

IFRS 9 ▯ Expected Credit Loss (ECL) Modeling

Washington (USA)

27 - 31 July 2026

UK Training

PARTNER



IFRS 9 – Expected Credit Loss (ECL) Modeling

Code: FA28 From: 27 - 31 July 2026 City: Washington (USA) Fees: 4700 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 small font above the word 'PARTNER' in a large, bold, black font. The background of the logo shows a chessboard with several chess pieces, including 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 pawns. In the foreground, a large gold king piece stands prominently. Behind it, several silver and gold pawns are positioned on the board. The background features a series of concentric white circles on a dark surface.

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



MANNAI Trading
Company WLL,
Qatar



Alumina Corporation
Guinea



Booking.com
Netherlands



Oxfam GB International
Organization,
Yemen



Capital Markets
Authority,
Kuwait



Waltersmith Petroman Oil Limited
Nigeria



Qatar National Bank
(QNB),
Qatar



Qatar Foundation,
Qatar



AFRICAN UNION ADVISORY
BOARD ON CORRUPTION,
Tanzania



KFAS
Kuwait



Reserve Bank of
Malawi,
Malawi



Central Bank of Nigeria
Nigeria



Ministry of Interior
Kingdom of Saudi Arabia
KSA



Mabruk Oil Company
Libya



Saudi Electricity
Company,
KSA



BADAN PENGELOLA
KEUANGAN Haji,
Indonesia



NATO
Italy



ENI CORPORATE
UNIVERSITY,
Italy



Gulf Bank
Kuwait



المؤسسة العامة للتأمينات الاجتماعية
General Organization for Social Insurance
KSA



Defence Space Administration
Nigeria



National Industries
Group (Holding),
Kuwait



Hamad Medical
Corporation,
Qatar



USAID
Pakistan



STC Solutions,
KSA



North Oil company,



EKO Electricity



Oman Broadband



UNITED NATIONS
UN.



هيئة تنظيم الكهرباء - عمان
Authority for

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

