

# CREDIT RISK AND IFRS 9

MASTER IN BANKING AND FINANCIAL REGULATION  
SCHOOL OF ECONOMICS & BUSINESS | UNIVERSIDAD DE NAVARRA

*The course objective is to develop a practical understanding of the effect of the IFRS 9 implementation on the price of Credit Risk. It will also compare this effect with the model of impairment followed in the US GAAP, and its differential effect on the price of Credit Risk. The validation of Internal Credit Risk models will also be studied.*

## PROGRAM

- 1 *IFRS 9 Phase 1 / 2 / 3: Main changes and objectives*
- 2 *IFRS 9 Phase 2 implementation status in Europe*
- 3 *Impacts of IFRS on products / Business model (SME, Corporate)*
- 4 *Comparison between IAS 39, IFRS 9 and US GAAP*
- 5 *IFRS 9 impacts on reporting (regulatory, internal and external reporting)*
- 6 *Case study 1: Impacts on Pricing - Mortgage loans*
- 7 *Case study 2: Impacts on Pricing – SME*
- 8 *Other pricing impacts: Stress Testing, ICAAP, RAF*
- 9 *Validation: Statistic Test of Validation*
- 10 *Internal Validation LGD and EA*
- 11 *Backtesting / Benchmarking – new test*

## FACULTY

**Charles Morel** – CEO and Partner. ML Advisory  
**Francisco Javier Población** - ECB  
**Touria Zitoun** – Consultant. ML Advisory

## INFORMATION

### Dates

Dec 20th 2016  
from 17:00 to 21:00  
Dec 21st - 22nd 2016  
from 16:00 to 21:00

### Location

Universidad de Navarra  
Campus Madrid  
C/ Zurbano, 73  
28010 Madrid

### Price

850 euros

To register, you must  
send an email stating full  
name and DNI.

### Contact

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**A certificate will be issued  
at the end of the course.**



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