



Bank Loan Classification and Provisioning Practices in Selected Developed and Emerging Countries

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World Bank,
©2003

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Monografía

This report reviews loan classification and provisioning practices prevailing in the 23 jurisdictions represented in the Basel Core Principles Liaison Group at the end of 2001. It covers classification of individual and multiple loans, treatment of guarantees and collateral, bank loan review processes, restructured troubled loans, loan loss provisioning, tax treatment of loan loss provisions, disclosure standards, and external auditors' role. Differences in provisioning and classification approaches have often made a comparison of bank and banking system weaknesses across regulatory regimes difficult, and such differences have made peer pressure and market discipline less effective. Poor classification and provisioning practices have led to solvency ratios that gave a false sense of security, as occurred as financial system failed in the 1990s

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Título: Bank Loan Classification and Provisioning Practices in Selected Developed and Emerging Countries

Editorial: Washington, D.C. World Bank ©2003

Descripción física: 1 online resource (ix, 50 pages)

Mención de serie: World Bank working paper 1726-5878 no. 1

Bibliografía: Includes bibliographical references (pages 49-50)

Contenido: 1. Introduction -- 2. Regulatory and Supervisory Authority -- 3. Loan Classification -- 4. Classification of Multiple Loans -- 5. Guarantees and Collateral -- 6. Loan Reviews by Banks -- 7. Classification of Restructured Troubled Loans -- 8. Provisioning Issues -- 9. Monitoring and Enforcement -- 10. The Tax Treatment of Loan Loss Provisions -- 11. Disclosure -- 12. The Role of External Auditors -- 13. Conclusion

Lengua: English

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733048355 793528214 813538435 827878786 843023084 909778012 961648625 962560653 992194688
993899856 1037511820 1057994589 1058728291

ISBN: 9780821353974 electronic bk.) 0821353977 electronic bk.) 058546331X electronic bk.) 9780585463315
electronic bk.) 6610085943 9786610085941 0821353985 9780821353981

Materia: Bank loans- Developing countries- Evaluation Prêts bancaires- Nouveaux pays industrialisés- Évaluation
Prêts bancaires- Pays industrialisés- Évaluation BUSINESS & ECONOMICS- Banks & Banking. Bank loans-
Evaluation. Bankkredit.

Materia Geográfica: Developing countries. Entwicklungsländer.

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Entidades: Banco Internacional de Reconstrucción y Fomento

Enlace a formato físico adicional: Print version Bank loan classification and provisioning practices in selected
developed and emerging countries. Washington, D.C. : World Bank, ©2003 9780821353974 (DLC) 2002044948
(OCoLC)51264610

Punto acceso adicional serie-Título: World Bank working paper no. 1. 1726-5878 World Bank e-Library

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