

Los métodos para evaluar las pérdidas futuras siguen dando de qué hablar. Al respecto encontramos el artículo escrito por Anne Beatty & Scott Liao, titulado [Alternative evidence and views on asymmetric loan loss provisioning](#), publicado por *Journal of Accounting and Economics* Volume 70, Issues 2–3, November–December 2020, 101362, en cuyas conclusiones se lee: “(...) *Our analyses indicate that using additions to nonaccrual loans to measure provision timeliness based on bank specific regression R2 generates very similar inferences to that using changes in nonaccrual loans in linear models without controlling for allowance net charge-offs. This finding suggests that the model that is linear in changes in nonaccrual loans excluding net charge-offs is less affected by measurement error than the models proposed by Basu et al. (2020). Based on our analyses, we suggest that future research use the “additions to nonaccruals” to measure provision timeliness when this variable is available. However, absent that data, we argue that a model that is linear in changes in nonaccruals or nonperforming loans that does not include allowance charge-offs produces results that are more highly correlated with this direct model. —We also examine both false positives and false negatives when assessing the ability of provision models to capture earnings management. We show that regardless of provision asymmetry restrictions, including net charge-offs in provision models increases false negatives substantially more than it decreases false positives. It is not difficult to think that false negatives might be equally or more costly than false positives. A failure to*

*reject the null of accounting discretion could lead to a spread of accounting manipulation to other banks that could increase systemic risk. In contrast falsely rejecting the null might create a disincentive for banks to use discretion in reporting their losses. Given the importance of detecting reporting manipulation we argue this is unlikely to be a good trade in most cases. Finally, while the Basu et al. (2020) paper highlights several issues important to consider in designing structural models and drawing causal inferences from those models, we argue that using plots can cut both ways especially without sound theoretical support.”*

Los analistas pueden observar los resultados de los métodos de valuación y apoyar la aplicación de los que más favorezcan a los deseos de los dueños, controlantes y administradores. Muchas veces leemos las políticas contables y nos parecen perfectas. Pero no advertimos que pueden implicar efectos que desconocen la exigencia de neutralidad. Es muy posible de las empresas hagan selecciones muy intencionadas. Puede ser, como se plantea en el artículo, que se use un método que no resista una prueba basada en datos reales.

Acostumbrados a copiar las normas o un resumen de ellas en la nota destinada a las políticas contables, nos preocupa la legalidad de lo que allí se dice y no su relación con la realidad económica, la cual a veces no se ha establecido. Este es un caso en el que se requiere de un sano escepticismo por parte de los preparadores y los aseguradores para proteger al público.

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