



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

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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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