

A photograph of a modern skyscraper with a curved glass facade, reflecting the sky and surrounding buildings. The building is illuminated by warm, golden light, suggesting late afternoon or early morning. A small tree is visible in the lower left foreground.

IFRS 9 - challenges ahead of Banks

The EY logo consists of the letters 'EY' in a bold, white, sans-serif font. A yellow diagonal line is positioned above the 'Y', extending from the top right towards the center.

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Building a better
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1

Day: IFRS 9 Financial instruments - Classification and measurement

09:00 10:30 ▶ Overview of requirements
▶ “Characteristics” test (Solely Payment of Principal and Interest (SPPI) test)
▶ Practical examples*

10:30 11:00 Coffee break

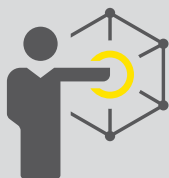
11:00 13:00 ▶ “Business model” test - main aspects
▶ Practical examples*

13:00 14:00 Lunch

14:00 15:30 ▶ Main areas to consider in implementation
▶ Discussion on any outstanding points

15:30 16:00 Coffee break

16:00 17:30 ▶ Derecognition requirements
▶ Practical examples*



All practical examples, included in this workshop will be based on the specific financial instruments on the banking market.

2

Day: IFRS 9 Financial instruments - Impairment

09:00 10:30 ▶ Overview of requirements
▶ Main characteristics of the new impairment model
▶ Regulatory perspective
▶ Practical examples*

10:30 11:00 Coffee break

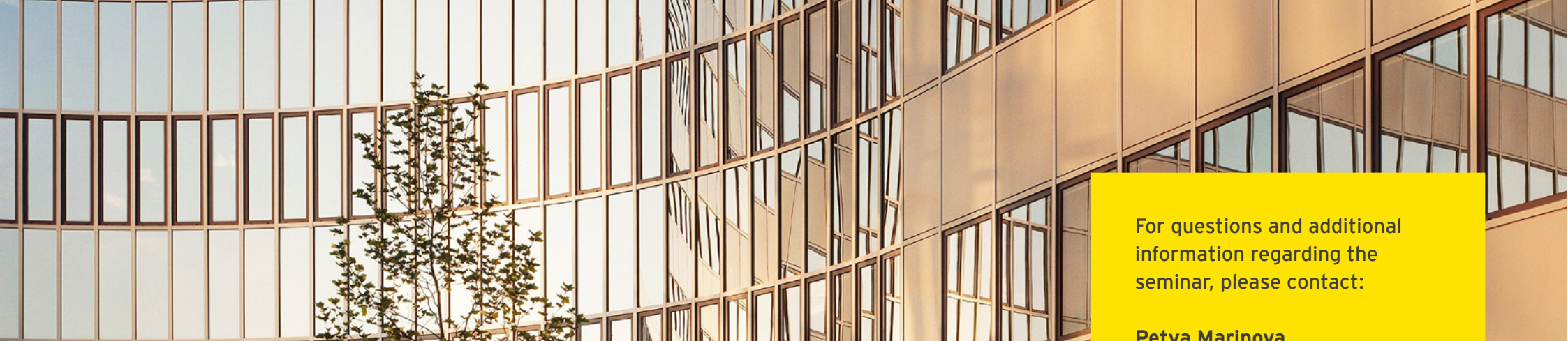
11:00 13:00 ▶ Lifetime Expected Credit Losses (LECL) definition and modelling
▶ 12-month Expected Credit Losses (ECL)
▶ Forward-looking information
▶ Practical examples*

13:00 14:00 Lunch

14:00 15:30 ▶ Probability weighted scenarios
▶ Significant deterioration and increase in credit risk
▶ Stage 3 Assets
▶ Practical examples*

15:30 16:00 Coffee break

16:00 17:30 ▶ Application to low loss, low default and non-modelling portfolios
▶ Discussion on any outstanding points



For questions and additional information regarding the seminar, please contact:

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Workshop highlights:

- ▶ Overview of the IFRS9 requirements
- ▶ Classification and measurement model
- ▶ Examples and discussions through the module
- ▶ Derecognition
- ▶ Impairment requirements overview
- ▶ Modelling approach
- ▶ Significant deterioration
- ▶ Forward looking overlays
- ▶ Application to low loss, low default, non-modelled portfolios

Audience: participants, no more than 20

Duration: 2 days

Dates: will be further coordinated with your institution in accordance with your engagements in the period November - December 2017

Price of the workshop: 4,000 € excl. VAT - materials are included for a group of 20 participants

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