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D.E. MynbayevaNarxoz University, Almaty, Kazakhstan;
mde2000@mail.ru**CONCEPT OF ORGANIZATION
OF MANAGEMENT ACCOUNTING IN BANK**

Abstract. Now the concept of management accounting is mainly connected with the enterprises. The carried-out analysis of economic literature concerning the content of management accounting demonstrates that questions of management accounting in banks are investigated insufficiently up to present day.

This article shows the main aspects of author's approach to the concept of the organization of management accounting in banks of Kazakhstan. Also it considers the features of management accounting in banks, offers the financial structure of the organization of bank activity for the purpose of improvement of management accounting.

Keywords: management accounting in banks, the concept of management accounting, profit centers, expense centers, account.

Since the bank carries out different large number of operations, thus information provided to the administration for management has to have more detailed character. Besides, often for usability information is required to be provided in other perspective, for example, in comparison with accounting. Also in bank this information is provided with more strict requirements. As activity of bank is diverse, calculations also have to be according to each section, and uniting everything them together. For this it is necessary to calculate various coefficients, relative indicators allowing carrying out comparison of actual and the planned data and also forecasts, which helps to carry out assessment of alternative opportunities.

Also it should be noted that as bank has departments, persons responsible for implementation of various operations, and management accounting in bank needs to be developed for the specific head of department.

It should be noted that all these components function in all interrelation and interdependence as they do not exist separately from each other. Data on expected and actual results of bank activity in general, and also activity of divisions in particular will be formed as a result of implementation of management accounting. Besides, formation of data on client base on separate operations is rational. Anyway, every data that would be formed, all of them are directed to increase in efficiency of bank activity.

Thus, results on separate operations and bank in general, items of expenditure and revenues of bank, items of assets and liabilities become the main objects of management accounting in bank. In other words, all what is interesting for bank during this period of time for improvement and increase in efficiency of his activity can act as objects.

The system of management accounting for achievement of the goals has to consider the general directions of development of bank, condition of financial accounting, the analysis, planning and control for impact on objects by means of functions which form the closed cycle of control system of bank (figure 1).

The figure 1 proves the fact that management accounting unites all directions of bank management and closes the system of set goals. As a result, management accounting, at the correct statement and effective control, becomes a peculiar center of achievement of strategic objectives of bank.

In general, bank management accounting is a concept of information and management, the system of management directed to achievement of goals and improvement of results of bank activity. As a result, management accounting represents not only function of management, but also a certain concept of the management which is focused on effective functioning of bank.

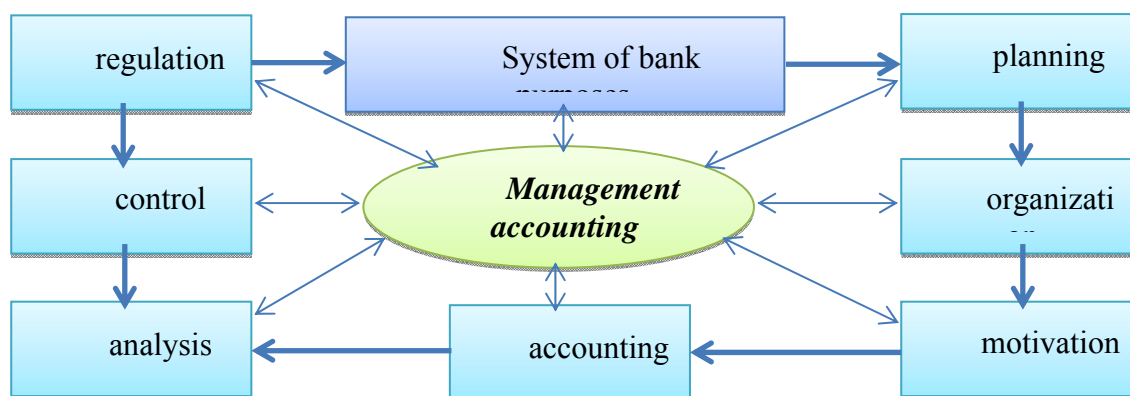


Figure1 – Place of management accounting in the system of bank management

Note: formed on the base of source [1].

Each bank has the individual system of management accounting developed by it according to features of bank activity and its strategic objectives and tasks. Such situation causes need of formation of own concept of the organization of management accounting independently in each bank.

Creation of the concept assumes first of all formation of effective tool kit of the analysis in management accounting. Evolution of development of the applied techniques shows rather large number of the various tools offered by various authors.

The analysis of economic literature concerning methods of management accounting, the analysis and planning allows to select three main concepts in general.

The satisfaction concept is constructed on assessment of quantitative indices of activity and calculation of relative coefficients with application of statistical methods of the analysis [2].

The second version of the concept – econometric – is more progressive and is based on creation of dynamic model of bank with application of economic-mathematical modeling. In such models financial performance is analyzed in dynamics.

The adaptive concept, which is based on the analysis of activity of bank divisions, is considered as the most widespread in the modern world. In this case management accounting is carried out in three stages, in each of which the own analysis tools are used.

The first stage is characterized by group of bank operations on a certain sign, divisions of bank, client base. These groups are called business centers. After definition of such business centers data collecting and processing on each of them is carried out. At the last stage the profit got by bank is redistributed on separate operations and services and in separate divisions. This stage is the most difficult as rather labor-intensive process is followed by difficulties in exact definition of contribution of each division to formation of bank profit and also distribution of overhead costs.

In our opinion, the modern concept of the organization of management accounting in bank has to cover all three above-stated approaches as each of them takes the place at a certain stage of process of management accounting.

The analysis of practice of the organization of management accounting has allowed allocating two main approaches to the concept of management accounting in banks which are based on the principles of creation of this system absolutely opposite to each other.

According to the first approach accounting and administrative accounts make uniform system. At such organization of an accounting system for providing information to the management often it is necessary to try to discover necessary information from accounting base, at the same time carrying out specification of some operations, adding additional information on commission and results of operations which aren't reflected in accounting reports under any reasons.

In the Kazakhstan banking practice such approach is used most often. As a rule, the accounts department in bank on the basis of which if necessary the so-called administrative reporting is formed is conducted. It is also necessary to note that the majority of the automated systems are constructed also according to this scheme.

According to the second approach of the concept of management accounting organization, business accounting and administrative accounting are conducted in parallel. In this case external accounting is minimized to timely and correct delivery of the required reporting. The main emphasis is placed on the administrative reporting, which terms are much less than those terms of delivery of external reports.

Each of the approaches to the concept of management accounting organization (three organizational approaches and two basic) considered above has positive and negative moments (table 1).

Table 1 – Positive and negative moments of the concepts

Concepts	Positive	Negative
Organizational approaches		
Satisfaction	Relative indicators allow to carry out comparative assessment	Dynamics, seasonality of factors are not considered
Econometric	Creation of a business model of bank, which activity is considered in a complex, indicators are analyzed in dynamics	Excessive idealization of model, it is often difficult to realize in practice
Adaptation	Accurate structure and hierarchy, specification of providing reporting	Labor input of structure creation
Basic approaches		
Joint	Information is entered into system once	Additional expenses of time for obtaining the administrative reporting from the general system. Errors of extraction of the necessary information are possible
Separate	The administrative reporting turns out more detailed and in necessary terms, uniform policy of account in budgeting	Information is entered twice into different systems
Note: made by the author		

The carried-out analysis of organizational and basic approaches allows marking out two key aspects which, in our opinion, should be applied at creation of the concept of management accounting organization in banks: adaptation and separate.

For the organization of management accounting in banks it is necessary to execute the following. First, to analyze organizational structure of bank and to reveal the list of the centers of financial accounting and also to define their types: center of expenses or center of profit. It is also necessary to define responsible for providing the administrative reporting under each CFM.

Secondly, it is necessary to develop methodology of management accounting system: what techniques and for what purposes it is necessary to apply CFM to drawing up the administrative reporting. Some economists agree in opinion that it is also necessary to develop rules of operational accounting of bank operations for the purpose of control of the actual and planned targets [3]. In our opinion, it is enough in the subsequent to record all developments in bank rules about management accounting organization.

Thirdly, it is necessary to develop forms of the administrative reporting and to approve the periods of their granting. At the same time the summary form of the reporting can quite be universal for all CFM along with which forms with specification will be presented. It is necessary to define accurately what forms of the reporting have to be provided daily or every week, month, quarter and year.

For accuracy and organization of management accounting, from our point of view, it is more expedient to consider activity of bank as granting different banking products that will allow carrying out the accounting on groups of these products. In this case it is very important to carry out such grouping, which will allow not detailing, on the one hand, excessively products, and, with another – to avoid excessive generality.

Of course in economic literature there is a set of approaches to essence and a concept of a banking product. At the same time, we suggest to consider types of bank operations which are reflected in value terms in the profit and loss report as a banking product. In this case it is possible to speak about expensive and profitable banking products. Expensive banking products belong to passive operations and are directed to attraction of financial resources, and profitable ones – to active operations and are directed to investment of funds for the purpose of income generation.

Such approach to essence of a banking product will allow to organize comprehensively management accounting in bank and to order reflection in the administrative reporting. Besides, the group on banking products will allow providing information to the management accurately on each line and will allow revealing visually the most and the least profitable products.

Also it should be noted that existence of a large number of various banking products, provided also in various regions of Kazakhstan, results in need of so-called decentralization of the management process. It, in turn, demands delegation of powers to responsible persons on operational management, assignment of the corresponding obligations for achievement of the put financial results. Decentralization bears in itself the main advantage - efficiency of decision-making at the level of division. In general decentralization represents new quality of management which promotes maximizing total revenues of bank.

In turn, on each banking product the grouping on clients has to be carried out, and banking products to be grouped in general in divisions of bank (the centers of financial management) which should be divided into the centers of expenses and the centers of profit (table 2).

Table 2 – Classification of banking products for management accounting

Product category	For individuals	For business clients
<i>Profit centers</i>		
Transaction products	Cash transactions Wire transfers Online banking Mobilebanking POS	Cash transactions Wire transfers Forms of non-cash payments Online banking Mobile banking POS
Credit products	Mortgage lending Consumer lending Car loans Unsecured lending	Overdraft Bank guarantees Leasing Factoring Credit lines
Investment products	Investment portfolio Custodian service Broker and dealer service Derivatives	Investment portfolio Custodian service Broker and dealer service Derivatives REPO
Bank cards	Credit cards Payroll card	Credit cards Corporate cards Acquiring
<i>Expenses centers</i>		
Deposit products	Fixed deposits Poste restante VIP	Fixed deposits Poste restante VIP
Issue products	Bank shares Bonds of bank	Bank shares Bonds of bank
Expanded banking products	Consulting operations	
Note: made by the author		

It should be noted that the presented structure in table 2 is conditional and will be individual for each bank as also the products offered by banks are individual. As a rule, each bank develops the types of deposits, the credits, etc. Therefore it is necessary to include in structure each banking product according to its name and category in concrete bank.

As for the centers of profit and the centers of expenses, it is necessary to carry out a specification in their functional purposes. In the figure 2 comparative characteristics of data of the centers for the organization of management accounting in banks are given.

It should be noted that creation of the CFA system depends on the size of bank, quantity of the offered banking products, volume of personnel, specifics of activity, the purposes of the analysis and management accounting and other factors. In this regard, the quantity and structure of CFA will be individual for each concrete bank. As CFA, for example, there can quite be divisions of bank, departments. Any kind of profitable activity of bank can be the basis for creation of CFA [4].

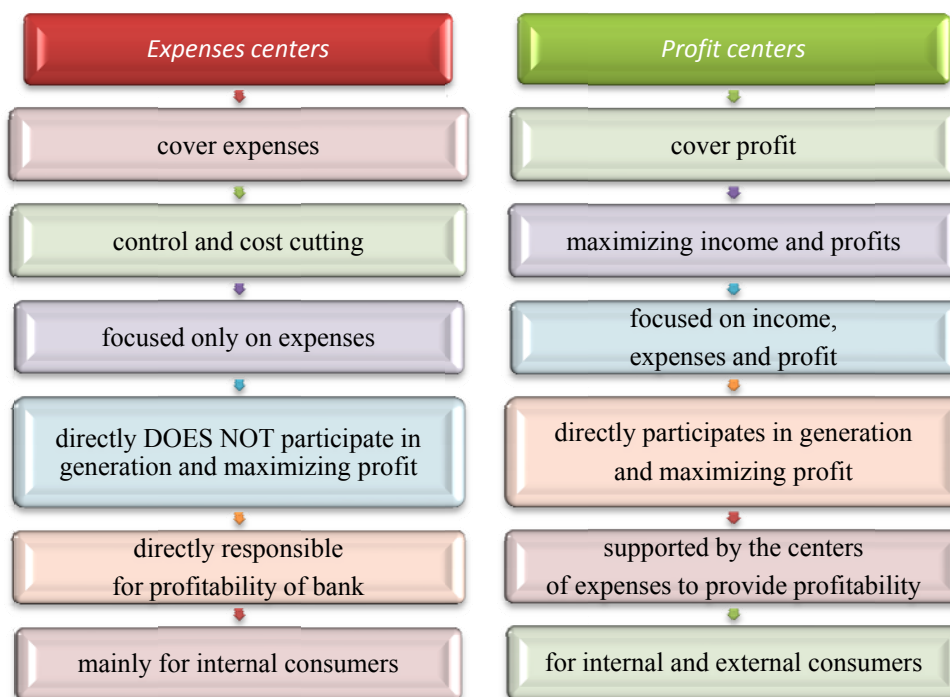


Figure2 - Functional purposes of the centers of profit and expenses in bank

Note: made by the author

For the purpose of efficiency of the organization of management accounting accurate definition of accounting functions between centers of expenses and profit is necessary.

The centers of profit require the following:

- 1) financial planning (the plan of customer acquisition, the plan of volume of investment of funds, the plan of interest rates for products and transfer tariffs) which results in a planned administrative balance;
- 2) the planning of financial results reflected in the planned report for profit and loss;
- 3) comparison of planned and actual balance targets;
- 4) comparison of planned and actual financial results on products, clients and sales channels;
- 5) analysis of profitability;
- 6) analysis of efficiency;
- 7) forecasting of financial results on products, clients and sales channels;
- 8) scheduling and budget of investment of funds.

Respectively the centers of expenses require the following:

- 1) planned estimate of expenses;
- 2) plan of volume of financial resource attraction;
- 3) plan of transfer tariffs;
- 4) comparison of planned and actual targets;
- 5) analysis of efficiency;
- 6) forecasting of expenses on products, clients and sales channels;
- 7) scheduling and budget of financial resource attraction.

Between centers of expenses and profit there has to function transfer redistribution of resources, and the reporting needs to be kept in dynamics with gain reflection. All reports of the centers come down in uniform bank report, which is necessary for:

- Estimates of a contribution of each CFA to financial result of bank activity for the purpose of definition of the most profitable banking products;
- Identification of the factors influencing financial results of bank activity;
- Optimization of CFA interaction;
- Formation of motivation system for bank personnel.

When forming the concept of management accounting organization in bank there is a question where to refer Treasury. It should be noted that in structure of the operating bank this division can exist and cannot exist, and its functions are performed by accounts department (such approach still exists in most banks). Treasury in the concept is necessary as the center through which internal sale and purchase of bank resources, transfer pricing is carried out.

In general, the Treasury can act both as the center of profit, and the center of expenses. It depends from internal accounting policies of each bank individually. In the first case when this division acts as the center of profit, it gains income as a difference between passive rates of resources from the centers of expenses and placement rates of resources in the centers of profit. In this case the Treasury is a really functioning division, on which overhead costs correspond.

In the second case, when the Treasury is the center of expenses, it doesn't gain any income and only acts as the balancing division of bank, in budget of which there is no any additional expenses.

System of transfer pricing (FTP) acts as link between CFA in the concept of the organization of management accounting in banks, offered by us. To regret, in Kazakhstan recommendations and standards concerning functioning of this system in banks aren't developed yet. Now the question of improvement of a domestic banking system is particularly acute. Introduction in Kazakhstan of Basel III standards [5], gradually introduced today in the country can become one of decisions.

In our opinion, transfer pricing in banks is not just formation of communications between CFA for coordination of management accounting, but also the solution of other problems. In particular, it is centralization of risks. Formation of CFA and the system of transfer operations allows transferring bank risks with CFA to Treasury, as uniform control center of bank risks in general. As a result, in CFA there are only those risks which are connected directly with banking products of this center.

Secondly, it is a possibility of pricing of banking products, when the maximum permissible level of attracted resources cost on banking products of the centers of expenses is established, and in the centers of profit the base prices from which pricing on banking products is formed are defined [6].

Thirdly, possibility of management of liquidity by means of effective redistribution of resources [7].

And, fourthly, the most important aspect, that transfer pricing in bank allows to estimate real effect of each banking product by means of calculation of net interest income. The need for transfer pricing is also in administrative reporting, that reflect true current situation in bank. One of the biggest indicators of profitability of bank is its net interest income (NII) which is the biggest driver of profitability of the product making usually up to 80 percent of revenue of bank today [8], [9]. The profit and loss report of any bank represents its interest income and percentage expenses for a certain period, however, doesn't give further decomposition of these components. In this regard, the administrative reporting of each CFA will visually reflect these components of interest income and expenses.

Thus, the system of management accounting constructed on such basis will allow defining objectively sources of formation of profit of bank by divisions, products and clients.

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