

International Certification in IFRS 9 Credit Risk Modeling



Advanced PD Modeling

Master advanced modeling techniques using Python, R, and Excel for precise credit risk assessment.



Predictive Analytics for Risk Management

Build comprehensive ECL models to identify risks and ensure regulatory compliance.



Hands-On Learning

Gain hands-on skills in machine learning and quantum computing applied to IFRS 9.

Learner Testimonial

"The IFRS 9 course helped us completely rethink our lifetime PD approach."

– Head of Credit Risk, European Bank

"The combination of advanced modeling and AI Assistants is unique in the market."

– Senior Manager, Big 4 Consulting



Certification Outcome



Master PD, LGD, EAD modeling (IRB & IFRS 9)



Apply ML, Deep Learning & GANs



Use Quantum ML for PD/LGD/EAD



Build forecasting & stress testing models



Master Lifetime PD/LGD/ECL modeling



Use Generative AI (LLMs, Transformers, Diffusion) in IFRS 9



Automate risk modeling with AI Agents

Enroll in the Course,
Start Your Journey!



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<https://www.fermacrisk.com/certifications-ifrs9>



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*"Mastering Credit Risk for
Global Compliance"*

About

IFRS 9 Certification

The International Certification in IFRS 9 Credit Risk Modeling equips professionals with cutting-edge skills in expected credit loss (ECL) modeling. **Covering PD, LGD, EAD, and advanced AI techniques**, this program aligns with global standards like Basel IV and EBA guidelines.

Empower your career with practical exercises in Python, R, Excel, and quantum computing for real-world risk management.



Join professionals worldwide mastering IFRS 9 for career advancement in risk management and compliance.

What's Included



Advanced Modeling Tools

Access 70+ hours of videos, Python/R/Excel exercises, study books, mind maps, and AI assistants and Agent for comprehensive learning.



Certification Benefits

Earn an internationally recognized diploma, boosting credibility in banking, audit, and regulatory roles.

Hands-On Exercises

Over 100 practical exercises across 39 modules, from exploratory analysis to quantum stress testing.



We have trained professionals from:

- Santander, BBVA, ING
- Pemex and leading energy companies
- Deloitte, PwC, and other Big 4
- Banks and insurers in Spain, Portugal, Mexico, Brazil, Peru, Chile, Colombia, the UAE, Saudi Arabia, India, Singapore, China, and many more.



★ PROGRAM STRUCTURE – 39 MODULES

● CLUSTER 1 – FOUNDATIONS & DATA

- Module 1: Exploratory Analysis
- Module 2: Feature Engineering
- Module 6: Scorecard Development Process

● CLUSTER 2 – MACHINE LEARNING & DEEP LEARNING

- Module 3: Machine Learning
- Module 4: Deep Learning
- Module 5: Hyperparameter Tuning
- Module 11: Advanced Validation of AI Models

● CLUSTER 3 – QUANTUM & TENSOR MODELS

- Module 7: Quantum Computing & Algorithms
- Module 8: Quantum Machine Learning
- Module 9: Tensor Networks for ML
- Module 21: Quantum Lifetime PD
- Module 35: Quantum Stress Testing

● CLUSTER 4 – PROBABILISTIC & ECONOMETRIC MODELS

- Module 10: Probabilistic ML
- Module 12: Probability of Default (PD)
- Module 14: Econometric & AI PD Models
- Module 15: PD Calibration
- Module 16: Bayesian PD
- Module 17: Low Default Portfolio PD

● CLUSTER 5 – IFRS 9 LIFETIME MODELING

- Module 18: Transition Matrices
- Module 19: Lifetime PD Models
- Module 20: Advanced Lifetime PD Calibration
- Module 22: LGD IRB Retail
- Module 23: ML LGD Models
- Module 24: LGD IFRS 9
- Module 25: EAD / CCF IFRS 9
- Module 26: Prepayment Models
- Module 27: Lifetime EAD
- Module 36: SICR
- Module 37: Lifetime ECL
- Module 38: ECL Validation

● CLUSTER 6 – AI FOR FORECASTING & STRESS TESTING

- Module 30: Deep Learning for Macro Models
- Module 31: AI Forecasting PD & LGD
- Module 32: Classical Stress Testing
- Module 33: Corporate Stress Testing
- Module 34: ECL Stress Testing

● CLUSTER 7 – GENERATIVE AI FOR CREDIT RISK

- Module 39: Generative AI & LLMs in IFRS 9



Understanding IFRS 9

Credit Risk

IFRS 9 requires banks to model expected credit losses using forward-looking information. This certification teaches PD, LGD, EAD estimation with machine learning, deep learning, and quantum methods.

Master end-to-end ECL engines for staging, stress testing, and validation as implemented in global banking.

