JUPITER PRIME

Consulting • Training • Advisory

جوبيتر برايم للاستشارات والتدريب

COURSE BROCHURE

Bank Period-End Close and Loan Loss Provision Reporting Training Course

28 March – 1 April 2027
Abu Dhabi

jupiterprime.uk

info@jupiterprime.uk

Registered in the United Kingdom and Saudi Arabia

Bank Period-End Close and Loan Loss Provision Reporting Training Course

Ref: 2442_92270 **Date:** 28 March – 1 April 2027 **Location:** Abu Dhabi **Fees:** 5500 GBP

Bank Period-End Close and Loan Loss Provision Reporting is a 1-week training course for bank finance, financial control and regulatory reporting staff, built around a bank reporting close checklist that each participant completes. Banks now face tighter close timetables, forward-looking provisioning and closer scrutiny of how the published accounts tie to supervisory returns. Jupiter Prime Training delivers this course on bank period-end close and loan loss provision reporting.

Why Bank Period-End Close and Loan Loss Provision Reporting Matters Now

Three forces shape bank period-end close and loan loss provision reporting today. Boards and auditors expect faster closes without weaker evidence. Forward-looking credit loss models move provisions with every change in economic scenarios, staging and collateral values, making provisions the most judgement-heavy line. Supervisors compare published statements with prudential returns line by line, and unexplained gaps erode trust. A bank that closes cleanly reports provisions it can defend; one that closes poorly faces restatements and audit findings.

Who Gains Most from Bank Period-End Close and Loan Loss Provision Reporting

- Financial control staff who own the general ledger close and suspense account clearance
- Credit provisioning analysts who run staging, collective allowance calculations and management overlays
- Regulatory reporting officers who map ledger balances to prudential returns and explain differences
- Product and treasury accountants who classify loans, securities and derivatives on initial recognition
- Internal audit and finance control reviewers who test close evidence and sign-off trails

A bank finance department gains most when its ledger, provisioning and regulatory reporting staff attend together and agree one close sequence.

Bank Period-End Close and Loan Loss Provision Reporting Capabilities

Participants leave able to run a bank close where ledger, allowances and disclosures agree before sign-off.

- Design a day-by-day close calendar with owners and cut-off rules — the chief financial officer
- Calculate staged credit loss allowances and test overlay rationale — the credit risk committee
- Classify loans, deposits and securities by business model and cash flow test — product accounting
- Reconcile ledger balances to prudential return lines and document differences — regulatory reporting
- Build provision movement tables and credit quality disclosures — external auditors
- Communicate close status, open items and judgements to the audit committee — board members

Key Bank Period-End Close and Loan Loss Provision Reporting Terms

- Expected credit loss — the probability-weighted estimate of cash shortfalls on a loan over a stated horizon, recognised as an allowance.
- Staging — sorting exposures by change in credit risk since origination to decide whether twelve-month or lifetime losses apply.
- Management overlay — an adjustment added to modelled provisions to capture risks the model does not yet reflect.
- Amortised cost — the measurement basis for loans held to collect contractual cash flows, using the effective interest rate.
- Close calendar — the timed schedule of tasks, owners and cut-offs that moves the ledger from period end to signed accounts.
- Ledger-to-return reconciliation — a documented bridge showing how general ledger balances become the figures in supervisory returns.

Bank Period-End Close and Loan Loss Provision Reporting Day by Day

Day 1: The Bank Balance Sheet at Period End

- Bank Statement Structure — Which Lines Drive Capital And Liquidity Reporting
- Interest Income Accrual — Effective Rate Versus Contractual Coupon
- Fee And Commission Recognition — Timing Across Lending And Cards
- Suspense And Clearing Accounts — Ageing Thresholds Before Close
- Close Calendar Design — Owners, Cut-Offs And Escalation Points

Day 2: Classifying Financial Instruments

- Business Model Assessment — Hold, Sell Or Both Portfolios
- Cash Flow Characteristics Test — Amortised Cost Or Fair Value
- Fair Value Hierarchy — Inputs For Bonds And Derivatives
- Loan Modification Accounting — Derecognition Or Continuing Recognition
- Reclassification Controls — Evidence Before Moving Measurement Category

Day 3: Building Loan Loss Provisions

- Significant Increase In Credit Risk Triggers — Stage Transfer Rules
- Probability Of Default And Loss Given Default Inputs — Allowance Size
- Macroeconomic Scenario Weighting — Sensitivity Of Provisions To Outlook
- Management Overlays — Justifying Adjustments Outside The Model
- Write-Off And Recovery Postings — When Exposure Leaves The Ledger

Day 4: Disclosures and Supervisory Links

- Provision Movement Tables — Opening To Closing Allowance Bridge
- Credit Quality Disclosures — Exposure By Stage And Grade
- Ledger-To-Return Reconciliation — Explaining Prudential Differences
- Related Party And Concentration Notes — Board-Level Exposure Questions
- Audit Evidence Packs — Support For Judgements And Estimates

Day 5: Practising the Bank Reporting Close Checklist

- Close Calendar Walk-Through — Testing Cut-Offs Against A Sample Month
- Staging And Overlay Review — Challenging A Draft Provision Run
- Disclosure Tie-Out — Matching Notes To Ledger And Returns
- Sign-Off Hierarchy — Who Approves Each Close Milestone
- Bank Reporting Close Checklist — Completing Tasks, Owners And Evidence

Applying Bank Period-End Close and Loan Loss Provision Reporting After the Course

- Run the next month-end against the new close calendar and log every cut-off breach with its owner
- Lead a provision overlay review with credit risk colleagues and record the rationale in the audit evidence pack

Bank Period-End Close and Loan Loss Provision Reporting Questions FAQ

What is bank period-end close and loan loss provision reporting, and why does it matter now?

It is the sequence that turns a bank's ledger into signed accounts with defensible credit allowances. It matters now because forward-looking provisions move with every outlook change, close timetables are shorter and supervisors compare published figures with prudential returns in detail.

Which roles gain most from bank period-end close and loan loss provision reporting?

Financial controllers, provisioning analysts and regulatory reporting officers gain most. Product accountants and internal reviewers also benefit.

How does bank period-end close and loan loss provision reporting differ from a general financial reporting course?

It focuses on bank-specific lines such as credit allowances, instrument classification and supervisory return links. A general reporting course covers revenue, leases and group accounts across industries instead.

What do you bring back from bank period-end close and loan loss provision reporting?

You bring back a completed close checklist with tasks, owners, cut-offs and evidence for your own bank. You also bring a ledger-to-return reconciliation template.

Bank Period-End Close and Loan Loss Provision Reporting: The Way Forward

The bank reporting close checklist first informs who signs each milestone of the next month-end and which evidence they need. Financial controllers, provisioning analysts and reporting officers use it side by side. After its first use, revisit the overlay and staging steps, as scenarios and portfolio mix shift each quarter.