



FINANCE AND TREASURY TRAINING

Managing IFRS 9 and Credit Modelling

5 day course

Classroom, online or in-house

Course overview

IFRS 9 replaced an incurred loss model with an expected credit loss model, which moved provisioning from something an accountant confirmed to something a model produces and a committee must defend. This course covers both halves. Delegates work through the classification and measurement rules, the three stage impairment model and the significant increase in credit risk test that drives movement between stages, and the construction of probability of default, loss given default and exposure at default components. Forward looking information and macroeconomic scenarios receive detailed treatment, since that is where judgement enters and where auditors concentrate. The course closes on model validation, governance and disclosure.

What you will learn

- Apply IFRS 9 classification and measurement to financial assets
- Operate the three stage impairment model and the transfer criteria between stages
- Assess a significant increase in credit risk consistently
- Build probability of default, loss given default and exposure at default components
- Incorporate forward looking information and macroeconomic scenarios
- Validate a model and evidence the validation
- Meet the disclosure requirements and explain movements to an auditor

Who should attend

- Credit risk and modelling professionals
- Financial accountants and reporting staff in banking
- Internal and external auditors
- Regulators and supervisors
- Finance managers in lending institutions

Course outline

- 01 From incurred loss to expected credit loss, and what changed in practice
- 02 Classification and measurement of financial assets
- 03 The three stage impairment model
- 04 Significant increase in credit risk and staging consistency
- 05 Probability of default estimation
- 06 Loss given default and exposure at default
- 07 Forward looking information and macroeconomic scenarios
- 08 Model validation, governance and documentation
- 09 Disclosure and explaining movements

Upcoming dates

Dates	Venue	Format	Fee per delegate
21 to 25 September 2026	Johannesburg, South Africa	Classroom	R19,950
2 to 6 November 2026	Dar es Salaam, Tanzania	Classroom	USD 1,325
11 to 15 January 2027	Kigali, Rwanda	Classroom	USD 1,325
1 to 5 March 2027	Online	Online	R8,500



Fees and how to register

This 5 day course is **R8,500** per delegate online, **R19,950** in the classroom in South Africa, Botswana, Namibia, Lesotho and Eswatini, and **USD 1,325** in the classroom elsewhere in Africa. In-house training is quotation on request. Book 2 or more delegates on this course and save 10%.

To register or request an in-house proposal, visit www.afrisciencegroup.com, email info@afriscience.co.za, or WhatsApp us on **+27 63 479 1136**.

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