



اتحاد المصارف العربية
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PRACTICAL CONSIDERATIONS FOR THE CALCULATION OF:

EXPECTED CREDIT LOSS (ECL)

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PRACTICAL CONSIDERATIONS FOR THE CALCULATION OF: EXPECTED CREDIT LOSS (ECL)

BACKGROUND

Timely recognition of, and provision for, credit losses serve to promote safety and soundness of banks and other financial institutions and play vital role in managing credit risk.

In response to the recommendation of the Basel Committee on Banking Supervision (BCBS), both the International Accounting Standards Board (IASB) and the US Financial Accounting Standards Board (FASB) have adopted provisioning standards that require the use of expected credit loss (ECL) models rather than incurred loss models.

This workshop will discuss practical implementation issues in relation to the calculation of ECL under IFRS9. The workshop will propose policy considerations related to the regulatory treatment of accounting provisions. It will also highlight supervisory expectations from the implementation of the new expected loss model of provisioning and the sound practices of credit risk associated with the implementation and ongoing application of expected credit loss (ECL) accounting frameworks.

OBJECTIVES

On completion of this workshop, participants will be able to:

- Understand the most important requirements of IFRS9 classification of financial Instruments
- Highlight the main features of the new impairment methodologies under IFRS9
- Recognize main principles of a sound expected credit loss (ECL) framework
- Describe current developments in the calculation of Expected Credit losses after COVID-19 outbreak.
- Identify the essential elements of a Regulatory Expected Loss
- Discuss the interaction between accounting provisions and regulatory provisions

TARGET AUDIENCE

- **Financial Comptrollers**
- **Accounting Officers**
- **Risk Managers**
- **Credit Risk Officers**
- **Internal Auditors**
- **Compliance Officers**

MAIN TOPIC

- Recognition of accounting provisions in Regulatory Capital
- Staging and existing loan grading systems
- Expected Credit Loss methodologies
- Individual assessment & collective assessment
- Rating methodologies
- Impact of Expected Credit Loss accounting on regulatory capital
- Treatment of shortage & excess of provisions

PRACTICAL ASPECTS OF DIGITAL FINANCIAL SERVICES (FINTECH – BLOCKCHAIN...)

AGENDA

- Interaction between Accounting and Regulation:
 - the case of Fair Value accounting
- The new impairment framework
- Expected Credit Loss methodologies:
 - Collective or Individual assessment
 - Adjusted Loss Rate approach
 - Practical case studies
- Staging and existing loan grading systems
- Rating methodologies
 - (PIT) PD/(TTC) PD
 - Loss Given Default LGD
- Various practices in accounting provisioning:
 - General and specific provisions
- Variability in the recognition of accounting provisioning
- Recognition of accounting provisions in Regulatory Capital
- Impact of Expected Credit Loss accounting on regulatory capital
- The proposed Standardised Regulatory Expected Loss:
 - Treatment of Non-defaulted exposures
 - Treatment of Defaulted exposures
- Treatment of shortage and excess of provisions



SPEAKER :
DR. RODRIGUE ABI –EL HESN

- Former Senior Manager and Group Head of Strategy & Risk Analytics at Credit Libanais s.a.l, Beirut, Lebanon;
- University Lecturer in Lebanon;
- Trainer and lecturer at the Union of Arab Banks and many other Arab and International training firms;
- INSEAD Alumnus, graduated from its AMP, holds a Master's degree in Banking and Finance, has a Bachelor degree in Finance and in Business Administration from UQÀM in Canada and earned several degrees and international professional certifications.
- Participated in dozens of international workshops on banking supervision, risk management and corporate governance and frequent speaker in major international conferences and workshops, covering a variety of areas of his expertise;
- Professional banking career, spanning over fifteen years in the financial industry, having worked in the entire spectrum of financial risk management functions, culminating in core competency as a professional in enterprise-wide risk management.

PARTICIPATION FEES: 500\$

SPECIAL OFFER

Banks wishing to nominate unlimited numbers of attendees to participate in this webinar, can benefit from the special offer of 3000\$ only.

MEANS OF PAYMENT

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For more information and registration kindly send an email to :training@uabonline.org