs that characterize the insurance service. The economic need for insurance services to individuals and legal entities and the expansion of their range.

The insurance company marketing service and its functions.

Study and formation of demand for insurance services. Insurance Services System. Direct sale: its advantages and disadvantages. Sale through intermediaries: its advantages and disadvantages. Rights and responsibilities of insurance intermediaries. Requirements of the legislation of Ukraine for insurance intermediaries.

The role of advertising in the implementation of insurance services. Types of insurance advertising and requirements for it. Control by insurance companies and the state on the sale of insurance services.

### **Topic 2. The order of conclusion and maintenance of an insurance agreement**

Stages of passing the insurance agreement: insurance statement; underwriting; conclusion of the insurance contract; Issuance of policies, regulation of the requirements of the insured for damages.

Insurance statement: form of submission, content, value.

Underwriting: risk assessment; resolving the issue of acceptance of the object for insurance; definition of terms, special requirements; volumes and sizes of insurance coverage; franchises; Calculation of the insurance premium.

Insurance contract. Insurance policy as a form of insurance contract. The content of the insurance policy is its connection with insurance rules.

The structure of the insurance policy. Insurance certificate. Regulation of the insurer's requirements for damages. The actions of the insured at the occurrence of an insurance event. The insurer's actions to investigate the nature and amounts of losses. Insurance act. Payment of compensation. Insurance system. Franchise. Exclusion.

### **Topic 3. Life Insurance and Pensions**

The need and importance of insurance protection of life and pensions of citizens.

Types of life insurance. Mixed life insurance. Insurance entities. The amount of insurance liability. Insurance period. Insurance amount.

Recipients of the insurance amount in the event of the death of the insured. The procedure for identifying and paying insurance premiums. Organization of work of an insurance company on the definition of insurance and redemption amounts, the procedure of payment of their insurer, heirs or identified for this person. Children's insurance. Insurance before marriage. Life insurance. Pension insurance.

### **Topic 4. Accident Insurance**

The need and importance of insurance protection of citizens against accidents. Development and current state of insurance. Forms and types of insurance.

Mandatory types of accident insurance. State personal insurance of servicemen and conscripts called for meetings.

Insurance entities. The amount of insurance liability. Insurance.

The insurance premium and the procedure for paying it. Determining the size of insurance sums by the consequences of accidents. Recipients of the insurance amount in the event of the death of the insured. Refusal to pay an insurance amount.

State personal insurance of persons of ordinary, commanding and free composition of bodies and units of internal affairs.

State compulsory personal insurance of customs employees. Personal accident insurance.

Other types of compulsory accident insurance.

Voluntary types of accident insurance and conditions of their conduct. Individual insurance of citizens from accidents. Insurance of children (schoolchildren) from accidents. Insurance of tourists from accidents. Other types of voluntary accident insurance.

### **Topic 5. Health insurance**

The need, development and current state of health insurance. Insurance subjects and relationships between them. Forms of health insurance and their features.

Compulsory health insurance. The amount of liability of the insurer.

Insurance amount. The procedure for determining the amount of insurance premiums and their payment. The rights and obligations of the parties to insurance relations. Organization of work of an insurance company related to the occurrence of liability on an insured event.

Voluntary health insurance. Insurance contract. The volume of the insurer's responsibility. Insurance period. Insurance amount. Premium. The procedure for payment of insurance. Refusal.

Health insurance of citizens who go abroad.

### **Topic 6. Entrepreneurial Risk Insurance**

The content of the concept of "entrepreneurial risks". The role of insurance in meeting the needs of the entrepreneur in insurance other dangers. protection. Forms and types of insurance.

Fire insurance and basic insurance conditions.

Insurance entities. The amount of responsibility; objects of insurance, their evaluation; exclusion; contract term. Insurance amount, insurance rate. Premium. Estimation of damage. Insurance indemnity.

Production insurance in production as a result of the destruction or damage of the insured property.

Insurance of producers: for the quality of products being produced; for employment; environmental pollution; workers' insurance against unhappy occasions at the expense of enterprises.

### **Topic 7. Agricultural Insurance**

Groups of factors affecting the production process in agriculture. Types of

agricultural insurance: crop crop insurance, animal insurance.

Features inherent in insurance protection of farm animals. Types of risks that are compensation for losses in agriculture.

The amount of insurance liability. Calculation and collection of insurance payments in agriculture. Forms of agricultural insurance. Methods of calculation of losses and insurance indemnity.

### **Topic 8. Technical Risk Insurance**

The need and importance of technical risks. Types of insurance.

Insurance of construction risks. Insurance conditions. Insurance entities. Insurance objects, their evaluation. The amount of insurance liability. Exclusion. Contract term. Insurance amount. Insurance tariff. Premium. Estimation of damage. Insurance indemnity.

Insurance of machines from breakdowns. Insurance conditions.

Electronic equipment insurance. Insurance conditions.

Insurance after starting guarantee obligations. Insurance conditions.

### **Topic 9. Credit and Financial Risk Insurance**

The need and importance of insurance in the financial and credit sphere. The essence and economic content of credit insurance. Forms of loans: material or legal.

Characteristics of the main organizational forms of credit insurance. Commodity loan insurance. Insurance of loans for investment. Consumer loan insurance. Insurance of tangible assets being pledged. Export loan insurance.

Characteristics of certain types of credit insurance. The borrower's liability insurance for the loan. The object of insurance. The amount of insurance liability. Insurance amount. Insurance period. Insurance tariff. Premium. Determination of losses. Insurance indemnity.

Insurance of the risk of loan. Bank guarantee insurance.

The essence and economic content of financial risk insurance. Characteristics of certain types of financial risk insurance: profit insurance (income); deposit insurance; Other species. Insurance conditions.

### **Topic 10. Motor Transport Insurance**

The need and importance of motor vehicles. The concept of vehicles, its essence. Insurance objects. Variance of the motor vehicle insurance system. Current state of motor vehicles.

Cars insurance. Characteristics of insurance objects. Insurance options. The amount of insurance liability. Insurance amount. Insurance tariff. Factors affecting the size of the insurance tariff. Premium. Insurance period. Franchise. Benefits to insurers. Estimation of losses. Insurance indemnity.

Insurance of civil liability of owners of motor vehicles. Forms of insurance. Insurance entities. Insurance objects. The amount of insurance liability. Insurance terms. Estimation of losses. Insurance compensation.

Motor (transport) insurance bureau of Ukraine, its functions. Rights and responsibilities of MTSB members.

Green Card International System, its Development.

Cargo insurance transported by road. Insurance objects. The amount of insurance liability. Insurance period. Insurance amount, insurance rate. Premium. Determination and procedure for damages.

Insurance protection of citizens against road accidents. Forms of insurance. Insurance entities. The amount of responsibility. Exclusion. Insurance period. Insurance amount. Insurance tariff. Premium. Payment of insurance sums.

### **Theme 11. Marine Insurance**

The need and features of marine risk insurance. Insurance entities. Mutual maritime insurance clubs. Definition of a maritime insurance contract in the Code of Trade Navigation.

Insurance of sea vessels. Insurance objects. Classification of vessels by risk categories. The amount of responsibility. Insurance options. Exclusion. Insurance amount. Insurance tariff. Premium. Insurance period. Estimation of losses. Insurance indemnity.

Cargo insurance transported by sea transport. Insurance objects. The amount of responsibility. Insurance options. Insurance period. Insurance amount. Insurance tariff. Premium. Estimation of losses. Insurance indemnity.

Insurance of liability of owners of ships: before third parties; for pollution of public territorial waters. The amount of responsibility. Exclusion. Insurance amount. Premium. Insurance tariff. Premium. Insurance period. Estimation of losses. Insurance indemnity.

Insurance protection of citizens against maritime accidents: members of the court team, passengers. Forms of insurance. The amount of responsibility. Exclusion. Insurance period. Insurance amount. Insurance tariff. Premium. Payment of insurance premiums. Prospects for the development of maritime insurance in Ukraine.

### **Topic 12. Aviation Insurance**

The need and features of aviation risks. Insurance entities. Insurance objects. Legislative base in aviation insurance. Lloyd's Aviation policy.

Aircraft insurance. Forms of insurance. Insurance objects. The amount of responsibility. Insurance options. Exclusion. Insurance amount. Insurance tariff. Premium. Insurance period. Estimation of losses. Insurance indemnity.

Liability insurance of aircraft owners. Warsaw Convention (1929). Insurance entities. The amount of responsibility. Exclusion. Insurance amount. Insurance tariff. Premium. Insurance period. Estimation of losses. Insurance indemnity.

Cargo insurance transported by aviation transport. Insurance objects. The amount of responsibility. Insurance period. Insurance amount. Insurance tariff. Premium. Estimation of losses. Insurance indemnity.

Insurance protection of citizens against air transport accidents. Types of insurance and conditions of their conduct. Insurance entities. Forms of insurance. The amount of responsibility. Exclusion. Insurance period. Insurance amount. Insurance tariff. Premium. Payment of insurance sums.

### **Topic 13. Insurance of property and responsibility of citizens**

The need and importance of insurance protection of property of citizens. Development and current state of personal property insurance. Types of services of insurance companies to citizens - owners of property. Insurance entities.

Insurance of buildings and structures. Insurance objects. The amount of insurance liability. Exclusion. Insurance. Insurance evaluation of buildings and structures. Premium. Benefits to insurers. Estimation of damage. Insurance indemnity.

Animal insurance in citizens' farms.

Home property insurance.

Other types of insurance of citizens' property. Insurance protection of liability of citizens to third parties. Types and forms of insurance.

Insurance of personal liability of buildings owners.

### **Recommended Books**

#### **Basic:**

1. TA Govorushko Services: A Textbook. 3rd edition. K.: Tsul, 2021. 376 p.
2. Dom DI Insurance services: a textbook. Kyiv: Alerta, 2017. - 526 p.

#### **Auxiliary:**

1. Gnip NO Insurance services. A teaching manual for organizing students' independent and individual work for students of the specialty "Finance, Banking and Insurance". Kharkiv: DVNZ UBS KhNNI. 2018. 128 p.
2. V. Basilevich Insurance: a textbook / VD Basilevich. Kiev: Knowledge, 2018. 1019 p.
3. Requirements for the ratings of financial reliability (stability) of insurers and reinsurers of non-residents: Resolution of the Cabinet of Ministers of Ukraine of 03.12.2004 No. 2885. [Electronic resource]. URL: <http://www.dfp.gov.ua>
4. Qualification requirements for persons who can deal with actuarial calculations: the order of the National Commission for Regulation of Financial Services Markets of Ukraine dated 08.02.2005 No. 3519. [Electronic resource]. URL: <http://www.zakon.rada.gov.ua>
5. Licensing conditions for conducting insurance activity: order of the National Commission for Regulation of Financial Services Markets of Ukraine dated 28.08.2003 No. 40. [Electronic resource]. URL: <http://www.zakon.rada.gov.ua>
6. On compulsory insurance of civil liability of owners of land vehicles: Law of Ukraine dated 01.07.2004 No. 1961 [Electronic resource]. URL: <http://www.zakon.rada.gov.ua>
7. On Insurance: Law of Ukraine from 07.03.1996 №85/96-BP. [Electronic resource]. URL: <http://www.zakon.rada.gov.ua>
8. On financial services and state regulation of financial services markets: Law of Ukraine dated 12.07.2001 № 2664-III. [Electronic resource]. URL: <http://www.zakon.rada.gov.ua>
9. Insurance: Textbook / Head Aut. team and sciences. ed. SS Osadets. Kind. 2nd, process. and supplement. K.: KNEU, 2019. 599 p.



10. Yavorskaya TV Insurance Services: Educ. a manual. /For the total. ed. Doctor of Economics, prof. Reverchuk SK K.: Knowledge, 2016. 350 p.

**Links to information resources on the Internet, video lectures, other methodological support:**

1. Insurance Magazine in Ukraine "Forinsurer". [Electronic resource]. URL: <https://forinsurer.com>
2. The Code of Trade Maritime Marines of Ukraine of May 23, 1995 № 176/95-BP. [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/176/95-%D0%B2%D1%80/conv#n1636>
3. On approval of the Regulation on Compulsory Personal Insurance against Accidents on Transport: Resolution of the Cabinet of Ministers of Ukraine on August 14, 1996 N 959. [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/959-96-%D0%BF#text>
4. On compulsory state social insurance: Law of Ukraine of September 23, 1999 No. 1105-XIV. [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/1105-14#n280>
5. On State Support for Agriculture of Ukraine: Law of Ukraine of July 24, 2004 № 1877-IV. [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/1877-15#textt>
6. Air Code of Ukraine of May 19, 2011 № 3393-VI. [Electronic resource]. URL: <https://zakon.rada.gov.ua/laws/show/3393-17#n1075>

The discipline "Business Finance"

**Topic 1. Fundamentals of organizing enterprise finances**

Concepts and types of enterprises in Ukraine. The essence and function of enterprise finances. Principles of organizing enterprise finances. Groups of financial relations belonging to the finances of enterprises.

**Topic 2. Financial resources of enterprises**

Own financial resources

The essence of own financial resources of enterprises. Composition of own financial resources of enterprises. Characteristics of own financial resources of enterprises.

Borrowed financial resources

The essence of borrowed financial resources of enterprises. The composition of borrowed financial resources of enterprises. Characteristics of borrowed financial resources of enterprises.

**Topic 3. Financial planning and forecasting**

Content and tasks of financial planning. Methods of financial planning. The content and structure of the financial plan of enterprises.

**Topic 4. Financial analysis**

Assessment of the financial condition of enterprises, its need and value. Information support of the financial condition of enterprises. Types of financial analysis.

### **Topic 5. Financial Control**

The essence of financial control. Types of financial control of enterprises. The need for financial control at enterprises.

### **Topic 6. Cash calculations of enterprises**

The essence of monetary settlements of enterprises

The essence of monetary turnover and scope of cash and non -cash payments. Accounts of enterprises. Types of cash payments.

Cash calculations of enterprises

The essence of the cash form of calculations. Basic requirements for the organization and conduct of cash payments. Control over the observance of cash discipline and responsibility for violations.

Non -cash calculations of the enterprise

The essence of non -cash form of payments. Characteristics of non -cash payments.

### **Topic 7. Revenues and cash flows of enterprises**

Enterprise income

The essence and composition of the income of the enterprise. Methods of recognition of income.

Cash flows of the enterprise

The essence of cash flows of enterprises. The structure of cash flows of enterprises. Report on the cash flow of enterprises.

### **Theme 8. Expenses of businesses**

Classification of enterprise costs

The essence of enterprise costs. Types of costs. Cost differentiation methods.

Estimated costs of enterprises

Recognition of costs. Cost: its composition and types. Estimated: essence, goals and methods of assembly.

### **Theme 9. Profit of enterprises**

Formation of profit of enterprises

The essence and functions of profit of enterprises. Determination of financial results of enterprises. Report on financial results of enterprises.

Profitability of enterprises

The essence of profitability of enterprises. Methods for calculating profitability. Profitability indicators.

### **Theme 10. Fixed assets of enterprises**

Classification of fixed assets

Determination of fixed assets of enterprises. The composition and structure of

fixed assets of enterprises. Financial support for repair of fixed assets. Information support of fixed assets of enterprises.

Depreciation of fixed assets

The essence of depreciation of enterprises. Types of fixed assets. Methods of depreciation.

Assessment of fixed assets

Types of value of fixed assets of enterprises. Revaluation of fixed assets. Indicators of the condition and efficiency of use of fixed assets. Capital investments.

### **Topic 11. Intangible Assets of Enterprises**

Determination of intangible assets of enterprises. Assessment of intangible assets of enterprises. Depreciation of intangible assets of enterprises.

### **Theme 12. Current assets of enterprises**

Current financial needs of businesses

The essence of current financial needs. Determination of current assets of enterprises. The structure of current assets of enterprises. Characteristics of current assets of enterprises.

Valuation of inventories

The essence and structure of production inventories of enterprises. Assessment of disposal of production inventories.

Estimation of receivables

The essence and types of receivables of enterprises. Assessment of accounts receivable. Methods for calculating the resource of doubtful debts.

### **Topic 13. Credit of Businesses**

Fundamentals of lending to enterprises

Circulation of enterprises and the need to attract loans. Classification of loans provided to enterprises. Types of bank loan and their characteristics.

Assessment of creditworthiness of enterprises

The procedure for granting a bank loan. Assessment of the borrower's creditworthiness. Non -bank lending to enterprises.

### **Topic 14. Taxation of enterprises**

The system of taxation of enterprises and its formation in Ukraine. The impact of indirect taxes on enterprise activity. Taxation of small business entities.

### **Topic 15. Financial Remediation and Bankruptcy of Enterprises**

The financial crisis at enterprises

The essence of the financial crisis at enterprises. Symptoms of financial crisis. Factors that cause a financial crisis at enterprises.

Financial rehabilitation of enterprises

Economic essence and procedure of financial rehabilitation. Planning and financing of rehabilitation of enterprises. Summary audit. Financial sources of rehabilitation of enterprises.

Financial and legal aspects of financial rehabilitation and bankruptcy of enterprises

The order of declaration of enterprises bankrupt. Satisfaction of creditors' claims. Rehabilitation through reorganization (restructuring). The settlement agreement. Hidden, fictitious and deliberate bankruptcy.

### **Recommended Books:**

#### **Basic:**

1. Finance of enterprises: textbook. manual / ed. G. Ya. Anilovskaya, IB Vysotskaya. Lviv: LVDUVS, 2018. 440 p.

2. Finance of enterprises: a textbook / [Sytnik NS, Smolinskaya SD, Yasinovskaya IF]; For the head. ed. NS Sytnik. Lviv: Ivan Franko LNU, 2020. 402 p.

3. Vlasova NO, Mishchenko VA, Pyatak TV, Kochetova TI, AV Kotlyarov. Business finances: textbook / for science. ed. Prof. BUT. Vlasova. X.: World of Books, 2018. 437 p.

#### **Auxiliary:**

4. Azarenkova GM Bilostna II, Bilostny OM Financial activity of business entities: teaching method. manual. K.: NBU UBS, 2014. 360 p.

5. Berdinet MD Dovgan LP Finance of enterprises: textbook. a manual. K. : Center for Educational Literature, 2018. 292 p.

6. Economic Code of Ukraine of January 16, 2003 No. 436 -IV. [Electronic resource]. URL: <http://www.rada.gov.ua>.

7. Oochatenko OO, Melnychuk N.Yu. Business finances: textbook. K.: TSUL, 2017. 504 p.

8. Tax Code of Ukraine of December 2, 2010

No. 2755-VI. [Electronic resource]. URL: <http://www.rada.gov.ua>.

9. Finance of enterprises: a textbook / VV Sokurenko, DV Shvets, SM Bortnik, SO Tkachenko; For the head. ed. VV Sokurenko; Ministry of Internal Affairs of Ukraine, Kharkiv. Nat. Univ. affairs. -2nd ed., Suppl. and process. Kharkiv: KNUVS, 2022. 292 p.

### **Links to information resources on the Internet, video lectures, other methodological support:**

1. Official site of the Verkhovna Rada of Ukraine. [Electronic resource]. URL: <http://www.rada.gov.ua/>

2. Official site of the Antimonopoly Committee of Ukraine. [Electronic resource]. URL: <http://www.amc.gov.ua/amku/control/main/en/en/index>.

3. Official site of the State Statistics Service of Ukraine. [Electronic resource]. URL: <http://www.ukrstat.gov.ua/>.

4. Official site of the Ministry of Finance of Ukraine. [Electronic resource]. URL: <http://www.minfin.gov.ua/>.

5. Official site of the National Bank of Ukraine. [Electronic resource]. URL: <http://www.bank.gov.ua>

6. Finance in Ukraine. [Electronic resource]. URL: <http://www.finance.ua>
7. Bloomberg. [Electronic resource]. URL: <https://www.bloomberg.com>
8. Fitch Rathings. [Electronic resource]. URL: [www.fitchratings.com](http://www.fitchratings.com)

## The discipline "Banking Operations"

### **Topic 1. Types of banks, the order of their creation in Ukraine and the basics of the organization of activities**

Formation and development of the banking system of Ukraine. The role of banks in the modern economy. Types of banks, their functions and basic principles of operation. The procedure for establishing a banking institution. Mechanisms of state registration of the bank, licensing of banking activity. Banking groups: identification and recognition. Bank management bodies and the organizational structure of its functional divisions. Banking services and operations, their classification. The main characteristic of passive operations of banks, the reflection of liabilities and capital of the bank in the balance sheet. Content of active banking transactions, their classification and characteristics. Classification of assets by liquidity and degree of risk: primary, secondary assets. Commercial basis of banking operations.

### **Topic 2. Operations of banks for the formation of own capital**

Structure of resources of banking institutions. Regulatory capital of the bank: its functions and structure. The main and additional capital of the bank. Subordinated debt as a component of the bank's additional capital. Requirements for attracting subordinated debt to the bank's additional capital. Conclusion of an agreement on attracting funds on the terms of subordinated debt. Issue of bonds on the terms of subordinated debt. Authorized capital of the bank: concepts, functions, sources of formation and ways of increasing. The role of reserves and funds in the formation of banks' capital. Adequacy of the bank's capital according to the recommendations of the Basel Committee.

### **Topic 3. Fund raising operations of banks**

The essence, purpose and classification of bank deposits. Deposit policy of banks. Procedure for opening, using and closing current and deposit accounts of legal entities in national currency. Peculiarities of accounts of type "H" and type "P" legal entities in national currency. Bank deposits of individuals. The procedure for opening, using and closing current and term (deposit) accounts of natural persons in the national currency. The bank's relations with clients: the client's right to information, the bank's responsibility for its obligations, seizure, collection and suspension of operations on bank accounts. Banking secrecy and confidentiality of information. Interest accrual mechanism on deposit and current bank accounts. Opening of correspondent accounts by commercial banks at the National Bank of Ukraine.

Loro and Nostro interbank correspondent accounts. Deposit (savings) certificates as tools for the formation of bank resources. The system of guaranteeing deposits of the population in Ukraine. Legal status of the Deposit Guarantee Fund of individuals, management bodies, functions and participants of the Fund. Sources and procedure for formation of funds of the Fund. Fund guarantees and reimbursement of funds for deposits. The Fund's procedures for removing insolvent banks from the market. Liquidation of banks.

#### **Topic 4. Bank borrowing operations**

Interbank credit as a way of forming bank resources: "overnight" loans and term loans. The role of the National Bank of Ukraine in the organization of the interbank lending market, the main methods of bank refinancing by the National Bank of Ukraine. Banks issue securities of their own debt: promissory notes, bonds.

#### **Topic 5. Organization and provision of bank cash operations**

Organization of cash register work in bank institutions. The procedure for carrying out cash transactions in operational cash registers of banks. Requirements for the formation and packaging of banknotes and coins of the national currency. The procedure for issuing and receiving cash reinforcements of the national currency by banks through territorial offices of the National Bank of Ukraine. The main aspects of the creation and operation of the collection unit of a banking institution.

#### **Topic 6. Operations of banks for the maintenance of non-cash payment transactions**

Non-cash circulation of money and the role of banks in its organization. Forms of non-cash payments, payment settlement instruments and general rules for their registration. The procedure for carrying out settlement operations using payment orders, payment requests, payment requests-orders, checks, letters of credit. Peculiarities of calculations of legal entities in electronic systems: "client-bank", "internet banking", etc. Cashless servicing of current accounts of individuals. Bank transfers of individuals' funds. Transactions of banks with payment cards and their characteristics. The procedure for issuing and servicing payment cards by banks. Technology of cashless payments using plastic cards, cash transactions with payment cards. Bank operations with cards of the National System of Mass Electronic Payments. Basics of organizing interbank settlements through the NBU electronic payment system and direct correspondent accounts.

#### **Topic 7. Basics of organization of bank credit operations and credit risk management.**

The essence of credit as an economic category, credit classification. Terms and principles of bank lending. The role of bank credit policy. The main stages of the credit process. The concept and structure of the loan price. Procedure for calculating and paying interest on loans. Forms of securing a credit obligation: pledge of immovable and movable property, surety. The procedure for registering encumbrances on movable and immovable property. Basics of assessing the creditworthiness of borrowers of legal entities and individuals. The bank's work with problem loans. Sources and methods of bank loan repayment by borrowers. The essence, types and assessment of credit risk. Credit risk management on an individual and portfolio basis.

#### **Topic 8. Peculiarities of transactions for granting and repaying certain types of credit.**

Consumer credit, its concepts, features, classification. Mechanism for providing and repaying consumer credit. Concepts and types of mortgages, mortgage markets,

essence and features of mortgage lending. Lending to legal entities: credit line, overdraft, one-time loan, leasing, factoring, investment loan. The essence and purpose of a syndicated loan. Other types of bank and non-bank credit.

### **Topic 9. Operations of banks with promissory notes.**

Characteristics of bills, their classification. Settlements by promissory notes: simple and transfer promissory notes. Credit operations of banks with promissory notes: consideration of promissory notes and provision of loans secured by promissory notes. Guarantee operations: avation and acceptance of promissory notes by banks. Commission transactions of banks with promissory notes: collection and domiciliation of promissory notes. Trade and trust operations of banks with promissory notes.

### **Topic 10. Operations of banks with securities**

The essence and concept of the securities market. Place and role of the bank in the stock market. Formation of bank portfolios of securities: trading portfolio of securities, portfolio of securities for sale, portfolio of securities to maturity, portfolio of investments in associated and subsidiary companies. Risks of the bank's investment activity, methods of their minimization. Investment of banks' funds in government securities. Professional activities of the bank on the stock market: dealer, brokerage, underwriting. Depository activity of the bank: opening securities accounts, depository accounting of securities. Clearing and settlement activities of banks on the stock market.

### **Topic 11. Organizational foundations of banks' operations in foreign currency.**

The essence of the currency market, currency values, currency quotation, exchange rate. Classification of bank operations in foreign currency. Peculiarities of legal regulation of bank operations in foreign currency. Characteristics of bank accounts in foreign currency. Procedure for opening and maintaining current currency accounts. Opening and maintaining deposit accounts in foreign currency. Operations of banks in foreign currency on the interbank market. The bank's currency position, currency risks and methods of their minimization.

### **Topic 12. Commercial and non-commercial current operations of banks in foreign currency**

Classification of the bank's current trading operations with foreign currency. Special conditions for the organization of international settlements. Forms of international settlements (forefating, international credit). Bank transfer as a form of international payments. Settlements by documentary letters of credit: export and import documentary letters of credit, advantages and disadvantages for the subjects of these settlements. Special types of letters of credit used during international settlements. General conditions for non-commercial current transactions in foreign currency by banks. Cash foreign currency purchase/sale operations through bank exchange offices and bank cash desks. Organization of cash and non-cash foreign currency transfers by resident and non-resident natural persons.



### **Topic 13. Transactions on the provision of banking services**

Classification and characteristics of banking services. Leasing credit: types of leasing and advantages for subjects of leasing relations. Stages of the leasing lending process. Methodological basis for calculating the amount of leasing payments. The essence of factoring, its special features, classification. Domestic and international factoring (main differences). Characteristics of regulatory documents regulating factoring services. Stages of factoring operations, factoring loan price structure. Trust services of banks for individuals and legal entities. Guarantee services of banks. Forms, types and types of guarantees. Services related to the storage of valuables in the bank. Consulting and information services of banks. Operations of banks with precious metals.

### **Topic 14. Operations of the National Bank of Ukraine**

The National Bank of Ukraine - formation, basis of functioning. Issue operations of the NBU, functioning of the Reserve Funds of the NBU. Cash operations of the NBU. NBU regulation of the activities of commercial banks with the help of economic standards

### **Recommended Books**

#### **Basic:**

1. Banking law: textbook / edited by doctor of law Sciences, Prof. B. V. Derevyanka; Ministry of Internal Affairs of Ukraine, Donetsk Law Institute. Kryvyi Rih: DUI, 2020. 172 p.
2. Moroz A.M., Savluk M.I., Pudovkina M.F. Banking operations: a textbook for students of economic specialties / edited by A.M. Frost K.: KNEU, 2018. 476 p.
3. Banking law: textbook / edited by doctor of law Sciences, Prof. B. V. Derevyanka; Ministry of Internal Affairs of Ukraine, Donetsk Law Institute. Kryvyi Rih: DUI, 2020. 172 p.
4. Banking: a study guide / T. B. Stechyshyn, B. L. Lutsiv. 2nd edition Ex. and additional Ternopil: TNEU, 2019. 404 p
5. The banking system: a study guide/ by general ed. N. S. Sytnyk. - Lviv: LNU named after Ivan Franko, 2020. - 580

#### **Auxiliary:**

1. Theory and practice of money circulation and banking in conditions of global financial instability: monograph / O. V. Dzyublyuk, M. D. Alekseenko, V. V. Korneev [and others]; under the editorship O. V. Dzyublyuk. – Ternopil: Yu. V. Osadtsa, 2017. – 298 p.
2. Yunatskyi M.O. / Central bank and monetary policy: Reference outline of lectures. DonNUET named after M. TuganBaranovskyi, 2018. - 305 p.
3. Banking legislation and regulatory activity [https://old.bank.gov.ua/control/uk/publish/article?art\\_id=65247&cat\\_id=36580](https://old.bank.gov.ua/control/uk/publish/article?art_id=65247&cat_id=36580)
4. Basel III: international regulatory framework for banks - <https://www.google.com.ua/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&cad=rja&act=8&ved=2ahUKEwixrMi1m>

5. Vartsaba V.I., Zaslavska O.I. Modern banking: theory and practice: Education. manual. - Uzhhorod: Publishing House of UzhNU "Hoverla", 2018. - 364 p.

6. Banking operations: textbook / A. M. Moroz, M. I. Savluk, M. F. Pukhovkina, etc.; in general ed. A. M. Moroz. [3rd ed., revision. and additional]. K.: KNEU, 2018. 608 p.

7. Boychuk R.P. Appealing the decisions of the NBU regarding recognition of the bank as insolvent by its owners: problems of legal regulation // Regional innovation initiatives: tasks and solutions: collection. of science according to the materials of the Round Table (Kharkov, April 5, 2019) / editor. S. V. Hlibko, A. M. Lyubchych, O. Yu. Palant. Kharkiv: Research Institute PZIR National Academy of Sciences of Ukraine, 2019. 186 p.

**Links to information resources on the Internet, video lectures, other methodical support:**

1. Council of Europe website -<http://www.coe.kiev.ua>

2. The EU project "Supporting reforms in the field of justice" - <http://www.justicereformukraine.eu/uk/>

3. The official web portal of the Verkhovna Rada of Ukraine -<http://rada.gov.ua/>

4. Official web portal of the President of Ukraine -<http://www.president.gov.ua>

5. The official web portal of the Cabinet of Ministers of Ukraine - <http://www.kmu.gov.ua>

6. [www.mfu.gov.ua](http://www.mfu.gov.ua) - Official website of the Ministry of Finance of Ukraine.

7. Methodlichunknown districtbakedsomething inrsuvobol atntsand Mofrom<https://moodle.karazin.ua/course/view.php?id=3620>

8. Basic principles of effective banking supervision / Basel Committee on Banking Supervision. - Basel. – 2012 [Electronic resource]. - Access mode:<http://www.bank.gov.ua/doccatalog/document/45251>.

9. Official website of the Association of Banks of Ukraine. URL:<http://aub.org.ua/>

10. The official website of the Basel Committee on Banking Supervision. URL: <http://www.bis.org/bcbs/index.htm>

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