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MARKET ANALYSIS OF PUBLIC INTEREST ENTITIES IN UKRAINE AND THEIR ROLE IN THE FINANCIAL OVERSIGHT FRAMEWORK

АНАЛІЗ РИНКУ ПІДПРИЄМСТВ СУСПІЛЬНОГО ІНТЕРЕСУ В УКРАЇНІ ТА ЇХ РОЛЬ У СИСТЕМІ ФІНАНСОВОГО КОНТРОЛЮ

The article considers the theoretical and practical aspects of the functioning of Public Interest Entities in Ukraine, and investigates the current state and dynamics of the relevant market development under conditions of economic instability. Based on the conducted analysis, key trends in the banking sector, large enterprises, and securities issuers have been identified. Special attention is paid to the role of banks as a system-forming element of the state's financial stability. The necessity of strengthening financial control and audit assessment of the activities of Public Interest Entities to reduce financial risks and enhance the transparency of financial reporting is substantiated. The research results highlight their strategic importance in the context of a war economy and Ukraine's European integration processes, which determines the importance of further developing the financial control system.

Keywords: *public interest entities, financial control, audit activity, banking sector, financial reporting, European integration, financial risks, internal control, audit assessment.*

Актуальність теми зумовлена зростанням ролі підприємств, що становлять суспільний інтерес, у забезпеченні фінансової стабільності держави, підвищенням вимог до прозорості фінансової звітності та необхідністю посилення фінансового контролю в умовах економічної нестабільності, воєнного стану та євроінтеграційних процесів України. Особливої значущості набуває аналіз функціонування таких підприємств, оскільки їх діяльність безпосередньо впливає на стійкість банківської системи, інвестиційну привабливість економіки та довіру з боку суспільства. Метою статті є аналіз законодавчого регулювання підприємств, що становлять суспільний інтерес, обґрунтування їх ролі у системі фінансового контролю, дослідження сучасного стану та динаміки розвитку банківського сектору України за основними сегментами, а також визначення його значення для забезпечення фінансової стабільності держави в умовах сучасних економічних викликів. Методологічною основою дослідження є системний підхід, методи аналізу та синтезу, порівняльний аналіз, узагальнення наукових підходів, а також елементи статистичного аналізу для оцінювання динаміки розвитку ключових сегментів ринку підприємств суспільного інтересу. У результаті дослідження визначено основні тенденції розвитку ринку підприємств суспільного інтересу в Україні, зокрема банківського сектору, великих підприємств та емітентів цінних паперів. Встановлено, що банківський сектор виконує системоутворюючу функцію у забезпеченні фінансової стабільності держави, акумулюючи значні обсяги фінансових ресурсів та забезпечуючи їх перерозподіл у реальний сектор економіки. Доведено, що в умовах економічної нестабільності та воєнного стану посилюєть-

ся значення фінансового контролю та аудиторської оцінки діяльності підприємств суспільного інтересу як інструментів зниження фінансових ризиків і підвищення прозорості звітності. Узагальнення результатів свідчить про необхідність подальшого вдосконалення механізмів контролю та гармонізації національної практики з європейськими стандартами. Практична цінність статті полягає у можливості використання отриманих результатів для удосконалення системи фінансового контролю підприємств суспільного інтересу, підвищення ефективності аудиторських процедур, а також для формування рекомендацій щодо забезпечення прозорості фінансової звітності та зміцнення фінансової стабільності держави в умовах сучасних викликів.

Ключові слова: *підприємства суспільного інтересу, фінансовий контроль, аудиторська діяльність, банківський сектор, фінансова звітність, євроінтеграція, фінансові ризики, внутрішній контроль, аудиторська оцінка.*

Problem statement. The current stage of Ukraine's economic development is characterized by significantly stricter requirements for the transparency of financial reporting, the effectiveness of corporate governance, and the reliability of financial control systems, which is acutely exacerbated in the context of full-scale hostilities and the instability of the financial and economic environment. Martial law is accompanied by the disruption of economic ties, the transformation of market structures, an increase in financial risks, and a higher fiscal burden, which necessitates stricter control over the activities of key economic entities. Under these conditions, the importance of Public Interest Entities – which include large enterprises, banks, insurance companies, and other entities whose activities significantly impact the economic stability of the state, the generation of budget revenues, and the level of public trust – is growing. In a wartime economy, their role is amplified, as these very enterprises provide a substantial portion of tax revenues, maintain the functioning of critical infrastructure, and contribute to the stabilization of the financial system. This necessitates a comprehensive analysis of the market of Public Interest Entities in Ukraine, taking into account current military and economic challenges, determining their place in the financial control system, and substantiating directions for improving the effectiveness of relevant control mechanisms.

Another important factor is Ukraine's European integration vector, which entails the harmonization of national legislation with European Union standards in accounting, auditing, and financial reporting. According to European standards, Public Interest Entities must ensure the reliability of financial information, the effectiveness of internal controls, and the independence of audits. This serves as a necessary prerequisite for Ukraine's integration into the European economic space, enhancing investment attractiveness, and strengthening trust from international partners.

Ensuring high-quality financial reporting and transparency in the operations of such entities is a key factor in building trust among investors, creditors, and society as a whole. For the banking sector and financial institutions, the reliability of information is of critical importance, as it determines the level of depositor protection, helps mitigate systemic risks, and maintains the stability of the financial system. Under these conditions, audit and financial control perform not merely a verification function but also act as tools for preventing crisis phenomena and enhancing economic resilience. At the same time, wartime challenges and overall economic instability further underscore the importance of Public Interest Entities, as they generate a significant portion of budget revenues, ensure the functioning of strategic sectors, and impact the financial security of the state. This establishes the need for an in-depth study of their role in the financial control system and an evaluation of the effectiveness of existing regulatory and audit mechanisms in light of current conditions.

Analysis of recent research and publications. The issue of the functioning of Public Interest Entities, as well as their role in the financial control system, is at the center of attention of contemporary scientific research in Ukraine. A significant portion of academic works is devoted to studying the theoretical foundations of financial control, improving audit procedures, and enhancing the transparency of financial reporting.

In particular, the works of V. Shatskov explore the essence of Public Interest Entities in the context of national and international regulation, define their key characteristics, and substantiate the heightened requirements for the organization of accounting and the preparation of financial reporting [1]. In the author's subsequent studies, special attention is paid to the problems of accounting valuation, the application of professional judgment, and ensuring the reliability of financial information, which is critically important for such enterprises [2].

A significant contribution to the study of the role of auditing in the functioning of Public Interest Entities was made by O. Lubenchenko, V. Riashchenko, and other scholars, who consider auditing as a key element of the corporate governance system that ensures increased transparency of operations, accountability, and trust from stakeholders [3].

In the works of N. Tatenko and K. Nazarova, the role of tax auditing as a component of financial control is investigated, particularly in the context of ensuring the compliance of enterprises' activities with the modern requirements of the regulatory environment, as well as in the process of harmonizing national practices with European standards [4].

I. Fedorov and M. Nezhyva emphasize the importance of investment auditing in the development of Public Interest Entities, particularly regarding the assessment of their financial condition, investment attractiveness, and risk levels, which is vital for ensuring the stability of their functioning [5].

In the study by I. Makarenko, Yu. Serpeninova, R. Fominov, and S. Makarenko, the issues of forming sustainability reporting of banks as Public Interest Entities are considered, a comparative analysis of European and Ukrainian approaches is conducted, and the necessity to increase the transparency of non-financial information is substantiated [6].

The conducted analysis of scientific works indicates that modern research on Public Interest Entities is primarily focused on the issues of their statutory regulation, the organization of accounting, the development of auditing, and enhancing the transparency of financial and non-financial reporting. At the same time, scientific approaches are fragmentary in nature and mostly cover individual aspects of the functioning of such enterprises, without forming a holistic vision of their role in the financial control system. Despite the existence of a significant number of scientific studies, the following remain insufficiently researched: the issue of a comprehensive analysis of the market of Public Interest Entities in Ukraine; the assessment of their systemic role in ensuring the financial stability of the state; the specific features of the functioning of such enterprises in a wartime economy; and the directions for improving financial control mechanisms taking into account European integration requirements. This necessitates further scientific research in the specified direction.

The purpose of the article. The aim of the article is to analyze the legislative regulation of Public Interest Entities, substantiate their role in the financial control system, investigate the current state and development dynamics of the Ukrainian banking sector by its main segments, and determine its significance in ensuring the financial stability of the state amidst contemporary economic challenges.

Presentation of the main material. In the modern financial control system, Public Interest Entities occupy a special place, as their activities have a significant impact on the economy and the well-being of citizens. According to the Law of Ukraine No. 996-XIV of 1999 “On Accounting and Financial Reporting in Ukraine,” the category of Public Interest Entities includes the following economic entities: enterprises that are issuers of securities, whose securities are admitted to trading on a regulated capital market or regarding whose securities a public offer has been made; banks; insurers; non-state pension funds; other financial institutions (except for other financial institutions and non-state pension funds that belong to micro-enterprises and small enterprises); enterprises that, according to the criteria of the Law on Accounting, belong to the category of large enterprises [7].

To systematize the approaches to the classification of economic entities that constitute Public Interest Entities, it is advisable to summarize their key characteristics, statutory definition, and examples of practical functioning. This allows for a clearer identification of the structure of the market of Public Interest Entities and their role in the financial control system (Table 1).

The designation of the category of Public Interest Entities is driven by the need to ensure a heightened level of financial control and transparency of their operations. Due to the scale of their operations and the significant volumes of attracted public resources (household deposits, investments, insurance premiums, and pension savings), the functioning of such entities is accompanied by elevated financial and operational risks. This necessitates the formation of an effective system of both external and internal control, aimed at minimizing potential losses and ensuring the reliability of financial reporting.

An additional factor strengthening the requirements for control over the activities of Public Interest Entities is the influence of the external economic environment. As noted by S. Yakubovskyi, T. Rodionova, and O. Babinchuk, global trade conflicts and the instability of world financial markets lead to a slowdown in economic growth and a reduction in investment flows [12]. Under such conditions, ensuring the transparency of the financial reporting of Public Interest Entities and improving the quality of their audit support becomes particularly relevant, which is an important factor in stabilizing the state's financial system and protecting the interests of market participants.

In the context of Ukraine's European integration processes, the harmonization of the national financial control system with the regulatory framework of the European Union acquires special significance. In particular, Directive 2014/56/EU and Regulation (EU) No 537/2014 establish heightened requirements for the statutory audit of Public Interest Entities, including ensuring the independence of auditors, the mandatory rotation of audit firms, and restrictions on the provision of non-audit services [13]. The application of these provisions is aimed at preventing conflicts of interest, increasing trust in financial reporting, and ensuring the stability of the single European market.

In modern conditions, the internal control system of Public Interest Entities ceases to be a purely formal element of regulatory requirements and transforms into a key tool for risk

Table 1

Characteristics of economic entities that constitute Public Interest Entities in Ukraine

Economic entities	Definition	Example
Enterprises	Economic entities that conduct economic activity to satisfy public and individual needs through the systematic production of goods, performance of works, or provision of services.	JSC “Ukrtelecom”, PJSC “Centrenergo”, PrJSC “MHP”
Banks	Legal entities that have the exclusive right, based on a banking license, to attract deposits and conduct credit operations, as well as other banking services.	JSC “Radabank”, JSC “PrivatBank”, JSC “Oschadbank”
Insurers	Financial institutions that conduct insurance, reinsurance, and related financial activities on the basis of a corresponding license.	NJSIC “Oranta”, IG “TAS”, PrJSC IC “PZU Ukraine”
Non-state pension funds	Non-profit financial institutions that ensure the accumulation and management of pension contributions of participants for the purpose of additional pension provision.	NPF “Emerit-Ukraine”, VNPF “OTP Pension”, VNPF “PrivatFond”
Other financial institutions	Legal entities that provide financial services (lending, leasing, factoring, etc.), excluding micro and small enterprises.	LLC “NovaPay”, LLC “FC “Fangarant Plus”
Large enterprises	Enterprises that meet at least two of the following criteria: assets, net income, or number of employees exceed the limits established by law.	LLC “ATB-Market”, JSC “Ukrzaliznytsia”, NJSC “Naftogaz of Ukraine”

Source: summarized based on the regulatory and legal acts of Ukraine [7, 8, 9, 10, 11] management and ensuring financial stability. As noted by A. Melnyk and I. Vabishchevich, an effectively organized internal control system acts as a mechanism for preventing losses, protecting enterprise assets, and enhancing the reliability of financial information [14].

The modern methodological foundation for building internal control systems is the COSO (Committee of Sponsoring Organizations of the Treadway Commission) framework, which defines a comprehensive approach to risk management and control. According to this model, the internal control system includes five interconnected components: control environment, risk assessment, control activities, information and communication, and monitoring activities [15].

At the same time, as highlighted by I. Zamula and M. Tanasiieva, internal control is not a static system of regulations, but rather a continuous process integrated into all levels of enterprise management. This entails its constant updating and adaptation to changes in the external and internal environment [16].

The evaluation of the effectiveness of the internal control system at Public Interest Entities acquires special significance. As noted by Yu. Klius and A. Izhboldina, the formal existence of control procedures does not guarantee their efficacy; therefore, regular monitoring and assessment of the performance of internal control is a necessary condition for the timely identification of weaknesses in the management system [17].

Summarizing, it should be noted that for Public Interest Entities, an effective system of financial and internal control is not only a regulatory requirement but also an important factor in strengthening the trust of investors, creditors, and society, as well as ensuring the financial stability of the state under conditions of heightened economic risks.

The role of the banking sector within the system of Public Interest Entities is fundamental to ensuring the stability of the state's financial system. Banks perform the key functions of accumulating temporarily free funds, redistributing them through the mechanism of lending to the real sector of the economy, and ensuring the uninterrupted functioning of the payment infrastructure. In modern conditions, it is precisely on the effectiveness of the banking sector that the financial security of the state, the stability of the national currency, and the level of public trust in the financial system largely depend.

In the system of Public Interest Entities, banks occupy a central place, as their financial reporting and performance results directly impact the stability of the financial market, the investment attractiveness of the economy, and the level of depositor trust. For the purpose of evaluating current trends in the development of the banking sector as a key segment of Public Interest Entities, it is advisable to analyze its main indicators for the period of 2021–2025 (Fig. 1). Such an analysis allows for identifying the dynamics of credit activity, the structure of the deposit base, and general trends in the development of banking services in Ukraine.

Having analyzed the key banking indicators for the period of 2021–2025, a general positive dynamic can be noted in the development of the banking sector as one of the most resilient segments of Public Interest Entities. The obtained data indicate an increase in the volume of banking operations, which confirms the strengthening of its role in ensuring the financial stability of the state.

The most significant growth is observed in the resource base of the banking system. The volume of funds of legal entities more than doubled – from UAH 703 billion to UAH 1,450 billion, indicating an expansion of deposit activity in the corporate sector and an increase in trust in the banking system. A similar trend is observed regarding the funds of individuals, which grew from UAH 674 billion to UAH 1,220 billion, pointing to the restoration and strengthening of public trust even under the conditions of a wartime economy.

The credit activity of the banking sector also demonstrates positive dynamics. Loans to individuals increased by more than 70% – from UAH 161 billion to UAH 280 billion, which indicates a gradual recovery of consumer lending. The credit portfolio of business entities, despite fluctuations in 2023, resumed growth and reached UAH 810 billion in 2025,

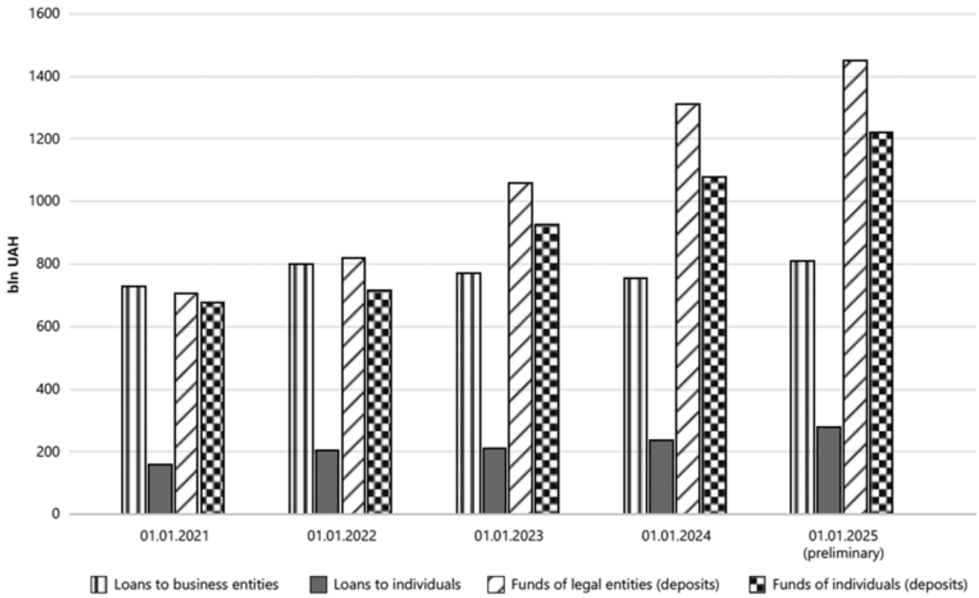

Figure 1. Dynamics of banking services indicators in Ukraine [18]

which characterizes the adaptability of the banking system to changes in the macroeconomic environment.

Thus, the obtained results indicate that the banking sector, as Public Interest Entities, demonstrates the ability to adapt under the conditions of a wartime economy and plays a key role in ensuring financial stability, supporting economic activity, and strengthening trust in the financial system of Ukraine.

The obtained analytical results allow us to conclude that the market of Public Interest Entities in Ukraine is characterized by a high concentration of financial flows in key segments, primarily in the banking sector, which demonstrates relative resilience and adaptability to the conditions of a wartime economy. The dynamics of the main financial indicators point to a gradual restoration of trust in financial institutions and the preservation of their role as a stabilizing element of the state's economic system. Public Interest Entities act as key objects of financial control, since their activities directly impact the stability of the financial system, the level of investor trust, and the protection of public interests. That is precisely why heightened requirements are imposed on such entities regarding the transparency of financial reporting, the quality of auditing, and the effectiveness of internal control systems. In modern conditions, their role is transforming towards strengthening the preventive function of financial control and ensuring the economy's resilience to crisis phenomena.

Conclusions. Based on the conducted analysis of the regulatory and legal framework, it has been established that the designation of such entities as banks, insurance companies, and large enterprises is a necessary prerequisite for ensuring heightened standards of financial reporting transparency and the effectiveness of the financial control system. It has been proven that Public Interest Entities play a system-forming role in the financial system of the state, as their activities involve the concentration of significant financial resources and directly impact the level of trust in the financial market. In this regard, their functioning requires strengthened audit oversight and the development of modern financial control mechanisms. The analysis of the development dynamics of the banking sector as a key segment of Public Interest Entities for the years 2021–2025 demonstrated positive trends in the growth of main performance indicators. The increase in the volume of deposits from legal entities and individuals, as well as the recovery of credit activity, indicate the adaptability of the banking system to the conditions of a wartime economy and the gradual restoration of trust in financial institutions.

Summarizing the results of the study, it has been established that the effective functioning of the market of Public Interest Entities directly depends on the level of transparency of their activities, the quality of financial reporting, and the efficacy of audit procedures. In this context, strengthening the financial control system acts as a key factor in ensuring the stability of the state's financial system and enhancing its resilience under the conditions of a wartime economy and European integration processes.

Prospects for further research are related to the improvement of financial control mechanisms for Public Interest Entities, in particular through the implementation of digital audit technologies, the development of risk-oriented approaches, and the enhancement of the effectiveness of analytical support for control procedures in an unstable economic environment.

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