

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 financial institutions**

The EY logo, consisting of the letters 'EY' in a bold, white, sans-serif font. A yellow diagonal line is positioned above the 'Y'.

Building a better  
working world

# 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

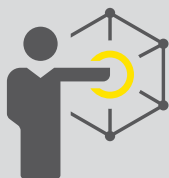
- 11:00 13:00**
- “Business model” test - main aspects
  - Practical examples\*

**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 financial 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\*

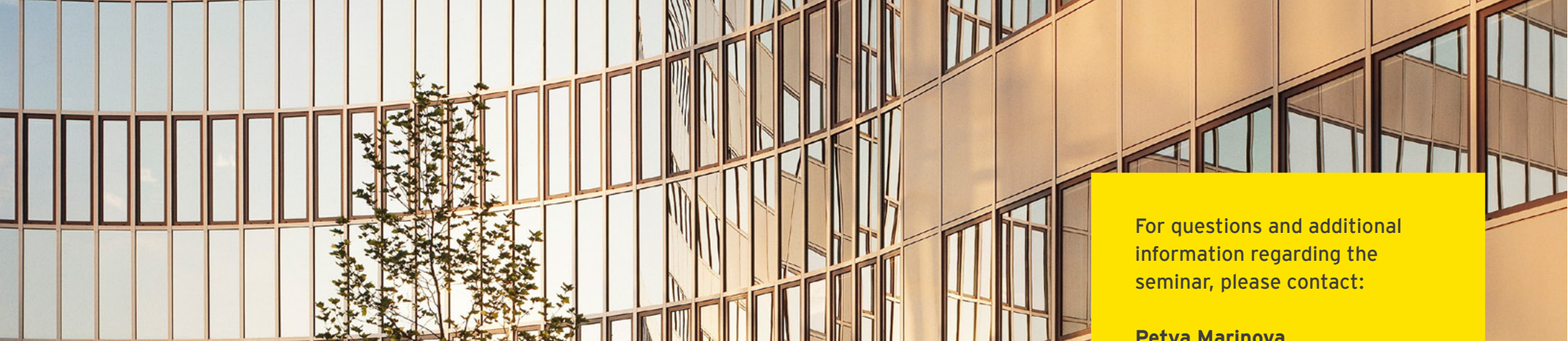
**13:00 14:00** Lunch

- 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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