XCELERATE TRAINING INSTITUTE

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ACCOUNTING & FINANCE

IFRS 9 and Credit Risk Analysis Training Course

Classification, Expected Credit Losses and Credit Assessment in Practice

DURATION	LANGUAGE	FORMAT	COURSE CODE
5 days	English or Arabic	Classroom / Online	AF-104

Upcoming dates

Dates	Venue	Format	Fee
18 – 22 Jan 2027	Boston	Classroom	€5,500
22 – 26 Mar 2027	Cairo	Classroom	€3,600
3 – 7 May 2027	Casablanca	Classroom	€3,600
12 – 16 Jul 2027	Dubai	Classroom	€3,800
20 – 24 Sep 2027	Geneva	Classroom	€4,800
22 – 26 Nov 2027	Istanbul	Classroom	€3,800

Register or ask a question

Online: x8ti.com/course/ifrs-9-and-credit-risk-analysis-training-course/

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IFRS 9 and Credit Risk Analysis Training Course

Introduction

IFRS 9 changed how financial instruments are classified and measured, and introduced the expected credit loss model that requires banks and companies to recognise credit losses earlier. Accurate credit analysis and impairment modelling are essential for financial statements, capital and risk management.

This course explains IFRS 9 classification and measurement, the three-stage expected credit loss model, and the credit analysis techniques used to assess borrowers, with practical calculations and examples.

Learning Objectives

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

- Apply IFRS 9 classification and measurement requirements
- Explain the three-stage expected credit loss model
- Calculate expected credit losses using PD, LGD and EAD
- Assess significant increases in credit risk
- Analyse corporate borrowers' creditworthiness
- Prepare IFRS 9 disclosures and governance

Training Methodology

This course combines short expert presentations with practical exercises, case studies from the Gulf and international organisations, group discussions and work with real templates and tools. Participants are encouraged to bring examples from their own work so that the learning can be applied immediately.

Participants perform ECL calculations and credit assessments on case borrowers using spreadsheet models.

Benefits for Your Organisation

- Accurate, compliant financial reporting
- Better credit decisions and lower losses
- Improved provisioning and capital planning
- Stronger governance over models
- Reduced audit findings

Benefits for You

- Practical IFRS 9 knowledge
- Expected credit loss calculation skills
- Credit analysis techniques
- Spreadsheet models to reuse
- A strong competence for banking and finance roles

Who Should Attend

This course is designed for:

- Accountants and financial reporting staff
- Credit analysts and credit risk managers
- Bankers and lending officers
- Internal and external auditors
- Finance managers in companies with receivables

Course Outline

Day 1: IFRS 9 Overview

- Background and scope
- Classification of financial assets
- Business model and cash flow tests
- Measurement categories
- Financial liabilities

Day 2: Expected Credit Losses

- The three-stage model
- Significant increase in credit risk
- PD, LGD and EAD concepts
- Forward-looking information
- Simplified approach for receivables

Day 3: ECL Calculations

- Building ECL models
- Scenarios and weighting
- Collective and individual assessment
- Worked calculations
- Model validation

Day 4: Credit Analysis

- Financial statement analysis for credit
- Cash flow and debt capacity
- Credit ratings and scoring
- Collateral and guarantees
- Early warning signals

Day 5: Disclosures and Governance

- IFRS 7 credit risk disclosures
- Governance and controls over ECL
- Audit considerations
- Hedge accounting overview

- Case study and review

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Registration Form

IFRS 9 and Credit Risk Analysis Training Course

Preferred dates: ..... Venue or online: .....

Duration: 5 days Language: .....

Please complete and email this form to us, or register online. We confirm your place and send the invoice within one working day.

Delegate information

Full name (Mr / Ms / Dr / Eng): .....

Position: ..... Telephone / mobile: .....

Official email: ..... Personal email: .....

Company information

Company name: .....

Address: .....

City / country: ..... VAT / tax number: .....

Person responsible for training & development

Full name (Mr / Ms / Dr / Eng): .....

Position: ..... Telephone / mobile: .....

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Payment

☐ Please invoice me ☐ Please invoice my company

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Register online
Open the course page