

FINANCE & ACCOUNTING | COURSE BROCHURE

IFRS 9 Expected Credit Loss Modelling

5 days | Classroom training | English

SMART HORIZON

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Course content

Why attend

IFRS 9 requires entities to recognise expected credit losses on financial assets using forward-looking information. This course explains the ECL framework, staging and significant increase in credit risk, probability of default, loss given default and exposure at default modelling, macroeconomic scenarios, simplified approaches for trade receivables and governance of ECL models.

ECL estimates have a significant impact on reported profit and capital, and they are closely scrutinised by auditors and regulators. This course helps you build, review and explain ECL estimates confidently.

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

The course combines explanation with spreadsheet ECL modelling exercises, staging case studies, scenario workshops and disclosure reviews.

Course objectives

By the end of this course, participants will be able to:
• Explain IFRS 9 impairment requirements
• Apply staging criteria and assess significant increases in credit risk
• Understand PD, LGD and EAD modelling approaches
• Incorporate forward-looking macroeconomic scenarios
• Apply the simplified approach to trade receivables
• Govern, validate and disclose ECL estimates

Target audience

This course is suitable for:
• Credit risk modellers
• Finance and accounting professionals in banks
• Auditors
• Risk managers
• Corporate finance staff managing receivables



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Target competencies

Participants will develop competencies in:

- ECL measurement
- Staging
- Credit risk parameters
- Scenario analysis
- Model governance
- Financial disclosure

Course outline

Day 1: IFRS 9 Impairment Framework

09:00–09:54	Classification and measurement overview
09:54–10:48	Expected loss versus incurred loss
10:48–11:00	Three-stage model
11:00–11:30	**Coffee break**
11:30–12:12	Three-stage model (continued)
12:12–13:06	Scope and exceptions
13:06–14:00	Exercise: Staging scenarios

Day 2: Significant Increase in Credit Risk

09:00–09:54	Quantitative and qualitative criteria
09:54–10:48	Backstops and days past due
10:48–11:00	Low credit risk exemption
11:00–11:30	**Coffee break**
11:30–12:12	Low credit risk exemption (continued)
12:12–13:06	Credit-impaired assets
13:06–14:00	Workshop: SICR criteria design



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Day 3: Credit Risk Parameters

09:00–09:54	Probability of default
09:54–10:48	Loss given default
10:48–11:00	Exposure at default
11:00–11:30	**Coffee break**
11:30–12:12	Exposure at default (continued)
12:12–13:06	Lifetime versus 12-month ECL
13:06–14:00	Lab: Building an ECL calculation

Day 4: Forward-Looking Information

09:00–09:54	Macroeconomic scenarios and weights
09:54–10:48	Linking macro variables to credit risk
10:48–11:00	Management overlays
11:00–11:30	**Coffee break**
11:30–12:12	Management overlays (continued)
12:12–13:06	Simplified approach for receivables
13:06–14:00	Exercise: Provision matrix

Day 5: Governance and Disclosure

09:00–09:54	Model validation
09:54–10:48	Controls and audit
10:48–11:00	Disclosures and reconciliation
11:00–11:30	**Coffee break**
11:30–12:12	Disclosures and reconciliation (continued)
12:12–13:06	Explaining ECL movements
13:06–14:00	Capstone: ECL review

The timings provided are estimates and may vary depending on the number of participants and the discussions taking place during the



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sessions. They are indicative only and do not constitute a binding commitment.

Dates, venues and fees

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

Venue	Start date	End date	Fee (EUR)
Kuala Lumpur Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,450.–**
Online Confirmed dates	9 Nov 2026	13 Nov 2026	**€1,250.–**
Paris Confirmed dates	23 Nov 2026	27 Nov 2026	**€2,860.–**
Online Confirmed dates	23 Nov 2026	27 Nov 2026	**€1,250.–**
Istanbul Confirmed dates	7 Dec 2026	11 Dec 2026	**€2,650.–**
Online Confirmed dates	7 Dec 2026	11 Dec 2026	**€1,250.–**
Amsterdam Confirmed dates	14 Dec 2026	18 Dec 2026	**€2,540.–**
Online Confirmed dates	14 Dec 2026	18 Dec 2026	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Singapore Confirmed dates	11 Jan 2027	15 Jan 2027	**€2,820.–**
Online Confirmed dates	11 Jan 2027	15 Jan 2027	**€1,250.–**
London Confirmed dates	25 Jan 2027	29 Jan 2027	**€2,450.–**
Online Confirmed dates	25 Jan 2027	29 Jan 2027	**€1,250.–**
Cape Town Confirmed dates	1 Feb 2027	5 Feb 2027	**€1,890.–**
Online Confirmed dates	1 Feb 2027	5 Feb 2027	**€1,250.–**
Dubai Confirmed dates	8 Feb 2027	12 Feb 2027	**€3,150.–**
Online Confirmed dates	8 Feb 2027	12 Feb 2027	**€1,250.–**
Frankfurt Confirmed dates	22 Feb 2027	26 Feb 2027	**€2,650.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	22 Feb 2027	26 Feb 2027	**€1,250.-**
Kuala Lumpur Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,450.-**
Online Confirmed dates	8 Mar 2027	12 Mar 2027	**€1,250.-**
Paris Confirmed dates	22 Mar 2027	26 Mar 2027	**€2,860.-**
Online Confirmed dates	22 Mar 2027	26 Mar 2027	**€1,250.-**
Rome Confirmed dates	5 Apr 2027	9 Apr 2027	**€2,450.-**
Online Confirmed dates	5 Apr 2027	9 Apr 2027	**€1,250.-**
Istanbul Confirmed dates	12 Apr 2027	16 Apr 2027	**€2,650.-**
Online Confirmed dates	12 Apr 2027	16 Apr 2027	**€1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Amsterdam Confirmed dates	26 Apr 2027	30 Apr 2027	**€2,540.-**
Online Confirmed dates	26 Apr 2027	30 Apr 2027	**€1,250.-**
Singapore Confirmed dates	10 May 2027	14 May 2027	**€2,820.-**
Online Confirmed dates	10 May 2027	14 May 2027	**€1,250.-**
London Confirmed dates	24 May 2027	28 May 2027	**€2,450.-**
Online Confirmed dates	24 May 2027	28 May 2027	**€1,250.-**
Barcelona Confirmed dates	31 May 2027	4 Jun 2027	**€2,840.-**
Online Confirmed dates	31 May 2027	4 Jun 2027	**€1,250.-**
Dubai Confirmed dates	14 Jun 2027	18 Jun 2027	**€3,150.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	14 Jun 2027	18 Jun 2027	**€1,250.-**
Frankfurt Confirmed dates	21 Jun 2027	25 Jun 2027	**€2,650.-**
Online Confirmed dates	21 Jun 2027	25 Jun 2027	**€1,250.-**
Kuala Lumpur Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,450.-**
Online Confirmed dates	12 Jul 2027	16 Jul 2027	**€1,250.-**
Paris Confirmed dates	26 Jul 2027	30 Jul 2027	**€2,860.-**
Online Confirmed dates	26 Jul 2027	30 Jul 2027	**€1,250.-**
Rome Confirmed dates	2 Aug 2027	6 Aug 2027	**€2,450.-**
Online Confirmed dates	2 Aug 2027	6 Aug 2027	**€1,250.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Istanbul Confirmed dates	9 Aug 2027	13 Aug 2027	**€2,650.-**
Online Confirmed dates	9 Aug 2027	13 Aug 2027	**€1,250.-**
Amsterdam Confirmed dates	23 Aug 2027	27 Aug 2027	**€2,540.-**
Online Confirmed dates	23 Aug 2027	27 Aug 2027	**€1,250.-**
Singapore Confirmed dates	13 Sept 2027	17 Sept 2027	**€2,820.-**
Online Confirmed dates	13 Sept 2027	17 Sept 2027	**€1,250.-**
London 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	4 Oct 2027	8 Oct 2027	**€1,890.-**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Online Confirmed dates	4 Oct 2027	8 Oct 2027	**€1,250.–**
Dubai Confirmed dates	11 Oct 2027	15 Oct 2027	**€3,150.–**
Online Confirmed dates	11 Oct 2027	15 Oct 2027	**€1,250.–**
Frankfurt Confirmed dates	25 Oct 2027	29 Oct 2027	**€2,650.–**
Online Confirmed dates	25 Oct 2027	29 Oct 2027	**€1,250.–**
Kuala Lumpur Confirmed dates	8 Nov 2027	12 Nov 2027	**€1,450.–**
Online Confirmed dates	8 Nov 2027	12 Nov 2027	**€1,250.–**
Paris Confirmed dates	22 Nov 2027	26 Nov 2027	**€2,860.–**
Online Confirmed dates	22 Nov 2027	26 Nov 2027	**€1,250.–**



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Dates, venues and fees (continued)

Venue	Start date	End date	Fee (EUR)
Vienna Confirmed dates	29 Nov 2027	3 Dec 2027	**€2,940.–**
Online Confirmed dates	29 Nov 2027	3 Dec 2027	**€1,250.–**
Istanbul Confirmed dates	6 Dec 2027	10 Dec 2027	**€2,650.–**
Online Confirmed dates	6 Dec 2027	10 Dec 2027	**€1,250.–**
Amsterdam Confirmed dates	13 Dec 2027	17 Dec 2027	**€2,540.–**
Online Confirmed dates	13 Dec 2027	17 Dec 2027	**€1,250.–**



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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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