Ideal For

Credit Risk Teams

Professionals managing and analyzing credit risk portfolios.

Stress Testing Units

Specialists focused on designing and running stress tests.

ICAAP/IFRS 9 Teams

Teams responsible for capital adequacy and reporting.

Model Risk Management

Individuals validating and governing financial models.

Data Scientists & Analysts

Quantitative professionals building and using predictive models.

What's Included

- 40+ hours of HD video lessons
- Full stress testing templates (Excel, Python, R)
- IFRS 9 ECL stress testing spreadsheets
- Scenario library (macro, climate, pandemic)
- AI Stress Testing Assistant
- Final exam and international certificate

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https://www.fermacrisk.com/certification-stress-testing

Duration & Workload

Duration: 6–7 weeks (self-paced)
Workload: 45–60 hours
Format: 100% online
Access: 12 months

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International Certification in Stress Testing for Credit Risk

IC-STCR: A Practitioner-Level Certification

Certification Description

Master the full lifecycle of stress testing in banking and financial institutions.

Learn to design, implement, and validate stress-testing models following global supervisory expectations. The program integrates macroeconomic modelling, PD/LGD/EAD projections, IFRS 9, and AI/ML-based stress testing.

Program Highlights

Global standards, practical application, and advanced techniques.

> *A complete, practitioner-level certification.*

Course Modules

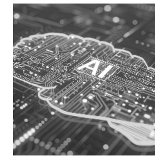
Part A: Foundations of Stress Testing
Principles, types of stress tests, regulatory expectations, and scenario frameworks.

Part B: Econometric
Covers Time Series Models (ARIMA, VAR), Econometric Stress Testing, and Transition Matrix Stress Testing.

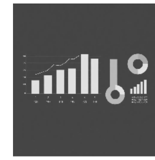
Part C: Stress Testing Credit Risk Parameters
Focuses on multi-year projections and downturn dynamics for PD, LGD, and EAD.

Part D: IFRS 9 ECL Stress Testing
Learn about scenarios, stage migration, and lifetime PD models for retail and corporate portfolios.

Advanced Modules

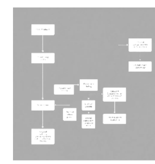


Part E: AI, ML & Quantum Stress Testing
SVM, Random Forest, Gradient Boosting, LSTMs, GANs, Transformers, and Quantum Monte Carlo (QMC)



Part F: Portfolio, Capital & ICAAP
Consumer/corporate portfolio shocks, RWA impact, and economic capital stress.

Part G: Validation & Governance
Model validation, backtesting, performance analysis, and supervisory expectations (ECB, EBA, Fed).



Part H: End-to-End Implementation
Full framework documentation, templates, reporting, and a real-bank case study.

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