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ACCOUNTING AND FINANCE | AF-073

Expected Credit Loss Modelling under IFRS 9

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Course content

Why Attend

The expected credit loss model requires banks, finance companies and many corporates to recognise credit losses earlier, based on forward-looking information rather than waiting for losses to occur. Implementing it well demands a combination of accounting knowledge, credit risk understanding, data management and statistical modelling.

This training course explains the expected credit loss requirements of IFRS 9 and how they are applied in practice. Participants learn the staging approach, the definition of default, significant increase in credit risk, and how probability of default, loss given default and exposure at default are estimated and combined with macroeconomic scenarios.

Course Methodology

• The course combines technical explanations with spreadsheet-based modelling exercises, worked staging examples and case studies of disclosure practice. Participants build a simplified expected credit loss model, test scenario sensitivity and discuss governance challenges in small groups.

Course Objectives

• Explain the classification and impairment principles of IFRS 9

• Apply the three-stage model and criteria for significant increase in credit risk

• Define default and credit-impaired status consistently with risk management

• Understand the estimation of probability of default, loss given default and exposure at default

• Incorporate forward-looking macroeconomic scenarios into expected credit loss

• Apply the simplified approach for trade receivables and contract assets

Target Audience

• Financial reporting and accounting professionals in banks and finance companies

• Credit risk modellers and analysts

• Risk managers and chief risk officers' teams

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• Corporate accountants managing receivables impairment

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Course outline

Detailed course outline

Day-by-day outline for Expected Credit Loss Modelling under IFRS 9.

Day 1 - IFRS 9 Framework and Impairment Principles

- 09:00-09:34 | Why the Impairment Model Changed: Lessons from incurred loss accounting
- 09:34-10:08 | Classification and Measurement Overview: Business models and cash flow characteristics
- 10:08-10:42 | Scope of Impairment: Loans, debt securities, receivables and commitments
- 10:42-11:00 | The General Approach: Twelve-month and lifetime expected losses
- 11:00-11:30 | Coffee break
- 11:30-11:46 | The General Approach: Twelve-month and lifetime expected losses (continued)
- 11:46-12:20 | Key Concepts: Default, credit-impaired assets and write-offs
- 12:20-12:53 | Finance and Risk Roles: Data, models and accounting judgement
- 12:53-14:00 | Case Study: Reviewing an institution's impairment policy

Day 2 - Staging and Significant Increase in Credit Risk

- 09:00-10:00 | Stage Allocation: Criteria and practical approaches
- 10:00-10:30 | Quantitative Indicators: Lifetime PD changes and thresholds
- 10:30-11:00 | Qualitative Indicators: Watch lists, forbearance and sector risks
- 11:00-11:30 | Coffee break
- 11:30-12:00 | Backstop Indicators: Days past due presumptions
- 12:00-12:30 | Transfers Between Stages: Cure periods and movement analysis
- 12:30-13:00 | Low Credit Risk Exemption: Appropriate use
- 13:00-14:00 | Practical Exercise: Allocating a loan portfolio to stages

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Day 3 - Risk Parameters and Modelling

- 09:00-09:34 | Probability of Default: Point-in-time and lifetime estimation
- 09:34-10:08 | Loss Given Default: Collateral, recoveries and cure rates
- 10:08-10:42 | Exposure at Default: Amortisation, prepayment and credit conversion factors
- 10:42-11:00 | Discounting and Effective Interest Rates
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Discounting and Effective Interest Rates (continued)
- 11:46-12:20 | Data Requirements: History, quality and proxies
- 12:20-12:53 | Simplified and Provision Matrix Approaches for Receivables
- 12:53-14:00 | Workshop: Building an expected credit loss calculation

Day 4 - Forward-Looking Information

- 09:00-09:34 | Macroeconomic Scenarios: Selecting variables and weights
- 09:34-10:08 | Linking Macro Factors to Credit Parameters: Satellite models
- 10:08-10:42 | Scenario Probability Weighting: Non-linearity considerations
- 10:42-11:00 | Management Overlays: When they are justified and how to document them
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Management Overlays: When they are justified and how to document them (continued)
- 11:46-12:20 | Sensitivity Analysis: Understanding drivers of provision changes
- 12:20-12:53 | Stress Events and Uncertainty: Lessons from recent economic shocks
- 12:53-14:00 | Practical Exercise: Applying scenarios and calculating a weighted provision

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Day 5 - Governance, Disclosure and Audit

- 09:00-09:34 | Model Governance: Ownership, approval and change control
- 09:34-10:08 | Model Validation and Back-Testing: Assessing performance
- 10:08-10:42 | Disclosures: Reconciliations, credit risk exposures and judgements
- 10:42-11:00 | Audit Expectations: Evidence, controls and challenge
- 11:00-11:30 | Coffee break
- 11:30-11:46 | Audit Expectations: Evidence, controls and challenge (continued)
- 11:46-12:20 | Regulatory Interaction: Supervisory views on provisioning
- 12:20-12:53 | Continuous Improvement: Data, automation and reporting efficiency
- 12:53-14:00 | Final Exercise: Presenting provision results to an audit committee

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Seminar dates

Available seminar dates

Live dates and pricing for Expected Credit Loss Modelling under IFRS 9 generated from the course details page.

Date	Location	Format	Fee
21 - 25 December 2026	London	Classroom	**€2,915**
7 - 11 December 2026	Barcelona	Classroom	**€2,275**
14 - 18 December 2026	Frankfurt	Classroom	**€2,175**
25 - 29 January 2027	London	Classroom	**€2,915**
4 - 8 January 2027	Barcelona	Classroom	**€2,275**
11 - 15 January 2027	Frankfurt	Classroom	**€2,175**
18 - 22 January 2027	Kuala lumpur	Classroom	**€2,425**
1 - 5 February 2027	London	Classroom	**€2,915**
8 - 12 February 2027	Barcelona	Classroom	**€2,275**
15 - 19 February 2027	Frankfurt	Classroom	**€2,175**

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Seminar dates

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Live dates and pricing for Expected Credit Loss Modelling under IFRS 9 generated from the course details page.

Date	Location	Format	Fee
22 - 26 February 2027	Madrid	Classroom	**€3,400**
8 - 12 March 2027	London	Classroom	**€2,915**
15 - 19 March 2027	Barcelona	Classroom	**€2,275**
22 - 26 March 2027	Frankfurt	Classroom	**€2,175**
1 - 5 March 2027	Munich	Classroom	**€2,425**
19 - 23 April 2027	London	Classroom	**€2,915**
26 - 30 April 2027	Barcelona	Classroom	**€2,275**
5 - 9 April 2027	Frankfurt	Classroom	**€2,175**
12 - 16 April 2027	Paris	Classroom	**€2,810**
24 - 28 May 2027	London	Classroom	**€2,915**

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Live dates and pricing for Expected Credit Loss Modelling under IFRS 9 generated from the course details page.

Date	Location	Format	Fee
3 - 7 May 2027	Barcelona	Classroom	**€2,275**
10 - 14 May 2027	Frankfurt	Classroom	**€2,175**
17 - 21 May 2027	Rome	Classroom	**€2,830**
21 - 25 June 2027	London	Classroom	**€2,915**
7 - 11 June 2027	Barcelona	Classroom	**€2,275**
14 - 18 June 2027	Frankfurt	Classroom	**€2,175**
12 - 16 July 2027	London	Classroom	**€2,915**
19 - 23 July 2027	Barcelona	Classroom	**€2,275**
26 - 30 July 2027	Frankfurt	Classroom	**€2,175**
5 - 9 July 2027	Amsterdam	Classroom	**€3,215**

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Date	Location	Format	Fee
16 - 20 August 2027	London	Classroom	**€2,915**
23 - 27 August 2027	Barcelona	Classroom	**€2,275**
2 - 6 August 2027	Frankfurt	Classroom	**€2,175**
9 - 13 August 2027	Cape Town	Classroom	**€1,825**
20 - 24 September 2027	London	Classroom	**€2,915**
6 - 10 September 2027	Barcelona	Classroom	**€2,275**
13 - 17 September 2027	Frankfurt	Classroom	**€2,175**
4 - 8 October 2027	London	Classroom	**€2,915**
11 - 15 October 2027	Barcelona	Classroom	**€2,275**
18 - 22 October 2027	Frankfurt	Classroom	**€2,175**

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Seminar dates

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Live dates and pricing for Expected Credit Loss Modelling under IFRS 9 generated from the course details page.

Date	Location	Format	Fee
25 - 29 October 2027	Geneva	Classroom	**€3,315**
8 - 12 November 2027	London	Classroom	**€2,915**
15 - 19 November 2027	Barcelona	Classroom	**€2,275**
22 - 26 November 2027	Frankfurt	Classroom	**€2,175**
1 - 5 November 2027	Istanbul	Classroom	**€2,825**
20 - 24 December 2027	London	Classroom	**€2,915**
27 - 31 December 2027	Barcelona	Classroom	**€2,275**
6 - 10 December 2027	Frankfurt	Classroom	**€2,175**
13 - 17 December 2027	Kuala lumpur	Classroom	**€2,425**
21 - 25 December 2026	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
7 - 11 December 2026	Online / Live	Online / Live	**€1,625**
14 - 18 December 2026	Online / Live	Online / Live	**€1,625**
25 - 29 January 2027	Online / Live	Online / Live	**€1,625**
4 - 8 January 2027	Online / Live	Online / Live	**€1,625**
11 - 15 January 2027	Online / Live	Online / Live	**€1,625**
18 - 22 January 2027	Online / Live	Online / Live	**€1,625**
1 - 5 February 2027	Online / Live	Online / Live	**€1,625**
8 - 12 February 2027	Online / Live	Online / Live	**€1,625**
15 - 19 February 2027	Online / Live	Online / Live	**€1,625**
22 - 26 February 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
8 - 12 March 2027	Online / Live	Online / Live	**€1,625**
15 - 19 March 2027	Online / Live	Online / Live	**€1,625**
22 - 26 March 2027	Online / Live	Online / Live	**€1,625**
1 - 5 March 2027	Online / Live	Online / Live	**€1,625**
19 - 23 April 2027	Online / Live	Online / Live	**€1,625**
26 - 30 April 2027	Online / Live	Online / Live	**€1,625**
5 - 9 April 2027	Online / Live	Online / Live	**€1,625**
12 - 16 April 2027	Online / Live	Online / Live	**€1,625**
24 - 28 May 2027	Online / Live	Online / Live	**€1,625**
3 - 7 May 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
10 - 14 May 2027	Online / Live	Online / Live	**€1,625**
17 - 21 May 2027	Online / Live	Online / Live	**€1,625**
21 - 25 June 2027	Online / Live	Online / Live	**€1,625**
7 - 11 June 2027	Online / Live	Online / Live	**€1,625**
14 - 18 June 2027	Online / Live	Online / Live	**€1,625**
12 - 16 July 2027	Online / Live	Online / Live	**€1,625**
19 - 23 July 2027	Online / Live	Online / Live	**€1,625**
26 - 30 July 2027	Online / Live	Online / Live	**€1,625**
5 - 9 July 2027	Online / Live	Online / Live	**€1,625**
16 - 20 August 2027	Online / Live	Online / Live	**€1,625**

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Date	Location	Format	Fee
23 - 27 August 2027	Online / Live	Online / Live	**€1,625**
2 - 6 August 2027	Online / Live	Online / Live	**€1,625**
9 - 13 August 2027	Online / Live	Online / Live	**€1,625**
20 - 24 September 2027	Online / Live	Online / Live	**€1,625**
6 - 10 September 2027	Online / Live	Online / Live	**€1,625**
13 - 17 September 2027	Online / Live	Online / Live	**€1,625**
4 - 8 October 2027	Online / Live	Online / Live	**€1,625**
11 - 15 October 2027	Online / Live	Online / Live	**€1,625**
18 - 22 October 2027	Online / Live	Online / Live	**€1,625**
25 - 29 October 2027	Online / Live	Online / Live	**€1,625**

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8 - 12 November 2027	Online / Live	Online / Live	**€1,625**
15 - 19 November 2027	Online / Live	Online / Live	**€1,625**
22 - 26 November 2027	Online / Live	Online / Live	**€1,625**
1 - 5 November 2027	Online / Live	Online / Live	**€1,625**
20 - 24 December 2027	Online / Live	Online / Live	**€1,625**
27 - 31 December 2027	Online / Live	Online / Live	**€1,625**
6 - 10 December 2027	Online / Live	Online / Live	**€1,625**
13 - 17 December 2027	Online / Live	Online / Live	**€1,625**