

N. Hliebova
*Candidate of Economic Sciences,
Associate Professor at the Department of Accounting,
Semen Kuznets Kharkiv National University of Economics*

FORMATION OF INFORMATION CONCERNING ACCOUNTING AND ANALYTICAL SUPPORT OF BANK CREDIT ACTIVITIES

The aim of the article is research of methodological principles of formation of information concerning accounting and analytical support of bank credit activities as a basis for weighted decision-making in the bank activities.

The author analyzed works of scholars, who consider accounting and analytical support of management as a set of accounting and analytical processes, associated into the accounting and analytical system and focused on satisfaction of informational needs of users by converting primary information in summary according to defined purposes and regulative, methodical, organizational, programmatic, mathematical support.

Accounting and analytical support is determined as set collection, preparation, recording and summary of accounting information from banking institution depending on the legislatively established accounting system (legislative base, instructions, rules, regulations of the National Bank of Ukraine) and detailed analysis carried out on the basis of this information with application of certain methods and techniques.

It has been proved that the accounting and analytical support in-

cludes information provided by accounting and methods of economic analysis. Accounting information is becoming an analytical after processing its economic analysis. Therefore, it is advisable to consider the term information support for decision-making as a part of accounting and analytical information (support) as a single component.

Accounting and analytical support of credit transactions is considered as the bank's activities associated with the collection, registration, generalization, storage, rendering and analytical processing of information about banks' credit operations; providing management system with appropriate amount of quality information necessary for making timely and quality management decision.

The main functions of accounting and analytical management of bank credit activity are defined as: information, accounting, analytical and control.

It is determined that to obtain adequate information support of management system of the bank credit activities, it is necessary to formulate a set of tasks to achieve effective management decisions, in particular:

- to develop criteria and procedure for evaluating the quality of information created by accounting system and analysis;
- to determine own methodology for evaluating the quality of credit transactions and process of analytical treatment of received accounting information;
- to establish procedure for generating necessary for management amount of data in the accounting system and procedure for further transformation of accounting data into analytical information;
- to approve requirements for the internal bank's audit of credit operations and report form according to the results for further analysis, planning and management decision-making.