BLACKBIRD FOR TRAINING

# IFRS 9 Expected Credit Losses (ECL): Classification, Measurement & Implementation For 2 days

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Munich (Germany)

UK Traininig
PARTNER



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# IFRS 9 Expected Credit Losses (ECL): Classification, Measurement & Implementation For 2 days

**Ref:** 3255885_354931 **Date:** 26 – 30 April 2027 **Location:** Munich (Germany) **Fees:** 5200 GBP

## Introduction

The implementation of IFRS 9 has fundamentally transformed the way financial institutions recognize, measure, and manage credit risk. The shift from the incurred loss model to the Expected Credit Loss ECL approach requires organizations to establish robust governance frameworks, reliable methodologies, high-quality data, and effective validation processes to ensure compliance with international financial reporting requirements.

This course provides participants with a comprehensive understanding of IFRS 9 requirements, covering classification and measurement, recognition and derecognition of financial instruments, expected credit loss methodologies, governance, data integrity, audit requirements, management judgment, validation techniques, and practical implementation. Through practical examples and real-world applications, participants will strengthen their ability to implement the IFRS 9 Expected Credit Loss Model while improving financial reporting quality, regulatory compliance, and risk management practices.

## Course Objectives

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

- Understand the principles and objectives of IFRS 9.
- Explain the scope, recognition, and derecognition requirements of financial instruments.
- Apply the classification and measurement requirements under IFRS 9.
- Understand the principles of the Expected Credit Loss ECL model.
- Differentiate between collective and individual impairment assessments.
- Determine when credit risk has increased significantly.
- Apply lifetime and twelve-month expected credit loss measurements.
- Evaluate default definitions, probability-weighted outcomes, and the time value of money.
- Apply reasonable and supportable forward-looking information in estimating expected credit losses.
- Implement governance, methodology, and data integrity requirements.
- Understand audit considerations under ISA 540.
- Apply validation, review, and management overlay techniques to IFRS 9 models.



# Course Outlines

## Day 1: Introduction to IFRS 9

9.00-12.00

- Scoping
- Recognition/Derecognition
- Classification
- Measurement
- Quiz

### 13.00-15.00: Understand key principles of measurement of expected credit losses

- Collective and individual assessment basis
- Timing of recognizing lifetime expected credit losses
- Determine when credit risks have increased significantly
- Modifications
- Definitions of default
- Period over which to estimate credit losses
- Probability weighted outcome
- Time value of money
- Reasonable and supportable information
- Quiz

### 15.00-18.00: applying IFRS 9 measurement model

- IFRS 9 is applied in the financial statements of Achmea Bank
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## Day 2: Applying IFRS 9 on the measurement model at Achmea Bank, for the calculation of expected credit losses

9.00-12.00

- Governance & Organisation
- Methodology requirements
- Data integrity

13.00-18.00

- Auditability ISA 540
- Management judgement and Overlay
- Validation & Review



## Why Attend This Course: Wins & Losses!

- Develop a comprehensive understanding of IFRS 9 requirements.
- Improve the accuracy of expected credit loss calculations.
- Strengthen financial reporting compliance.
- Enhance governance and internal control over IFRS 9 implementation.
- Improve data quality and model validation processes.
- Understand audit expectations under ISA 540.
- Apply practical implementation techniques through real-world case studies.
- Support better financial risk management and regulatory compliance.

## Conclusion

Successful implementation of IFRS 9 requires far more than technical accounting knowledge. Organizations must establish effective governance structures, robust methodologies, reliable data management practices, and comprehensive validation processes to ensure accurate Expected Credit Loss calculations and regulatory compliance.

**This course provides participants with both the theoretical knowledge and practical skills required to implement IFRS 9 effectively. By combining international best practices with practical case studies, participants will strengthen their ability to classify financial instruments, measure expected credit losses, improve financial reporting quality, satisfy audit requirements, and support better risk management and strategic financial decision-making.**

