



Guidance for Estimating the ALLL: Requirements and Procedures

Gary M Deutsch

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ALLL estimating is one of the most difficult and one of the most crucial techniques that there is to master. The risks involved are grave. A material overstatement or understatement of the ALLL balance at your institution could be a material distortion of an institution's financial statements. If this distortion is unintentional, the misstatement would be considered an error. However, if the distortion is intentional, the misstatement would be considered a fraud.

Many updates to GAAP rules include expanded disclosures required in financial statements related to credit quality. These expanded disclosures are designed to help shareholders and other interested parties to identify whether deteriorating credit quality conditions are adequately incorporated into the periodic loss accrual adjustments to the institution's ALLL balance.

Given the risks related to making adequate and supportable loss accruals at financial statement reporting dates, you need to ensure that all involved with the loss accrual process are well informed about GAAP and regulatory guidance related to compiling an ALLL estimate. If a regulatory examiner believes that management has not adequately developed a prudent, well documented ALLL estimate, the examiner can recommend an ALLL estimate that may result in the need for a significant loss accrual adjustment.

Guidance for Estimating the ALLL offers tried-and-true methods to protect against losses while meeting regulatory and accounting requirements, and each chapter covers a specific and important part of the important ALLL estimation procedures and methodologies that are needed to ensure compliance with GAAP and regulatory guidance.

You'll find that *Guidance for Estimating the ALLL* provides tools, techniques, and best practices for ALLL estimating. And given the threat that estimating errors poses to the survival of your bank, can you really afford not to have this resource in your library?

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