
Bank Year-End Close Course: Accounting Policies, Judgements and Annual Report Notes

27 September – 1 October 2027
Barcelona





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Programme Summary

Bank year-end close is the subject of this one-week training course for finance, financial reporting and controller leaders at managerial level, ending in an annual report notes pack for one bank. Credit loss, interest income and fair value judgements often reach the accounts late and with thin support. The programme moves from accounting policies and presentation to expected credit loss, interest income and fair value, then capital disclosures and sign-off. Mars Training Centre UK delivers this programme on the bank year-end close to mixed-organisation cohorts.

The Business Case

Bank accounts depend on estimates made across lending, treasury and finance teams. When policies are unclear, evidence is scattered or notes are drafted at the last moment, the close takes longer and reviewers lose confidence in the figures. Leaders who control judgement and disclosure sign off with better support.

- Close Cycle Time: Shortens as policy decisions, data sources and review steps are agreed before the period ends.
- Estimate Reliability: Improves as credit loss and fair value judgements carry recorded evidence.
- Disclosure Quality: Strengthens as notes trace to ledgers.

Principles and Evidence Base

- IFRS 9 Classification and Measurement: Uses the contractual cash flow test and the business model assessment to place assets in amortised cost, fair value with changes taken to equity, or fair value through profit or loss, used in Sessions 1 and 3.
- IFRS 9 Expected Credit Loss Model: Applies twelve-month and lifetime losses after a significant increase in credit risk, used in Session 2.
- Effective Interest Method: Recognises interest income and expense at the effective interest rate, used in Session 3.
- Basel III Capital Definitions: Draws on the Basel Committee on Banking Supervision definitions of common equity tier 1, tier 1 and tier 2 capital, used in Sessions 4 and 5.

Intended Participants

- Financial reporting leaders who prepare the annual accounts and the notes.
- Controllers who run the close and answer for ledger integrity.
- Credit finance leaders who own provision calculations.
- Finance leaders who review and sign off statements before the audit committee.

Typical settings include commercial banks, Islamic banks and development banks.



Learning Outcomes

1. Participants will be able to construct a policy register that records classification decisions for bank assets and liabilities.
2. Participants will be able to evaluate expected credit loss staging, overlays and provision movements.
3. Participants will be able to calculate interest income under the effective interest method for a loan sample.
4. Participants will be able to appraise fair value inputs and hedge disclosures.
5. Participants will be able to diagnose gaps between ledgers, capital data and published notes.
6. Participants will be able to justify an annual report notes pack to an audit committee.

Programme Structure

Day 1: Bank Year-End Close: Policies and Presentation

Which policies frame a bank's accounts?

- Accounting Policy Register
- Asset Classification Decision Tree
- Business Model Assessment Memo
- Contractual Cash Flow Test Sheet
- Statement Presentation Map

Day 2: Expected Credit Loss and Provisions

How are credit losses staged, measured and explained?

- Stage Allocation Review
- Significant Increase in Credit Risk Indicator List
- Provision Movement Reconciliation
- Management Overlay Paper
- Credit Loss Evidence File

Day 3: Interest Income and Fair Value

How are interest income, fair value and hedges measured and supported?

- Effective Interest Rate Workbook
- Amortised Cost Roll-Forward
- Fair Value Hierarchy Table
- Valuation Input Challenge Log
- Hedge Relationship Disclosure Check



Day 4: Capital Disclosures and the Close Timetable

How do capital data, ledgers and notes agree at the close?

- Capital Component Bridge
- Risk-Weighted Assets Tie-Out
- Leverage and Liquidity Ratio Check
- Notes Drafting Template
- Close Timetable and Sign-Off Matrix

Day 5: Annual Report Notes Pack for One Bank

Do the earlier tools form one notes pack that an audit committee can review?

- Applying the Session 1 Accounting Policy Register
- Testing the Session 2 Provision Movement Reconciliation
- Reviewing the Session 3 Effective Interest Rate Workbook
- Checking the Session 4 Capital Component Bridge
- Completing the Annual Report Notes Pack

Methodology

The programme uses case analysis built on a prepared close file for one commercial bank and one Islamic bank, each with a trial balance, a loan sample, a valuation schedule and a draft set of notes. Participants review the file in small groups.

- Suggested activity: Staging a sample of loans and defending the overlay.
- Suggested activity: Re-performing interest income for a restructured loan.
- Suggested activity: Tying a draft capital note to ledger balances.

Capstone Output

Each participant completes an annual report notes pack for one bank. It holds a policy register, a provision reconciliation, an interest income schedule, a fair value summary, a capital bridge and a sign-off matrix. The pack is used at work to brief an audit committee and set the next close timetable.

Frequently Asked Questions

Is a bank year-end close course suitable for finance leaders who have not prepared bank accounts?

Yes. The bank year-end close is taught through a close file and templates. It assumes experience of financial reporting or control work, but no earlier role in preparing a bank's annual accounts.



Which standards does the bank year-end close rest on?

The bank year-end close rests on the IFRS 9 classification and expected credit loss models, the effective interest method and the Basel III capital definitions.

How is the pack from the bank year-end close used at work?

You use the annual report notes pack to brief an audit committee, agree open judgements with reviewers and set the close timetable for the next period.

How does a bank year-end close differ from a bank earnings analysis course?

A bank year-end close teaches how a bank prepares and supports its accounts, while a bank earnings analysis course concentrates on reading published accounts and comparing returns across banks.