

Regulatory Guidance Related to Allowance For Loans & Loan Losses (ALLL)

- [Comptroller of the Currency Bank Accounting Advisory Series](#) (September 2013)
- [Comptroller of the Currency Comptroller's Handbook "Allowance for Loan and Lease Losses"](#) (1998)
- [Policy Statement on Allowance for Loan and Lease Losses Methodologies and Documentation for Banks and Savings Institutions](#) (July 2001)
This policy statement outlines the standards for documentation of the ALLL process and methodologies under FAS114 and FAS 5. It also includes standards for summarizing and validating the methodologies.
- [Interagency Policy Statement on the Allowance for Loan and Lease Losses](#) (December 2006)
This policy statement outlines responsibilities of the Board of Directors and management regarding the ALLL including factors to consider in determining the ALLL under FAS 5 and FAS 114 and how loan review systems and loan classification systems should be designed.
- [OTS Memorandum for Chief Executive Officers: ALLL – Observed Thrift Practices Including Sound Practices](#)
- [Center for Audit Quality White Paper: Application of Statement 114 To Modifications Of Residential Mortgage Loans That Qualify As Troubled Debt Restructurings](#) (December 2008)
- [Interagency Policy Statement on Prudent Commercial Real Estate Workouts](#) (October 2009)
- [SEC "Dear CFO" letter](#) sent to public companies MD&A Disclosure Regarding Provisions and Allowances for Loan Losses.
- [Supervisory Guidance of Accounting and Reporting for Troubled Debt Restructurings](#) (April 2012)
- [Interagency Supervisory Guidance on Allowance for Loan and Lease Losses Estimation Practices for Loans and Lines of Credit Secured by Junior Liens on 1-4 Family Residential Properties](#) (2012)