

IFRS 9 Expected Credit Losses Building Models for Central Banks

Casablanca (Morocco)

3 - 7 November 2025

UK Training

PARTNER



IFRS 9 Expected Credit Losses Building Models for Central Banks

Code: FA28 From: 3 - 7 November 2025 City: Casablanca (Morocco) Fees: 3300 Pound

Introduction

The International Financial Reporting Standard 9 IFRS 9 is a critical accounting standard that governs the classification, measurement, and impairment of financial instruments. It has become especially vital for central banks to grasp the Expected Credit Loss ECL model in order to assess and manage credit risks with precision. The IFRS 9 standard plays a key role in how credit risk models are developed and implemented within central bank risk management frameworks.

This course is designed to equip central bank professionals with the knowledge and skills required to effectively build IFRS 9 ECL models from scratch, using real-world data. Participants will gain a comprehensive understanding of IFRS 9 and its implications on credit risk management and financial stability in central banks' operations.

Course Objectives

By the end of this course, participants will be able to:

- Understand IFRS 9 and its significance for central banks, including the impact on financial reporting and compliance with global regulations.
- Comprehend the Expected Credit Losses ECL model, including the three stages of credit impairment and its regulatory context.
- Prepare and assess the quality of data required for ECL modeling, addressing potential data gaps and ensuring compliance with privacy and security regulations.
- Apply key ECL modeling techniques, including Probability of Default PD, Loss Given Default LGD, and Exposure at Default EAD models to build effective credit risk models.
- Calibrate and validate ECL models through backtesting, stress testing, and proper model governance.
- Integrate ECL models into central bank risk management frameworks to enhance credit risk management.
- Analyze real-world case studies of successful IFRS 9 ECL model implementations and their impact on financial stability.

Course Outlines

Day 1: Introduction to IFRS 9 and Expected Credit Losses ECL

- Overview of IFRS 9 and its significance for central banks.
- Key concepts of the Expected Credit Losses ECL model and its regulatory context.
- Understanding the three stages of credit impairment in the IFRS 9 framework.
- The global impact and adoption of IFRS 9, and the importance of compliance for central banks.

Day 2: Data Preparation and Quality Assessment

The logo for UK Training Partner, featuring the text 'UK Training' in a smaller font above the word 'PARTNER' in a large, bold, black font. The background of the logo is a stylized chessboard with a king piece and a queen piece.

- Identifying relevant data sources for building ECL models.
- Techniques for data cleaning, transformation, and validation.
- Evaluating data quality and addressing data gaps to ensure IFRS 9 compliance.
- Ensuring adherence to data privacy and security regulations for accurate credit risk models.

Day 3: ECL Modeling Techniques and Approaches

- Fundamental methodologies for building ECL models.
- Using Probability of Default PD, Loss Given Default LGD, and Exposure at Default EAD models to assess credit risk.
- Estimation of transition matrices and incorporating macroeconomic factors into ECL modeling.
- How to incorporate forward-looking information in the ECL models to meet IFRS 9 impairment requirements.

Day 4: Model Calibration and Validation

- Techniques for calibrating and validating ECL models with practical data.
- Methods of backtesting and stress testing to ensure model accuracy and robustness.
- Model governance and documentation, ensuring transparency and compliance.
- Effective communication with stakeholders about ECL model performance and its impact on credit risk models.

Day 5: Implementing IFRS 9 ECL Models in Central Banks

- Integration of ECL models into central banks' risk management frameworks.
- Understanding the implications of ECL on capital adequacy and financial stability in central banks.
- Leveraging ECL insights to enhance decision-making in credit risk management.
- Case studies and real-world examples of successful IFRS 9 ECL model implementations and lessons learned.

Why Attend this Course: Wins & Losses!

- Develop a solid understanding of IFRS 9 and its critical role in credit risk management for central banks.
- Learn how to build, calibrate, and validate ECL models using real-world data to comply with IFRS 9 impairment requirements.
- Gain hands-on experience in data preparation, modeling techniques, and stress testing that will directly enhance your organization's credit risk management strategy.
- Understand how to integrate ECL models into the overall risk management framework of central banks for more informed decision-making and improved financial stability.
- Learn from real-world case studies on how successful ECL model implementations have impacted the financial health of central banks.

Conclusion

As IFRS 9 becomes increasingly important for central banks worldwide, understanding and implementing the Expected Credit Loss ECL model is critical for ensuring financial stability and compliance with global standards. This course provides the necessary tools and techniques to build robust ECL models, calibrate them accurately, and integrate them into central bank risk management practices.

The logo for UK Training Partner, featuring the text 'UK Training' in a smaller font above the word 'PARTNER' in a large, bold, black font. The background of the logo is a stylized chessboard with several chess pieces (a king, a queen, a rook, and a pawn) in gold and silver.



By attending this course, participants will be equipped with the knowledge to make informed decisions in credit risk management, improve the accuracy of financial reporting, and enhance the overall stability of their organizations.

A graphic of a chessboard with several pawns. A large gold king piece is prominent in the foreground, with several smaller silver and gold pawns behind it. The board is a checkered pattern of light and dark squares. In the background, there are concentric circles radiating from the center.

UK Training
PARTNER

Head Office: +44 7480 775 526
Email: Sales@blackbird-training.com
Website: www.blackbird-training.com

Blackbird Training Cities

Europe



Malaga (Spain)



Sarajevo (Bosnia and Herzegovina)



Oporto (Portugal)



Glasgow (Scotland)



Edinburgh (UK)



Oslo (Norway)



Annecy (France)



Bordeaux (France)



Copenhagen (Denmark)



Birmingham (UK)



Lyon (France)



Moscow (Russia)



Stockholm (Sweden)



Podgorica (Montenegro)



Batumi (Georgia)



Salzburg (Austria)



London (UK)



Istanbul (Turkey)



Amsterdam



Düsseldorf (Germany)



Paris (France)



Athens (Greece)



Barcelona (Spain)



Munich (Germany)



Geneva (Switzerland)



Prague (Czech)



Vienna (Austria)



Rome (Italy)



Brussels (Belgium)



Madrid (Spain)



Berlin (Germany)



Lisbon (Portugal)



Zurich (Switzerland)



Manchester (UK)



Milan (Italy)



Blackbird Training Cities

USA & Canada



Los Angeles (USA)



Orlando, Florida (USA)



Online



Phoenix, Arizona (USA)



Houston, Texas (USA)



Boston, MA (USA)



Washington (USA)



Miami, Florida (USA)



New York City (USA)



Seattle, Washington (USA)



Washington DC (USA)



In House



Jersey, New Jersey (USA)



Toronto (Canada)

ASIA



Baku (Azerbaijan)
(Thailand)



Maldives (Maldives)



Doha (Qatar)



Manila (Philippines)



Bali (Indonesia)



Bangkok



Beijing (China)



Singapore (Singapore)



Sydney



Tokyo (Japan)



Jeddah (KSA)



Riyadh (KSA)



Melbourne (Australia)
(Kuwait)



Phuket (Thailand)



Shanghai (China)



Dubai (UAE)



Kuala Lumpur (Malaysia)



Kuwait City



Seoul (South Korea)



Pulau Ujong (Singapore)



Irbid (Jordan)



Jakarta (Indonesia)



Amman (Jordan)



Beirut

UK Training
PARTNER

Blackbird Training Cities

AFRICA



Kigali (Rwanda)



Cape Town (South Africa)



Accra (Ghana)



Lagos (Nigeria)



Marrakesh (Morocco)



Nairobi (Kenya)



Zanzibar (Tanzania)



Tangier (Morocco)



Cairo (Egypt)



Sharm El-Sheikh (Egypt)



Casablanca (Morocco)



Tunis (Tunisia)



Blackbird Training Clients

 <p>MANNAI CORPORATION MANNAI Trading Company WLL, Qatar</p>	 <p>GAC UNE FILIALE D' EGA Alumina Corporation Guinea</p>	 <p>Booking.com Booking.com Netherlands</p>	 <p>OXFAM Oxfam GB International Organization, Yemen</p>	 <p>Capital Markets Authority Kuwait</p>
 <p>Waltersmith Waltersmith Petroman Oil Limited Nigeria</p>	 <p>QNB Qatar National Bank (QNB), Qatar</p>	 <p>Qatar Foundation Qatar</p>	 <p>AFRICAN UNION ADVISORY BOARD ON CORRUPTION Tanzania</p>	 <p>KFAS KFS Kuwait</p>
 <p>Reserve Bank of Malawi Malawi</p>	 <p>Central Bank of Nigeria Nigeria</p>	 <p>Ministry of Interior Kingdom of Saudi Arabia Ministry of Interior, KSA</p>	 <p>Mabruk Oil Company Libya</p>	 <p>Saudi Electricity Company KSA</p>
 <p>BPKH Badan Pengelola Keuangan Haji BADAN PENGELOLA KEUANGAN Haji, Indonesia</p>	 <p>NATO Italy</p>	 <p>ENI ENI CORPORATE UNIVERSITY, Italy</p>	 <p>GULF BANK Gulf Bank Kuwait</p>	 <p>General Organization for Social Insurance KSA</p>
 <p>Defence Space Administration Nigeria</p>	 <p>National Industries Group (Holding) Kuwait</p>	 <p>Hamad Medical Corporation Qatar</p>	 <p>USAID Pakistan</p>	 <p>STC STC Solutions, KSA</p>
 <p>North Oil Company North Oil company,</p>	 <p>EKO EKO Electricity</p>	 <p>OMAN BROADBAND Oman Broadband</p>	 <p>UNITED NATIONS UN.</p>	 <p>Authority for Electricity Regulation, Oman Authority for</p>

UK Training
PARTNER

Blackbird Training Categories

Management & Admin

Entertainment & Leisure
Professional Skills
Finance, Accounting, Budgeting
Media & Public Relations
Project Management
Human Resources
Audit & Quality Assurance
Marketing, Sales, Customer Service
Secretary & Admin
Supply Chain & Logistics
Management & Leadership
Agile and Elevation

Technical Courses

Artificial Intelligence (AI)
Hospital Management
Public Sector
Special Workshops
Oil & Gas Engineering
Telecom Engineering
IT & IT Engineering
Health & Safety
Law and Contract Management
Customs & Safety
Aviation
C-Suite Training



 International House 185 Tower Bridge
Road London SE1 2UF United Kingdom

 +44 7401 1773 35
+44 7480 775526

 Sales@blackbird-training.com

 www.blackbird-training.com

UK Training
PARTNER

