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FORMATION OF PRICING IN THE SYSTEM OF MANAGEMENT ACCOUNTING OF SECOND-TIER BANKS

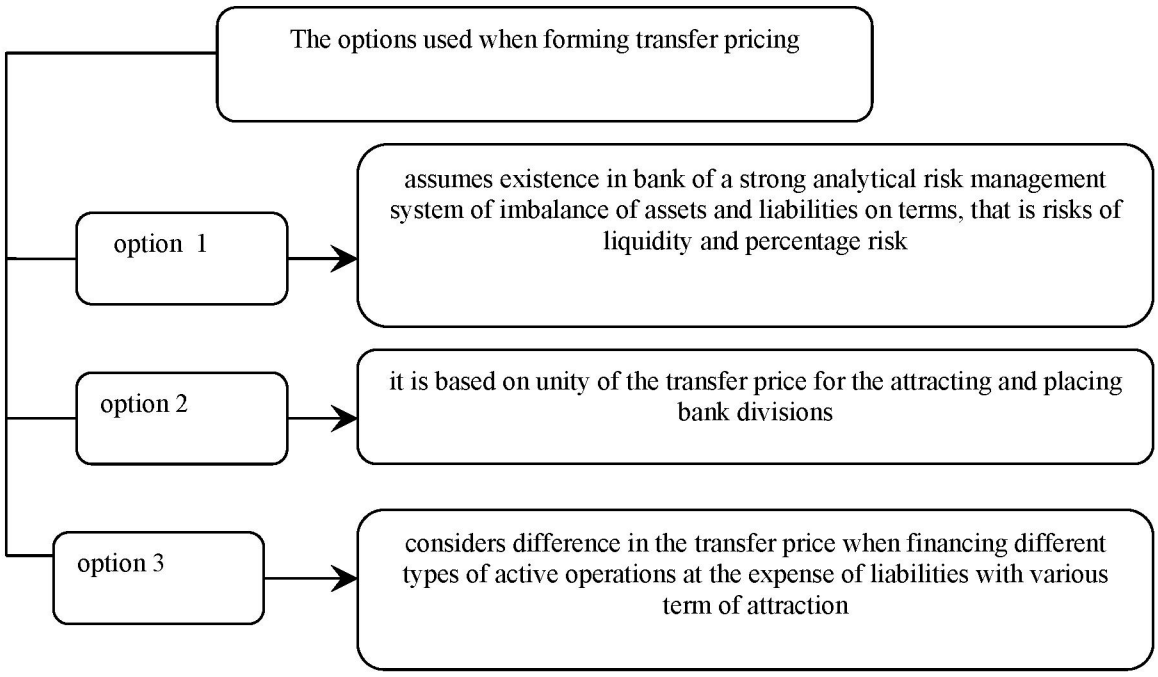
Abstract. A basis of effective bank management is the most acceptable distribution between divisions of all attracted resources. As such mechanism second-tier banks use the instruments of transfer pricing, making impact to determination of the actual prices on the basis of which the CFD gets financial resources. It should be noted that they are the main components of process of budgeting, used by STB, not only during creation and assessment of spending budgets by them, but also at establishment of work effectiveness of any CFD. Besides, mechanisms of transfer pricing render assistance to distribution of risks between the CFD of the banks.

Key words: second-tier banks, management accounting, banking products, pricing, treasury, transfer pricing, transfer prices.

The main element of formation of internal information on profitability of banking products and services is the system of transfer pricing. By means of the system of transfer pricing the analysis on objects of management is carried out and also it transfers percentage, currency, other market risks and risk of liquidity from the centers of profit which are carrying out commercial activity in the profit centers of treasury, carrying out activities for management of assets and liabilities. The transfer prices allow to define which organizational units promote building of bank revenues and which ones minimize it.

The transfer prices assume functions of management accounting and allow to analyse efficiency of activity of separate divisions of bank and the directions of banking [1].

There are several options to formation of transfer pricing (figure 1).



1 figure - The main options of formation of transfer pricing in banks