

IFRS 9 ▯ Expected Credit Loss (ECL) Modeling

Accra (Ghana)

6 - 10 October 2025

UK Training

PARTNER



IFRS 9 – Expected Credit Loss (ECL) Modeling

Code: FA28 From: 6 - 10 October 2025 City: Accra (Ghana) Fees: 3300 Pound

Introduction

The adoption of IFRS 9 has revolutionized how financial institutions approach credit loss provisioning through the Expected Credit Loss ECL model. This forward-looking model is a critical component in expected credit loss accounting, requiring an in-depth understanding of ECL principles, methodologies, and regulatory compliance. This comprehensive training course is designed to equip participants with the skills and knowledge necessary to apply ECL modeling, implement it effectively, and ensure adherence to IFRS 9 standards. Through practical application and real-world financial instruments, participants will bridge the gap between theoretical concepts and industry practice.

Course Objectives

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

- Understand the key principles and framework of IFRS 9, with a strong emphasis on the Expected Credit Loss ECL model.
- Apply methodologies for calculating ECL, including Probability of Default PD, Loss Given Default LGD, and Exposure at Default EAD.
- Develop and validate ECL models that align with IFRS 9 requirements and industry best practices.
- Interpret and analyze ECL outcomes for accurate financial reporting and strategic decision-making.
- Ensure compliance with regulatory expectations and internal audit standards, mitigating risks of non-compliance.

Course Outlines

Day 1: Foundations of IFRS 9 and Credit Risk

- Overview of IFRS 9 and its impact on financial institutions.
- Comparison with IAS 39: Key differences and improvements.
- Classification and measurement of financial instruments under IFRS 9.
- Introduction to credit risk and impairment requirements.
- Understanding the Expected Credit Loss ECL definition and the rationale for a forward-looking model.
- Staging criteria: 12-month ECL vs. Lifetime ECL.

Day 2: ECL Components and Modeling Basics

- Core components of ECL: PD, LGD, and EAD.
- Approaches to modeling Probability of Default PD.
- Techniques for estimating Loss Given Default LGD.
- Exposure at Default EAD modeling methodologies.
- Data sourcing and assessing data quality for effective modeling.

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, and a pawn) in gold and silver.

Day 3: ECL Calculation and Implementation

- Understanding the ECL formula and the scenario-weighted approach.
- Discounting of expected cash flows and incorporating the time value of money.
- Integrating macroeconomic variables and forward-looking information.
- Model validation, calibration, and back-testing for accuracy.
- Incorporating overlays and expert judgment in ECL calculations.

Day 4: Practical Applications and Case Studies

- Segmenting portfolios for ECL modeling: Retail vs. Corporate exposures.
- Real-world application: Developing an end-to-end ECL model.
- Hands-on ECL model building using Excel or Python for practical exposure.
- Reviewing financial disclosures and audit trails for transparency.

Day 5: Governance, Challenges, and Regulatory Expectations

- Best practices for model governance and documentation.
- Addressing model risk and handling validation findings.
- Key audit considerations and the role of internal controls.
- Regulatory expectations, including Basel, ECB, and IFRS IC guidelines.
- Wrap-up session: Lessons learned and the future of ECL modeling.

Why Attend this Course: Wins & Losses!

- Master IFRS 9 Compliance: Understand the critical principles of IFRS 9 and how it transforms credit risk assessment through the Expected Credit Loss ECL model.
- Develop Practical Skills: Gain hands-on experience in building and validating ECL models, applying them to real-world scenarios using Excel and Python.
- Enhance Decision-Making: Learn to interpret ECL outcomes for better financial reporting and risk assessment.
- Achieve Regulatory Compliance: Ensure alignment with IFRS 9, Basel III, and other international standards to minimize regulatory risks.
- Boost Career Opportunities: Equip yourself with in-demand skills in credit risk management, expected credit loss accounting, and financial modeling.

Conclusion

By the end of this course, participants will have a solid grasp of the IFRS 9 framework and the capabilities to apply ECL modeling with confidence. This course empowers professionals to design, validate, and implement ECL models, ensuring robust compliance with IFRS 9 standards. Participants will be prepared to enhance their organization's credit risk management processes, contribute to accurate financial reporting, and navigate the complexities of expected credit loss ECL accounting.

Whether you are part of a financial institution, an auditing firm, or a regulatory body, this training will equip you with the tools and expertise to excel in the evolving landscape of credit risk assessment under IFRS 9.

A graphic of a chessboard with several chess pieces (king, queen, rook, knight, and pawns) in gold and silver. The text 'UK Training PARTNER' is overlaid on the board.

UK Training
PARTNER

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)
Korea



Phuket (Thailand)



Dubai (UAE)



Kuala Lumpur (Malaysia)



Kuwait City (Kuwait)



Seoul (South)



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>WS 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 Kuwait Foundation for the Advancement of Sciences KFAS 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 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

