

FINANCE & ACCOUNTING | COURSE BROCHURE

Credit Risk Modelling and Expected Credit Loss

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

Expected credit loss accounting requires lenders and companies to estimate losses before they happen, using judgement and forward-looking information. This course explains how probability of default, loss given default and exposure at default are estimated, how staging works, how macroeconomic scenarios are incorporated and how to govern and validate ECL models.

ECL numbers are scrutinised by auditors and regulators and can swing profits significantly. You will understand the models, assumptions and controls so you can produce, review or challenge credible provisions.

Professional Problems This Course Is Designed to Solve

• Difficulty translating subject knowledge into practical workplace decisions.
• Inconsistent approaches to the activities covered in the course outline.
• Lack of a structured plan for applying and reviewing new skills.

Course methodology

Worked spreadsheet models, staging case studies, scenario-weighting exercises, review of disclosure examples and group discussion of audit findings.

Course objectives

By the end of this course, participants will be able to:
• Explain expected credit loss principles and staging
• Estimate probability of default, loss given default and exposure
• Incorporate forward-looking macroeconomic scenarios
• Apply simplified approaches for trade receivables
• Govern, validate and document ECL models
• Prepare clear ECL disclosures and management reports

Target audience

This course is suitable for:
• Credit risk managers and analysts
• Financial reporting and provisioning teams
• Bank and finance company accountants
• Model validation and audit professionals
• CFOs of companies with large receivables
• Regulatory reporting staff



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Target competencies

Participants will develop competencies in:

- Credit risk analytics
- ECL estimation
- Scenario analysis
- Model governance
- Financial disclosure

Course outline

Day 1: ECL Foundations

09:00–09:54	From incurred to expected loss
09:54–10:48	Scope of the ECL requirements
10:48–11:00	Stage 1, 2 and 3 classification
11:00–11:30	**Coffee break**
11:30–12:12	Stage 1, 2 and 3 classification (continued)
12:12–13:06	Significant increase in credit risk
13:06–14:00	Exercise: staging a loan portfolio

Day 2: Risk Parameters

09:00–09:54	Probability of default estimation
09:54–10:48	Loss given default and collateral
10:48–11:00	Exposure at default and credit conversion
11:00–11:30	**Coffee break**
11:30–12:12	Exposure at default and credit conversion (continued)
12:12–13:06	Data requirements and segmentation
13:06–14:00	Workshop: building PD estimates

Day 3: Forward-Looking Information

09:00–09:54	Macroeconomic variables and credit losses



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09:54–10:48	Scenario design and weighting
10:48–11:00	Management overlays and adjustments
11:00–11:30	**Coffee break**
11:30–12:12	Management overlays and adjustments (continued)
12:12–13:06	Simplified approach for trade receivables
13:06–14:00	Exercise: scenario-weighted ECL

Day 4: Governance and Validation

09:00–09:54	Model risk and validation
09:54–10:48	Back-testing and benchmarking
10:48–11:00	Controls over data and assumptions
11:00–11:30	**Coffee break**
11:30–12:12	Controls over data and assumptions (continued)
12:12–13:06	Audit and regulatory expectations
13:06–14:00	Case study: audit challenge on provisions

Day 5: Reporting and Use

09:00–09:54	ECL disclosures
09:54–10:48	Explaining provision movements
10:48–11:00	Using ECL insights in credit decisions
11:00–11:30	**Coffee break**
11:30–12:12	Using ECL insights in credit decisions (continued)
12:12–13:06	Common pitfalls
13:06–14:00	Personal implementation plan

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the sessions. They are indicative only and do not constitute a binding commitment.



Course content

Dates, venues and fees

Current published course plans. Fees are per participant in EUR, excluding unconfirmed taxes.

Venue	Start date	End date	Fee (EUR)
Vienna Confirmed dates	16 Nov 2026	20 Nov 2026	**€2,940.–**
Online Confirmed dates	16 Nov 2026	20 Nov 2026	**€1,250.–**
Rome Confirmed dates	7 Dec 2026	11 Dec 2026	**€2,450.–**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.–**
Cape Town Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,890.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
Istanbul Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,650.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Vienna Confirmed dates	15 Feb 2027	19 Feb 2027	**€2,940.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	15 Feb 2027	19 Feb 2027	**€1,250.–**
Amsterdam Confirmed dates	8 Mar 2027	12 Mar 2027	**€2,540.–**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	29 Mar 2027	2 Apr 2027	**€1,450.–**
Online Confirmed dates	29 Mar 2027	2 Apr 2027	**€1,250.–**
Dubai Confirmed dates	19 Apr 2027	23 Apr 2027	**€3,150.–**
Online Confirmed dates	19 Apr 2027	23 Apr 2027	**€1,250.–**
Barcelona Confirmed dates	3 May 2027	7 May 2027	**€2,840.–**
Online Confirmed dates	3 May 2027	7 May 2027	**€1,250.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Cape Town Confirmed dates	24 May 2027	28 May 2027	**€1,890.–**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.–**
Rome Confirmed dates	14 Jun 2027	18 Jun 2027	**€2,450.–**
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.–**
London Confirmed dates	5 Jul 2027	9 Jul 2027	**€2,450.–**
Online Confirmed dates	5 Jul 2027	9 Jul 2027	**€1,250.–**
Dubai Confirmed dates	26 Jul 2027	30 Jul 2027	**€3,150.–**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.–**
London Confirmed dates	9 Aug 2027	13 Aug 2027	**€2,450.–**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Barcelona Confirmed dates	30 Aug 2027	3 Sept 2027	**€2,840.-**
Online Confirmed dates	30 Aug 2027	3 Sept 2027	**€1,250.-**
Rome Confirmed dates	20 Sept 2027	24 Sept 2027	**€2,450.-**
Online Confirmed dates	20 Sept 2027	24 Sept 2027	**€1,250.-**
Cape Town Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,890.-**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.-**
Frankfurt Confirmed dates	1 Nov 2027	5 Nov 2027	**€2,650.-**
Online Confirmed dates	1 Nov 2027	5 Nov 2027	**€1,250.-**



Course content

Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Dubai Confirmed dates	15 Nov 2027	19 Nov 2027	**€3,150.-**
Online Confirmed dates	15 Nov 2027	19 Nov 2027	**€1,250.-**
Paris Confirmed dates	6 Dec 2027	10 Dec 2027	**€2,860.-**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.-**

Plan your next step

Dates, availability, exact venue, taxes, inclusions and payment terms require written confirmation. This brochure is not a quotation, registration, booking confirmation or visa invitation. Participants receive a Smart Horizon certificate of attendance; programmes are not externally accredited and do not award a professional qualification or designation. Confirm arrangements before booking travel.

For group or in-house training, contact our learning team to discuss your objectives and delivery arrangements.

Contact Smart Horizon

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