

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE  
V.N. KARASIN KHARKIV NATIONAL UNIVERSITY

APPROVED by  
Deputy Head of the Admissions Committee,  
Vice-Rector for Scientific and Pedagogical  
Work of the V. N. Karazin Kharkiv National  
University

Oleksandr GOLOVKO

**PROGRAM**  
**for professional exam**  
**in finance, banking and insurance**  
**according to the educational and professional program**  
**"Financial technologies and banking "**  
**(specialty D2 «FINANCE, BANKING, INSURANCE AND STOCK MARKET»)**  
**second (Master's) level of higher education**

Kharkiv 2025



ДОКУМЕНТ СЕД АСКОД  
Сертифікат 28F70C08000  
Підписувач САМОРОДОВ БОРИС ВАДИМОВИЧ  
Дійсний з 10.12.2024 13:09:15 по 09.12.2026 23:59:59

**Харківський національний університет імені В. Н. Каразіна**



4601-18 від 26.03.2025

## **MODULE 1. "FINANCES"**

### **The subject of financial science. Financial categories**

Finance as a scientific discipline. Specific features of finances, their social purpose. Finance as an economic category.

Financial relations as an object of financial science studies. Finance functions. Distributive function, its content. Objects and subjects of distribution and redistribution. Primary and secondary distribution. Control function.

Financial categories, their content. Characteristics of the initial financial categories: income, expenses, financial resources, financial results. Incomes and expenditures of the state.

Modern science of finance, its representatives. Interpretation of finances by domestic scientists. Contribution of domestic scientists to financial science.

### **Financial system**

The concept of the financial system, its structure, principles of construction. The spheres and links of financial relations, their characteristics. Management of the financial system. The functions of state authorities in managing financial system. The role of the state financial system in ensuring conditions for economic growth. The problems of functioning of the financial system of Ukraine.

### **Financial law and financial policy**

Legal principles of financial relations. Financial legislation.

Financial policy: content, meaning, types, principles, characteristics of components. Strategy and tactics of financial policy.

Financial mechanism: essence, components, methods. The system of economic levers and incentives.

Financial resources, their essence, composition, structure. The sources of formation and directions of use of financial resources. Basic elements of financial resources and factors affecting them.

Financial planning and forecasting. The essence, tasks, principles, stages and methods of financial planning. The system of financial plans: characteristics and features. Financial control: purpose, content, types, forms, methods.

### **Taxes. The tax system**

The essence and types of taxes. The functions of taxes. The elements of the taxation system.

Tax policy of the state. Rights and obligations of tax authorities and taxpayers.

Tax system of Ukraine, principles of its construction. The characteristics of the types of taxes in Ukraine. National and local taxes.

### **State finance**

The essence, purpose and role of the state budget. The state budget as an economic category. The state budget as a centralized fund of state funds, its characteristic features.

Budgetary policy of the state, its features and significance. The budget mechanism, its essence, structure. Methods and tools of budget regulation.

The budget as the main financial plan of the state. The legal nature of the budget, its factors. The state of the budget: balance of income and expenditure, budget surplus, budget deficit. The types of budget deficit: by form of manifestation, by causes of occurrence, by directions of deficit financing. The sources of budget deficit financing.

The structure of the budget system of Ukraine. Basics of the budget system: types of budgets; principles of a budget system; allocation of income and expenses between the branches of the budget system. The central budget of the state, its purpose. Local budgets, their types. Principles of a budget structure.

Inter-budgetary relations and the budgetary equalization system. Power-sharing of local authorities into own and delegated. Legislative regulation of the allocation of income and expenses between budgets of different levels. Inter-budgetary transfers: types and procedure for their determination. Models of budgetary equalization.

Budget income and expenditure system. Composition and structure of revenues of the budget of Ukraine. Legal regulation of income. The value of direct taxes in the formation of budget revenue. Non-tax revenue of the budget. Income to the budget from state loans. Budget classification of budget revenue.

Functions of the state, their influence on the composition and structure of budget expenditures. The role of budget expenditures in the financial support of the needs of social and economic development. Functional, departmental and economic classification of budget expenditures. Expenditures of the general and special fund. Expenditure on current consumption and expenditure on development. Budget financing and its forms: estimated financing, state financing of investments, loans from the budget to state enterprises, state subsidies. Budget financing methods. Managers of budget funds.

The composition of budget expenditures for economic activity, their role and place in the development of the economy. Budgetary financing of the economy at the expense of targeted state loans. Budget expenditures on science.

Budget expenditures on social protection of the population and the social sphere. Forms and types of social protection of the population. Composition of budget expenditures for social protection of the population. Targeted subsidies to citizens for housing and communal services. Types of one-time financial assistance to citizens. Budgetary financing of institutions of the social sphere. Budget expenditures on health care, their composition and structure. Budgetary financing of cultural institutions, composition of expenses.

Defense and administration budget expenditures. The composition of defense expenditures, their planning and financing. Budget expenditures on public administration, their composition. Expenditures on judicial bodies and the prosecutor's office. Expenditures on the law enforcement agencies.

Budget expenditures for servicing the state debt. State credit as a specific form of financial relations. State policy of loan finance, its prerequisites. The role and place of state credit in covering the budget deficit. The types of government loans. State debt, its structure. Internal and external public debt. Budget expenditures for public debt servicing and management. Management methods: conversion, consolidation, unification, debt restructuring.

### **Finances of business entities**

Enterprise finance. Methods of financial activity of enterprises.

The sources of formation and classification of financial resources of enterprises.

Basics and features of financial activity of business entities.

Household finance: concept, structure, use and role in the financial system. Savings of the population as a source of investment resources in the country. Factors contributing to the transformation of savings into investments.

Finances of institutions of the social sphere.

Finances of the non-production sphere and public organizations. Formation of finances of trade union organizations, political parties and charitable foundations.

### **Financial market. Insurance market**

Financial market: essence, functions, features and role in the economic mechanism of the state. Segmentation of the financial market. Subjects of the financial market. Financial intermediaries. Regulation of the financial market: state regulation and self-regulation.

Stock market: basics of functioning and infrastructure. Securities: types, classification, characteristic. Stock exchanges: purpose, functions, procedure.

Insurance: essence, socio-economic content, functions, principles. Subjects and objects of insurance. Rights and obligations of insurers and policyholders.

Classification of insurance. Insurance market: essence and structure.

## **MODULE 2. "MONEY AND CREDIT"**

### **Monetary turnover. Money market.**

The essence of monetary turnover as a process of money movement. The economic basis of monetary turnover. The model of aggregate monetary turnover. Cash flows and their relationship in the model. Balancing of monetary turnover.

The structure of monetary turnover.

The mass of money serving monetary turnover: concept, composition and factors determining the change. Monetary aggregates. Monetary base.

The essence of the money market. Money market entities and instruments. Demand for money. Money supply. Price. Institutional model of the money market. The structure of the money market.

Demand for money. Factors determining the change in demand for money.

Money supply. The essence and mechanism of money supply.

Graphical model of the money market. Factors determining the money market equilibrium.

### **Monetary systems**

The essence of the money market. Money as an object of purchase and sale. Subjects and essence of the monetary system, its purpose and place in the country's economic system.

The elements of the monetary system.

The main types of monetary systems, their evolution. Systems of metal and credit circulation.

The creation and development of the monetary system of Ukraine. The need to create a monetary system of Ukraine. The peculiarities of introducing the national currency in Ukraine.

### **Inflation and monetary reforms**

The essence, forms of manifestation and regularities of the development of inflation. The causes of inflation. Demand inflation and cost inflation. Economic and social consequences of inflation. The indicators of inflation.

State regulation of inflation. Anti-inflation policy. The peculiarities of inflation in Ukraine during the transition period. The essence of monetary reforms. The types of monetary reforms and methods of their classification.

The peculiarities of monetary reform in Ukraine. Multifactorality, multi-purpose orientation and long-term monetary reform in Ukraine.

### **Currency market**

The essence of the currency, purpose and scope of use. The types of currencies. Currency convertibility. The peculiarities of currency relations.

Foreign exchange market: the essence and basics of functioning. The factors influencing the currency market situation. Operations on the foreign exchange market.

Exchange rate: essence, basis of formation and influencing factors. The types of exchange rates.

Currency systems and currency policy. Concept, purpose and elements of the national currency system. Currency regulation bodies. Currency regulation and currency policy. The peculiarities of the currency system of Ukraine.

### **Theories of money**

The main directions of the development of the theory of money. Applied and abstract theories of money. The emergence of classical quantitative theory. The fundamentals of the quantitative theory of money. Transaction version of I. Fisher. "Conjunctural option" by M.I. Tugan-Baranovsky. Cambridge version of the quantity theory of money.

The essence of the theory of "managed money". The value of J. M. Keynes's recommendations in the formation of state economic policy. The transferable mechanism of influence of money on the economy.

Neo-Keynesian theories of money. The emergence of modern monetarism. The basic provisions of monetarism. The influence of money on the economy. Demand for money in the interpretation of monetarists. "Money rule" of M. Friedman.

Convergence of the positions of monetarists and Keynesians at the present stage.

### **The essence and functions of the loan**

The need for credit. General prerequisites for the formation of credit relations. Economic factors of credit development.

Credit as a form of value movement. Credit as a form of social relations.

Loan objects and subjects. Borrowed capital and credit.

The stages and patterns of loan movement. Credit functions, their essence and appointment. Principles of lending.

Forms and types of credit. Credit classification criteria. Forms of credit. The types of credit, criteria for their classification.

The characteristics of certain types of credit. Bank credit as the predominant type of credit.

### **Central banks**

Purpose, status and fundamentals of the organization of the central bank.

Monetary and credit policy of the central bank: essence, strategic goals, intermediate and tactical tasks, instruments of monetary regulation.

The main types of monetary policy: restrictive and expansionist. General methods of implementing monetary policy. Discount rate policy. Open market operations. Required reserves policy. Refinancing policy. Selective ways of implementing monetary policy.

Macroprudential policy of the central bank: essence and content.

### **Theoretical foundations of banking institutions**

Bank: purpose, classification and types. Origin and development of banks. The role of banks in modern market economies.

Basics of organization and specifics of bank activity. Organizational structures and functional features of certain types of banks.

Passive operations of commercial banks. The formation of the bank's own capital. Attracting and borrowing funds.

Active operations of commercial banks. Credit operations. Investment operations.

Banking services. Settlement and cash service of customers. Other types of banking services.

## **MODULE 3. "BANKING SYSTEM"**

### **The essence of the bank and banking activity**

Banks in the system of financial intermediation. The concept of banking and its genesis. An idea of the essence of the bank from the standpoint of its historical development. The period of the emergence of the bank and banking business. The main stages of the development of banking activity.

The essence of the bank: legal and economic approaches.

The specificity of banking business compared to other types of entrepreneurial activity.

The interaction of the banking and real sectors of the economy.

The types of banks, their functions and basic principles of operation.

The types of integrated formations. Banking associations, their characteristics, the purpose of creation and specifics of activity.

### **Theoretical foundations of the banking system**

The formation and development of the banking system of Ukraine. The essence of the banking system and its institutional structure. The main goals of the banking system. General and specific principles of building a banking system. Functions of the banking system.

Models of banking systems, their advantages and disadvantages. The role of the banking system in the economic development of the country. The factors affecting organizational structure and legal regulation of the banking system. The mechanism of state participation in the banking system.

Banking systems of leading foreign countries. The formation and development of the banking system of Ukraine, the legislative basis for its formation. The stages of development of the national banking system.

### **Organizational and legal principles of central bank activity in the banking systems of different countries**

The essence of the central bank. Formation and development of central banks. Characteristics of the organizational and legal forms of functioning of the world's central banks. Functions, role and status of the central bank. Institutional characteristics of the development of the central banks of the world.

The place and role of monetary policy in the general economic policy of the state. The essence and goals of monetary policy, its institutional basis. The types of monetary policy. The instruments of monetary policy.

### **Legal principles of the activity of the National Bank of Ukraine**

The peculiarities of creation and development of the National Bank of Ukraine as a central bank. Legal basis of activity of the National Bank of Ukraine. Economic principles of activity and finances of the National Bank of Ukraine.

Functions and tasks of the NBU. Governing bodies of the National Bank of Ukraine: Council of the National Bank of Ukraine, Board of the National Bank of Ukraine, Chairman of the National Bank of Ukraine. Functions, term of office, procedure for appointing and dismissing management bodies. The structure of the National Bank of Ukraine.

### **Organization of activities and management of bank**

The essence, goals and principles of bank activity in the conditions of a market economy. The types of commercial banks. The procedure for creating a bank. Mechanism of state registration of the bank. Licensing of banking activity.

The types of organizational structures in banks. Management and control bodies in the bank. Corporate management in banks. Models of corporate governance. Development of corporate governance in Ukrainian banks.

The essence, types and methods of bank restructuring. Measures for the financial improvement of the bank. Reorganization of banks, its types and methods.

### **Types of banking operations**

The essence of banking operations. The types of off-balance sheet activities of the bank. Banking operations: classification and principles of conduct.

The characteristics of passive banking operations. The nature, composition and characteristics of the bank's resources.

Equity: functions and structure. The procedure for formation of authorized capital. Reserve and special funds of the bank.

Passive deposit operations. Deposits, their classification, characteristic features. The forms of resource mobilization. The bank's interest policy and interest calculation methods. Interest rate factors.

Passive credit operations. Interbank loans: terms and procedure of use. Loans of the National Bank of Ukraine: types, requirements, procedure of implementation. Macroeconomic conditions of formation of borrowed funds of the bank.

Passive investment operations. Issue and sale of bonds.

The essence and characteristics of active banking operations. The types of active banking operations. Credit operations of banks. Investment operations of banks.

Payment operations for the maintenance of payment circulation.

Characteristics of the bank's brokerage transactions.

### **Currency transactions. Currency policy and currency regulation**

The concept and its types. Making calculations in foreign currency. Financing of export-import agreements. Brokerage operations of banks with foreign currency.

The essence and elements of currency policy. Powers of the NBU - currency regulation body. The essence of the exchange rate. Classification and characteristics of exchange rate regulation methods.

Formation of the country's gold and currency reserve and its management. The country's balance of payments, its content and regulation. The essence of internal and external debt. Servicing of domestic and foreign debt by the central bank.

### **Banks in the market of banking services**

The concept of the market of banking services. Modern technologies and financial innovations in banking.

Bank strategies in the market of banking services: focus and differentiation. Competitive advantage of the bank. M. Porter's matrix.

Competition in the market of banking services. Means, objects and subjects of competition. Price and non-price competition. Competitiveness of the bank and its main indicators. Methodology for building a map of the bank's competitive advantages.

Consolidation in the banking sector. Antimonopoly regulation of banking activity.

### **Risks in banking**

The essence and sources of risks in banking. Classification and characteristics of banking risks. Identification and assessment of banking risks.

Management of financial and functional risks in the bank. The stages of the management process and methods of bank risk management. The peculiarities of managing credit risk, liquidity, risk of interest rate changes, currency, market, operational and technological risks, etc.

Organization and functioning of the risk management system in banks.

Mechanism of regulation and control of banking risks. Banking supervision based on risk assessment. Stress testing in the overall risk management system.



## **The banking system in the conditions of globalization**

The essence and economic meaning of globalization of banking activity. The spheres of international banking business.

The activities of banks in international financial centers. International banks. The essence and advantages of offshore banking business. Operations of offshore banks. Regulation of offshore banking business. Types of offshore banking centers.

Interaction with international financial organizations and their influence on the national banking system. IMF: tasks, types and terms of lending. World Bank Group. Regional development banks.

Concentration of capital in the banking sector. Foreign capital in the banking system, its forms, advantages and risks.

## **Stability of the banking system**

The essence of banking system stability and systemic risk. The main threats to the stability of the banking system. Forms of systemic risk.

Openness and transparency of banking activities, their quantitative evaluation methods and role in ensuring the stability of the bank and the banking system.

Signs of a troubled and insolvent bank. Temporary administration. Deposit guarantee system of natural persons. Bankruptcy: causes and consequences. Bank panic.

Systemic banking crises. Anti-crisis management of the banking system: essence, types, tools.

## **State regulation of banking activity**

The necessity and goals of state regulation of banking activity. Concepts of banking regulation. Forms of state regulation of bank activity. Mandatory economic norms of bank activity.

Banking supervision, its tasks and organizational principles. Conducting introductory control during licensing of banking activities. Non-resident banking supervision. Field inspection of banks. Organization and development of banking supervision in foreign countries.

## **Financial monitoring in the bank**

Prerequisites for the creation and essence of the financial monitoring system in Ukraine. Requirements for the bank's internal documents on financial monitoring. System and subjects of financial monitoring.

The procedure for identification, verification and study of clients in the process of financial monitoring. Financial transactions subject to mandatory and internal financial monitoring.

Termination of financial transactions. Tasks, functions and rights of a specially authorized body. The procedure for providing information by the bank to a specially authorized body. The procedure for stopping, resuming financial transactions and implementing decisions (orders) of a specially authorized body.

The procedure for approving the appointment and dismissal of a responsible employee of the bank.

Requirements for the rules of financial monitoring of the banking group.

International cooperation in the field of financial monitoring.

### **Activities of the Deposit Guarantee Fund of Individuals in Ukraine**

Legal status of the Deposit Guarantee Fund of individuals in Ukraine and its management bodies. Participation in FGVFO and the procedure for formation of its funds. Fund guarantees and reimbursement of funds for deposits.

Regulatory activity of the fund: temporary administration, liquidation of banks. Coordination of the fund's activities with the National Bank of Ukraine. Troubled and insolvent bank. Criteria for classifying a bank as problematic or insolvent. Liquidation of the bank.

Foreign experience of guaranteeing deposits of individuals.

### **Financial security of the banking sector**

The essence of financial security in the banking sector. Key characteristics of financial security of banks. Tasks of financial security of banks. Bank security threats and their types. The main types of external threats to banking activity. The main types of internal threats to banking activity. The system of ensuring the financial security of banks. Toolkit for ensuring financial security of the banking sector.

## **MODULE 4. "INSURANCE"**

### **The essence, principles and role of insurance**

The need for insurance protection as an important means of economic security of business entities and people's livelihoods in case of damage caused by risky circumstances. Emerge and development stages of insurance. The essence of insurance. The place of insurance in the system of economic categories. Insurance functions. Scope of insurance. Principles of insurance: insurable interest, maximum good faith of insurance subjects, cause-and-effect relationship of loss and the event that caused it, compensation of losses within the limits of losses, subrogation.

### **Classification of insurance**

The concept of classification, its scientific and practical significance. Classifications: historical, economic, legal. Classification by objects of insurance. Branches of insurance: property insurance, liability insurance, personal insurance. Classification by type of danger: insurance of fire, engineering, agricultural, transport, financial and credit and other risks. Classification by forms of conduct. Classification according to the status of the insured. Classification by specialization of the insurer.

### **Insurance risks and their assessment**

Concept of risk. Main characteristics of risk. Risk level. Frequency of risk and extent of damage. Risk management. The role of risk management in detecting, recognizing, identifying and determining methods of influencing risk. Subjective and objective risks. Material and non-material risks. Pure and speculative risks. Fundamental and partial risks. Definition of insurance risk. Signs of insurance risk. Specificity of risks in property insurance, liability, personal insurance. Risk assessment and determination of feasibility

of its insurance. Criteria for determining the price of insurance. Structure and basics of calculating insurance tariffs.

### **Insurance market**

The concept of the insurance market. Subjects of the insurance market. Insurance services as objects of relations between insurers and policyholders. The role of intermediaries: insurance agents and brokers. Prospects for the development of the insurance market of Ukraine. The essence and tasks of marketing in insurance. Marketing plan. Information provision of marketing research. Implementation of insurance services. Insurance contracts, the procedure for their preparation and conclusion. Rights and duties. Control over the execution of contracts.

### **Insurance organization**

The insurance industry as a part of the service sector. Forms of organization of insurance companies in Ukraine. Procedure for creation, operation and liquidation of insurance companies. Mutual insurance companies. Specialization of insurers. Conditions for attracting foreign investors to the creation of insurance organizations. Insurer's resources: financial, material, labor, informational. The structure of insurance companies. Management of an insurance company. Insurance associations.

### **State regulation of insurance activity**

The necessity and importance of state regulation of insurance activity. Ways of bringing the legislative and regulatory framework of insurance closer to international standards. Insurance activity supervision body and its functions. Registration and licensing of insurers. Control over the activities of insurers.

### **Life insurance**

Characteristics of life insurance as an accumulative insurance. Characteristics of insurance cases in life insurance. Terms of the life insurance contract. Characteristics of the most common types of life insurance in practice: mixed life insurance, children's insurance, pre-marriage insurance, additional pension insurance.

### **Health insurance**

The characteristics of the accident: its signs and possible consequences. The characteristics of insured events and events that are not recognized as an insured event. The principles of payment of insurance compensation depending on the degree of health loss. The characteristics of certain types of accident insurance. The essence of health insurance. The characteristics of typical programs of voluntary health insurance. The conditions of health insurance for persons traveling abroad.

### **Property insurance of legal entities**

Basic, additional and special property insurance contract. Rights and obligations of the insurer and the insured. The main directions of property insurance of legal entities: insurance of business, technical, credit and financial risks, transport and agricultural insurance.

## **Insurance of citizens' property**

Features of property insurance of citizens. Personal property that can and cannot be insured. Groups of risks covering the insurance of citizens' property. Characteristics of individual types of insurance of movable and immovable property of citizens.

## **Liability insurance**

Civil liability insurance of vehicle owners. Motor (transport) insurance bureau of Ukraine and its functions. International "Green Card" system. Liability insurance of owners of other types of transport. Liability insurance of product manufacturers for product quality. Professional liability insurance. Liability insurance for environmental pollution. Other types of liability insurance.

## **Reinsurance and coinsurance**

The necessity and essence of reinsurance, the state and prospects of its development. Subjects of reinsurance. Reinsurance markets. Requirements of Ukrainian legislation regarding reinsurance of risks for non-residents. Methods of reinsurance. Optional reinsurance. Compulsory reinsurance. Comparative analysis of reinsurance methods. Forms of reinsurance operations. Proportional reinsurance. Quota and excess proportional reinsurance contracts, their characteristics, advantages and disadvantages. Disproportional reinsurance: based on excess loss, on the basis of excess loss. Co-insurance and the mechanism of its application.

## **Basics of actuarial calculations**

The essence of actuarial calculations. Indicators of insurance statistics. Composition and structure of the tariff rate. Criteria for assigning risk to insurance and non-insurance. The characteristics of the essence of actuarial calculations as a process of setting the insurance tariff. The concept of "insurance statistics". The main absolute and relative indicators of insurance statistics and their economic meaning. The concept of gross rate and its components: net rate and burden. The characteristics of methods of calculating tariffs for risk types of insurance. The purpose of mortality tables to calculate the probability of survival and death. Methodology for calculating life insurance rates. The types, characteristics and classification of insurance premiums (premiums, payments).

## **Income, expenses and profit of the insurer**

The insurer's income. Income from insurance activities. Earned insurance premiums, the order of their determination. Income from investing temporarily free funds. Expenses of the insurer: their composition and economic content. The cost of insurance service. Payment of insurance sums and insurance compensation. The costs of the insurance company. Insurer's profit. Determination of profit from insurance activity. Profit from investment activities. Distribution of profit. Taxation of insurers.

## **Financial reliability of the insurance company**

The concept of financial reliability of the insurer and its importance. The formation of a balanced insurance portfolio. Selection of risks. Tariff policy. Reinsurance as a method of ensuring financial reliability. Financial methods of ensuring the reliability of insurance

companies. Solvency of the insurer, conditions for its provision. The insurer's own funds. Technical reserves, their composition. Solvency indicators. Actual and normative reserves of solvency, the order of their calculation.

## ***RECOMMENDED RESOURCES***

### ***Basic literature***

1. Banking system. M. Krupka, E. Andrushchak, N. Paytra and others; edited by Dr. of Economics, Prof. M. Krupka. 2nd ed., revised and supplemented. Lviv: Ivan Franko National University of Lviv. 2023. 524 p.
2. Banking system. O. M. Tridid, B. V. Samorodov, I. M. Vyadnova and others; edited by Dr. of Economics, Prof. T. S. Smovzhenko. Lviv: "Novyi Svit - 2000", 2014. 536 p.
3. Banking system. Sytnyk N.S., Stasyshyn A.V., Blashchuk-Devyatkina N.Z., Petyk L.O.; ed. N. S. Sytnyk.- Lviv: Ivan Franko National University of Lviv. 2020. 580 p.
4. Banking operations and technologies: teaching and methodical manual compiled by: O.M. Gladchuk, M.G. Marych, A.V. Marych, M.P. Fedyshyn. Chernivtsi: Chernivtsi National University named after Yu. Fedkovych. 2024. 254 p.
5. Money and credit. S. P. Stetsenko, V. V. Tytok, N. V. Lysitsa and others; Kyiv. National University of Construction and Architecture. Kyiv: KNUBA. 2024. 227 p.
6. Ivanchuk N. V. Money and credit. Ostroh: Publishing house of the National University "Ostroh Academy". 2021. 332 p.
7. Money and credit: textbook edited by Doctor of Economics, Prof. O. V. Dzyublyuk. Ternopil: TNEU. 2018. 892 p.
8. Finance: textbook ed.: A.Ya. Kuznetsova, G.M. Azarenkova. Kyiv: UBS NBU. 2011. 407 p.
9. Corporate Finance. Sytnyk N. S., Smolinska S. D., Yasinovska I. F.; ed. N. S. Sytnyk. Lviv: Ivan Franko National University of Lviv. 2020. 402 p.
10. Bazylevich V. D. Insurance. Kyiv: Znannia. 2018. 1019 p.
11. Insurance. Melnyk T. A., Sibirtsev V. V. Kropyvnytskyi: PP "Exclusive System". 2022. 307p.
12. On the State Budget of Ukraine for 2025: Law of Ukraine No. 4059-IX of November 19, 2024. URL: <https://zakon.rada.gov.ua/laws/card/4059-20>
13. On banks and banking activities: Law of Ukraine No. 2121-III of 07.12.2000. URL: <https://zakon.rada.gov.ua/laws/show/2121-14>
14. On Insurance: Law of Ukraine No. 85/96-VR of 07.03.1996. URL: <http://www.zakon.rada.gov.ua>
15. Budget Code of Ukraine: Verkhovna Rada of Ukraine No. 2456-VI of 08.07.2010. URL: <https://zakon.rada.gov.ua/laws/card/2456-17>

### *Additional literature*

1. Azarenkova G. M., Tomarovich T. V., Tsovma B. V. Theoretical and methodological principles of compliance control in the corporate governance system of a bank in modern conditions. Scientific Bulletin of the Odessa National Economic University. 2023. Vol. 9-10, No. 310-311. Cubizol Damien. Transition and capital misallocation: the Chinese case. Journal of international money and finance. 2018. Volume 81. P. 88-115.
2. Azarenkova G., Vepretska S. System of ensuring the financial security of the enterprise. Financial and credit systems: development prospects. 2024. No. 4. DOI: <https://doi.org/10.26565/2786>
3. Vasyurenko O. V., Sydorenko O. M. Banking Supervision. Kyiv: Znannia, 2011. 502 p.
4. Govorushko T.A. Insurance services: 3rd edition. Kyiv: CEL, 2021. 376 p.
5. Dema D. I. Insurance services. Kyiv: Alerta, 2017. 526 p.
6. Zhuravka O.S., Bukhtiarova A.G., Pakhnenko O.M. Insurance. Sumy: SumDU, 2020. 350 p.
7. Kovalenko D.I., Venger V.V. Finance, money and credit: theory and practice: a textbook. Kyiv: CEL, 2013. 578 p.
8. Oliynyk O.V., Nagaeva G.O. Insurance. Kharkiv: KhNAU. 2020. 252 p.
9. Plysa V. Y. Insurance. 2nd edition, revised and supplemented. K: Karavela, 2019. 512 p.
10. Sosnovska O.O. Insurance. K.: Kyiv. B. Grinchenko University, 2021. 328 p.
11. Insurance. Head of the author's team and scientific editor S. S. Osadets. Ed. 2nd, revised and supplemented K.: KNEU. 2019. 599 p.
12. Theoretical and methodological principles of bank reputation risk management. Zh. Toryanyk V. Shevchenko, I. Toryanyk, D. Shevchenko. Financial and credit systems: development prospects. 2023. No. 4 (7). P. 14–22. URL: <https://doi.org/10.26565/2786-4995-2022-4-02>
13. Ushakova O. A. Banking operations. Rivne: NUVGP. 2021. 226 p.
14. Finance for financiers. O.A. Sheremet ed.: T.A. Govorushko. K.: TSU. 2013. 612 p.
15. Shpak N.O., Yaroshevich N.B., Poburko O.Ya. Finance, money and credit. Lviv: Publishing house of Lviv Polytechnic. 2018. 416 p.
16. Diagnostics of transparency of ukrainian banking institutions using multivariate analysis methods / G. Azarenkova O. Dziubliuk, V. Korneev, O. Golovko et al. Scientific horizons. 2022. Vol. 25, no. 8. URL: [https://doi.org/10.48077/scihor.25\(8\).2022.85-105](https://doi.org/10.48077/scihor.25(8).2022.85-105)
17. Geršl, A., Dadashova, P., Bazhenova, Y., Filatov, V., Hlazunov, A., Soltysiak, R. (2022). A Heatmap for Monitoring Systemic Financial Stability Risks in Ukraine. Visnyk of the National Bank of Ukraine, 253, 27-46. <https://doi.org/10.26531/vnbu2022.253.02>
18. Nikiforov, P., Kraus, N., & Kraus, K. (2022). Regulation of the money market by monetary policy instruments. European Journal of Economic and Financial Innovations, 2(10), 77-90. <https://doi.org/10.32750/2022-0207>

19. Shapovalenko, N., Vdovychenko, A. (2023). Interest Rate Pass-Through in Ukraine: Estimates and Determinants. *Visnyk of the National Bank of Ukraine*, 255, 22-70. <https://doi.org/10.26531/vnbu2023.255.02>
20. Yukhymenko, T., Sorochan, O. (2023). Impact of the Central Bank's Communication on FX Market Dynamics. *Visnyk of the National Bank of Ukraine*, 255, 4-21. <https://doi.org/10.26531/vnbu2023.255.01>

### ***INFORMATION RESOURCES ON THE INTERNET***

1. Official website of the Association of Ukrainian Banks. [Electronic resource]. URL: <http://aub.org.ua>
2. Official website of the Verkhovna Rada of Ukraine [Electronic resource]. URL: <http://portal.rada.gov.ua/>.
3. Official website of the State Treasury Service of Ukraine [Electronic resource]. URL: <http://treasury.gov.ua..>
4. Official website of the State Audit Service of Ukraine [Electronic resource]. URL: <http://www.dkrs.gov.ua>.
5. Official website of the State Statistics Service of Ukraine. [Electronic resource]. URL: <http://www.ukrstat.gov.ua/>
6. Official website of the State Fiscal Service of Ukraine [Electronic resource]. URL: <http://sfs.gov.ua/>
7. Official website of the Cabinet of Ministers of Ukraine [Electronic resource]. URL: <http://www.kmu.gov.ua/control/>.
8. Official website of the League of Insurance Organizations of Ukraine. [Electronic resource]. URL: <http://uainsur.com>
9. Official website of the Ministry of Economic Development and Trade of Ukraine [Electronic resource]. URL: <http://www.me.gov.ua/>.
10. Official website of the Ministry of Finance of Ukraine [Electronic resource]. URL: <https://mof.gov.ua/uk>
11. Official website of the National Bank of Ukraine [Electronic resource]. URL: <http://www.bank.gov.ua/>.
12. Official website of the National Securities and Stock Market Commission [Electronic resource]. URL: <http://www.nssmc.gov.ua/>.
13. Official website of the Internet representation of the President of Ukraine [Electronic resource]. URL: <https://www.president.gov.ua/>
14. Official website of the Ministry of Social Policy of Ukraine. [Electronic resource]. URL: <https://www.msp.gov.ua/>
15. League-Law portal. – Legislation of Ukraine [Electronic resource]. URL: <http://search.ligazakon.ua>.
16. NAU-Online portal. – Legislation of Ukraine [Electronic resource]. URL: <http://zakon.nau.ua>.

### ***ASSESSMENT CRITERIA***

Each variant of the task consists of 20 tests.

Each test is a closed form test with multiple choices (several correct answers).

Tests are evaluated as follows:

1. Complete correct answer (all correct answers are marked and incorrect answers are not indicated) - 10 points.
2. Incomplete correct answer (marked more correct answers than incorrect answers) - 8 points.
3. The number of indicated correct answers is equal to the number of incorrect answers - 6 points.
4. Incomplete incorrect answer (marked more wrong answers than correct answers) - 4 points.
5. A completely incorrect answer (all answers were given incorrectly or the answers to the test were not marked) - 0 points.

The total number of points scored by the entrant is evaluated on a single scale to 200 points.

The entrant is allowed to participate in the competitive selection for admission to education, if the professional entrance test score is at least 100 points.

Head of Professional Attestation Commission



Nadiia VIADROVA

Approved by

Admission Commission of V.N. Karazin Kharkiv  
National University,  
protocol No. 2 dated March 20, 2025

The responsible secretary of the Admissions Committee

Hanna ZUBENKO