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In depth

New IFRSs for 2023

洞察

2023年国际财务报告准则的变化



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Introduction

Since May 2022 when our New IFRSs for 2022 was published, the IASB has issued the following:

- Amendments to IFRS 16 'Leases', lease liability in a sale and leaseback
- Amendment to IAS 1 'Presentation of financial statements', non-current liabilities with covenants

This publication is designed to be used by preparers, users and auditors of IFRS financial statements. It includes a quick reference table of each standard/ amendment/interpretation categorised by the effective date and whether early adoption is permitted. The publication gives an overview of the impact of the changes, which may be significant for some entities, helping companies understand if they will be affected and to begin their considerations. It will help entities plan more effectively by flagging up where new processes and systems or more guidance may be needed.



引言

自2022年5月我们的《2022年国际财务报告准则的变化》出版以来，国际会计准则理事会（IASB）发布：

- 对《国际财务报告准则第16号—租赁》的修订：售后租回交易中的租赁负债
- 对《国际会计准则第1号—财务报表的列报》的修订：附有契约条件的非流动负债

本刊可供国际财务报告准则下的财务报表编制者、使用者和审计师使用，其中包含一份按照生效日期分类的各项准则/修订/解释公告的速查表，并标明是否允许提前采用。本刊概述了准则变动的影响（这些影响对于某些主体而言可能是重大的），将帮助公司理解其是否将受此影响，并开始考虑如何应对。本刊将通过着重提醒哪些领域需要引入新程序和系统或更多指引，以帮助主体提高制定计划的效率。

Standard/amendment/interpretation	Effective date	Adoption status	Page
1 January 2023			
IFRS 17, 'Insurance contracts' as amended in December 2021	Annual periods beginning on or after 1 January 2023	Early adoption is permitted for entities that apply IFRS 9 Financial Instruments	17, 19
Amendments to IAS 1, 'Presentation of financial statements', IFRS Practice statement 2 and IAS 8, 'Accounting policies, changes in accounting estimates and errors'	Annual periods beginning on or after 1 January 2023	Early adoption is permitted	7
Amendments to IAS 12 'Income taxes', deferred tax related to assets and liabilities arising from a single transaction	Annual periods beginning on or after 1 January 2023	Early adoption is permitted	9
1 January 2024			
Amendments to IAS 1, 'Presentation of financial statements', on classification of liabilities (2020 Amendments)	Annual periods beginning on or after 1 January 2024	Early adoption is permitted but if an entity early applies the 2020 Amendments after the issue of the 2022 Amendments, it is required to apply both these amendments at the same time	11
Amendments to IAS 1 'Presentation of financial statements', non-current liabilities with covenants (2022 Amendments)	Annual periods beginning on or after 1 January 2024	Earlier adoption is permitted	13
Amendments to IFRS 16 'Leases', lease liability in a sale and leaseback	Annual periods beginning on or after 1 January 2024	Early adoption is permitted	15

准则/修订/解释公告	生效日期	适用情况	页码
2023年1月1日			
《国际财务报告准则第17号—保险合同》2021年12月修订版	起始日在2023年1月1日或以后的年度期间	允许已采用《国际财务报告准则第9号—金融工具》的主体提前采用	18, 20
对《国际会计准则第1号—财务报表的列报》、《国际财务报告准则实务说明第2号》和《国际会计准则第8号—会计政策、会计估计变更和差错》的修订	起始日在2023年1月1日或以后的年度期间	允许提前采用	8
对《国际会计准则第12号—所得税》关于与单项交易产生的资产和负债相关的递延所得税的修订	起始日在2023年1月1日或以后的年度期间	允许提前采用	10
2024年1月1日			
对《国际会计准则第1号—财务报表的列报》关于负债的分类的修订（2020修订）	起始日在2024年1月1日或以后的年度期间	允许提前采用，但如果主体在2022修订发布后提前采用2020修订，则需同时采用2022修订	12
对《国际会计准则第1号—财务报表的列报》关于附有契约条件的非流动负债的修订（2022修订）	起始日在2024年1月1日或以后的年度期间	允许提前采用	14
对《国际财务报告准则第16号—租赁》关于售后租回交易中的租赁负债的修订	起始日在2024年1月1日或以后的年度期间	允许提前采用	16

Amended standards

Amendments to IAS 1, 'Presentation of financial statements', IFRS Practice statement 2 and IAS 8, 'Accounting policies, changes in accounting estimates and errors'

Effective date



- Annual periods beginning on or after 1 January 2023
- Early adoption is permitted

Issue

The IASB amended IAS 1, 'Presentation of Financial Statements', to require companies to disclose their material accounting policy information rather than their significant accounting policies. Paragraph 117 of the amendment provides the following definition of material accounting policy information:

"Accounting policy information is material if, when considered together with other information included in an entity's financial statements, it can reasonably be expected to influence decisions that the primary users of general purpose financial statements make on the basis of those financial statements."

The amendment also clarifies that accounting policy information is expected to be material if, without it, the users of the financial statements would be unable to understand other material information in the financial statements. Paragraph 117B of the amendment provides illustrative examples of accounting policy information that is likely to be considered material to the entity's financial statements.

Further, the amendment to IAS 1 clarifies that immaterial accounting policy information need not be disclosed. However, if it is disclosed, it should not obscure material accounting policy information.

To support this amendment, the Board also amended IFRS Practice Statement 2, 'Making Materiality Judgements', to provide guidance on how to apply the concept of materiality to accounting policy disclosures.

The amendment to IAS 8, 'Accounting Policies, Changes in Accounting Estimates and Errors', clarifies how companies should distinguish changes in accounting policies from changes in accounting estimates. The distinction is important, because changes in accounting estimates are applied prospectively to future transactions and other future events, but changes in accounting policies are generally applied retrospectively to past transactions and other past events as well as the current period.

Impact

The amendments should help companies:

- to improve accounting policy disclosures, either by making the disclosures more specific to the entity or by reducing generic disclosures that are commonly understood applications of IFRS; and
- to distinguish changes in accounting estimates from changes in accounting policies.

These amendments are not expected to have a significant impact on the preparation of financial statements.

Effective date

These amendments should be applied for annual periods beginning on or after 1 January 2023. Earlier application is permitted. The amendments should be applied prospectively.

修订的准则

对《国际会计准则第1号—财务报表的列报》、《国际财务报告准则实务说明第2号》和《国际会计准则第8号—会计政策、会计估计变更和差错》的修订

生效日期



- 起始日在2023年1月1日或以后的年度期间
- 允许提前采用

问题

国际会计准则理事会（IASB）对《国际会计准则1号—财务报表的列报》作出修订，要求公司披露重要会计政策信息（而非重大会计政策）。修订版第117段对“重要会计政策信息”的定义如下：

“如果将会计政策信息与主体财务报表中包含的其他信息汇总考虑后，可以合理预计这将会对一般目的财务报表的主要使用者根据该等财务报表作出的决策产生影响，此类会计政策信息是重要的。”

该次修订还澄清，如果没有此类会计政策信息，财务报表使用者将无法理解财务报表的其他重要信息，则此类会计政策信息是重要的。修订版第117B段就可能属于主体财务报表的重要会计政策信息提供了示例。

此外，对《国际会计准则第1号》的修订明确规定，主体无需披露不重要的会计政策信息。不过，如果主体选择予以披露，应确保其不会掩盖重要会计政策信息。

为了支持此次修订，理事会还修订了《国际财务报告准则实务说明第2号—作出重要性判断》，为如何应用会计政策披露的重要性概念提供指引。

对《国际会计准则第8号—会计政策、会计估计变更和差错》的修订澄清了如何区分会计政策变更与会计估计变更。对这两者进行区分非常重要，原因在于会计估计变更对未来交易及其他未来事项未来适用，而会计政策变更一般追溯适用于过去的交易及其他过去的事项并同时适用于当期。

影响

该次修订将帮助公司：

- 改进会计政策披露，以使主体作出的披露更能体现主体特有情况，或是减少那些已被通俗理解的有关国际财务报告准则运用的通用性披露；及
- 区分会计估计变更与会计政策变更。

该次修订预计不会对主体编制财务报表产生重大影响。

生效日期

该次修订适用于2023年1月1日或以以后开始的年度会计期间，并允许提前采用。而且该次修订应当未来适用。

Amendments to IAS 12 'Income taxes', deferred tax related to assets and liabilities arising from a single transaction

Effective date



- Annual periods beginning on or after 1 January 2023
- Early adoption is permitted

Issue

The IASB has amended IAS 12, 'Income taxes', to require companies to recognise deferred tax on particular transactions that, on initial recognition, give rise to equal amounts of taxable and deductible temporary differences. The proposed amendments will typically apply to transactions such as leases for the lessee and decommissioning obligations.

Paragraphs 15 and 24 of IAS 12 were amended to include an additional condition where the initial recognition exemption is not applied. According to the amended guidance, a temporary difference that arises on initial recognition of an asset or liability is not subject to the initial recognition exemption if that transaction gave rise to equal amounts of taxable and deductible temporary differences. Paragraph 22A has been added to provide further clarification of this principle. Paragraphs 22(b) and 22(c) of IAS 12 have also been amended.

In addition, the Illustrative Examples accompanying IAS 12 have been amended to include Example 8 – Leases, to illustrate the new guidance.

Finally, there have been some consequential amendments to IFRS 1, 'First-time Adoption of International Financial Reporting Standards'. Deferred tax related to assets and liabilities arising from a single transaction has been added to the list of the exceptions to the retrospective application of other IFRSs.

Impact

These amendments might have a significant impact on the preparation of financial statements by companies that have substantial balances of right-of-use assets, lease liabilities, decommissioning, restoration and similar liabilities. The impact for those affected would be the recognition of additional deferred tax assets and liabilities.

Effective date

These amendments should be applied for annual periods beginning on or after 1 January 2023. Earlier application is permitted. The amendments should be applied on a modified retrospective basis.

Transitional provisions

The amendment requires companies, at the beginning of the earliest comparative period presented:

- a. to recognise a deferred tax asset – to the extent that it is probable that taxable profit will be available against which the deductible temporary difference can be utilised – and a deferred tax liability for all deductible and taxable temporary differences associated with:
 - right-of-use assets and lease liabilities; and
 - decommissioning, restoration and similar liabilities, and the corresponding amounts recognised as part of the cost of the related asset; and
- b. to recognise the cumulative effect of initially applying the amendments as an adjustment to the opening balance of retained earnings (or other component of equity, as appropriate) at that date.

This will reflect the opening position, without the need for full retrospective application. The Board concluded that this transition approach would make the amendments easier and less costly to apply than a full retrospective approach, while still achieving their objective.

对《国际会计准则第12号—所得税》关于与单项交易产生的资产和负债相关的递延所得税的修订

生效日期



- 起始日在2023年1月1日或以后的年度期间
- 允许提前采用

问题

理事会已对IAS 12“所得税”作出修订，要求公司对在初始确认时产生等额应纳税暂时性差异和可抵扣暂时性差异的特定交易确认递延所得税资产和负债。这项提议的修订通常适用于承租人租赁和弃置义务等交易。

IAS 12第15段和第24段已作出修订，以增加一项不适用初始确认豁免的情形。根据经修订的指引，如果某项交易产生等额应纳税暂时性差异和可抵扣暂时性差异，则其资产或负债在初始确认时产生的暂时性差异不适用初始确认豁免。新增的第22A段进一步澄清了这一原则。IAS 12第22(b)段和第22(c)段亦作出了相应修订。

此外，IAS 12后附示例已新纳入示例8 — 租赁，以对新指引加以说明。

最后，IFRS 1“首次采用国际财务报告准则”也已相应修订，与单项交易产生的资产和负债相关的递延所得税已被添加至对其他国际财务报告准则追溯应用的例外清单。

影响

对于确认大量使用权资产、租赁负债、弃置/恢复环境及类似义务之负债的公司，该等修订可能对其财务报表编制产生重大影响。受该等修订影响，上述公司将确认额外的递延所得税资产和负债。

生效日期

该等修订适用于2023年1月1日或之后开始的年度期间，并允许提前采用。主体应当采用修正追溯调整基础应用该等修订。

过渡规定

此修订要求公司于所列示最早比较期间的期初：

1. 就与下列项目相关的所有可抵扣暂时性差异（以很可能取得用于抵扣可抵扣暂时性差异的应纳税所得额为限）和应纳税暂时性差异分别确认一项递延所得税资产和一项递延所得税负债：
 - 使用权资产和租赁负债；
 - 弃置/恢复环境及类似义务相关的负债，以及与之相对应确认为相关资产成本一部分的资产金额；并
2. 于该日期将首次采用该等修订的累积影响确认为对留存收益（或权益的其他组成部分，如适用）期初余额的调整。

此过渡规定将反映期初财务状况，而无需全面追溯应用。理事会认为与全面追溯调整法相比，此过渡方法更易于该等修订的实施且应用成本更低，并仍能实现相关目标。

Amendments to IAS 1, 'Presentation of financial statements', classification of liabilities as current or non-current (2020 Amendments)

Effective date



- Annual periods beginning on or after 1 January 2024
- Early adoption is permitted (see below for more detail)

Issue

On 23 January 2020, the IASB issued a narrow-scope amendment to IAS 1 to clarify that liabilities are classified as either current or non-current, depending on the rights that exist at the end of the reporting period. The amendment requires the following:

- Liabilities are classified as non-current if the entity has a substantive right to defer settlement for at least 12 months at the end of the reporting period. The amendment no longer refers to unconditional rights, since loans are rarely unconditional (for example, because the loan might contain covenants).
- The assessment determines whether a right exists, but it does not consider whether the entity will exercise the right. So, management's expectations do not affect classification.
- The right to defer only exists if the entity complies with any relevant conditions at the reporting date. This was further amended and clarified by issue of Amendment to IAS 1 'Presentation of financial statements', non-current liabilities with covenants (2022 Amendments) in October 2022 (see page 13 for more details).
- 'Settlement' is defined as the extinguishment of a liability with cash, other economic resources or an entity's own equity instruments that are classified as equity. There is an exception for convertible instruments that might be converted into equity, but only for those instruments where the conversion option is classified as an equity instrument as a separate component of a compound financial instrument.

Impact

The amendment changes the guidance for the classification of liabilities as current or non-current. It could affect the classification of liabilities, particularly for entities that previously considered management's intentions to determine classification and for some liabilities that can be converted into equity. All entities should reconsider their existing classification in the light of the amendment and determine whether any changes are required.

Effective date

Effective date for this amendment was deferred to 1 January 2024. Early adoption is permitted but if an entity early applies the 2020 Amendments after the issue of the 2022 Amendments, it is required to apply both these amendments at the same time.

对《国际会计准则第1号—财务报表的列报》关于将负债分类为流动负债或非流动负债的修订（2020修订）

生效日期



- 起始日在2024年1月1日或以后的年度期间
- 允许提前采用（详见下文）

问题

2020年1月23日，IASB发布了一份对IAS 1的小范围修订，以澄清主体应视报告期末存在的权利将负债划分为流动负债或非流动负债。该次修订要求：

- 如果主体在期末具有将负债的清偿延期至少12个月的实质性权利，则负债应当划分为非流动负债。由于贷款极少是无条件的（例如，贷款可能包含还款契约(covenants)），此次修订不再提及“无条件权利”。
- 进行评估时，主体应当确定是否存在上述权利，而不考虑主体是否将会行使这项权利。所以，管理层的预期不会影响负债的分类。
- 主体只有在报告日遵守任何相关条件的情况下，才存在延期权。2022年10月发布的对《国际会计准则第1号——财务报表的列报》关于附有契约条件的非流动负债的修订（2022修订）对此做了进一步修订和澄清（详见第14页）。
- “清偿”是指用现金、其他经济资源或划分为权益的主体自身权益工具消除负债。不过，就可转换为权益的可转换工具而言存在一项例外，该例外仅适用于转换选择权被归类为权益工具并作为复合金融工具的单独组成部分的工具。

影响

此次修订修改了关于负债划分为流动负债或非流动负债的指引。该次修订可能对负债的分类产生影响，特别是对于之前确定负债分类时曾考虑管理层意图的主体，以及一些可转换为权益的负债。主体应当参照此次修订，重新考虑债务的现行分类，并确定是否需要作出改变。

生效日期

本修订的生效日已递延至2024年1月1日。主体可选择提前采用，但如果其在2022修订发布后提前采用2020修订，则必须同时采用这两项修订。

Amendments to IAS 1, 'Presentation of financial statements', non-current liabilities with covenants (2022 Amendments)

Effective date



- Annual periods beginning on or after 1 January 2024
- Early adoption is permitted

Issue

IAS 1 'Presentation of financial statements' requires that, for an entity to classify a liability as non-current, the entity must have the right at the reporting date to defer settlement of the liability for at least twelve months after that date.

In January 2020, the Board issued the amendments 'Classification of liabilities as current or non-current' to IAS 1 (2020 Amendments). The 2020 Amendments originally had an effective date for reporting periods beginning on or after 1 January 2023. The 2020 Amendments originally required that, an entity does not have the right to defer settlement of a liability—and thus classifies the liability as current—when the entity would not have complied with covenants based on its circumstances at the reporting date, even if compliance with such covenants were tested only within twelve months after that date. However, such requirement was amended and clarified by the 2022 Amendments, and the effective date of 2020 Amendments was deferred to 1 January 2024 to be in line with the effective date of the 2022 Amendments.

The 2022 Amendments issued in October 2022 clarify that covenants of loan arrangements which an entity must comply with only after the reporting date would not affect classification of a liability as current or non-current at the reporting date. However, those covenants that an entity is required to comply with on or before the reporting date would affect classification as current or non-current, even if the covenant is only assessed after the entity's reporting date.

The 2022 Amendments also introduce additional disclosure requirements. When an entity classifies a liability arising from a loan arrangement as non-current and that liability is subject to the covenants which an entity is required to comply with within twelve months of the reporting date, the entity shall disclose information in the notes that enables users of financial statements to understand the risk that the liability could become repayable within twelve months of the reporting period, including:

- a. the carrying amount of the liability;
- b. information about the covenants;
- c. facts and circumstances, if any, that indicate the entity may have difficulty complying with the covenants. Such facts and circumstances could also include the fact that the entity would not have complied with the covenants based on its circumstances at the end of the reporting period.

Impact

We do not expect the 2022 Amendments to significantly change an entity's classification of liabilities as current or non-current from the current guidance. The 2022 Amendments will typically result in additional disclosure being required.

However, the 2022 Amendments may result in a significant change to classification of non-current liabilities with covenants if an entity early adopted the original 2020 Amendments before the issue of the 2022 Amendments.

Effective date

The 2022 Amendments changed the effective date of the 2020 Amendments. As a result, the 2020 and 2022 Amendments are effective for annual reporting periods beginning on or after 1 January 2024 and should be applied retrospectively in accordance with IAS 8. As a result of aligning the effective dates, the 2022 Amendments will replace the requirements of the 2020 Amendments when they both become effective in 2024. Earlier application is permitted but if an entity early applies the 2020 Amendments after the issue of the 2022 Amendments, it is required to apply both these amendments at the same time.

对《国际会计准则第1号—财务报表的列报》关于附有契约条件的非流动负债的修订（2022修订）

生效日期



- 起始日在2024年1月1日或以后的年度期间
- 允许提前采用

问题

《国际会计准则第1号——财务报表的列报》规定，主体须在报告日拥有至少延期十二个月清偿该项债务的权利，方能将负债分类为非流动负债。

2020年1月，理事会发布了对《国际会计准则第1号》关于流动或非流动负债的分类的修订（2020修订）。该修订原计划于2023年1月1日或之后开始的报告期间生效。2020修订最初规定，当主体根据其在报告日的情况无法满足契约条件时（即使主体仅需在报告日后的十二个月内满足此类契约条件），主体无权推迟清偿债务，因此需将负债分类为流动负债。但是该规定被2022修订进一步修订和澄清，且其生效日被递延至2024年1月1日，以与2022修订的生效日保持一致。

2022年10月发布的2022修订进一步澄清，仅须在报告日后满足的与贷款安排相关的契约条件，不影响主体在报告日对此类负债进行流动或非流动分类。但是，主体须在报告日或之前满足的契约条件会影响流动或非流动负债分类，即便契约条件于报告日后进行评估操作亦是如此。

2022修订还加入了额外的披露要求。当主体将贷款安排产生的负债分类为非流动负债，且该项负债需在报告日后十二个月内满足某些契约条件时，主体应在附注中披露相关信息，告知财务报表使用者该项负债可能需要在报告期后十二个月内偿还的风险，具体包括：

1. 该项负债的账面价值；
2. 契约条件的相关信息；及
3. 表明主体可能难以满足契约条件的事实和情况（如有），包括基于报告期末时的情况主体无法满足契约条件的事实。

影响

我们预计2022修订不会导致主体根据当前指南对流动或非流动负债的分类发生重大变化。主体采用2022修订后将需要进行额外的披露。

但如果主体在2022修订发布前提前采用了原2020修订，2022修订可能会导致附有契约条件的非流动负债分类发生重大变化。

生效日期

2022修订更改了2020修订的生效日期。因此，2020修订和2022修订均于2024年1月1日或之后开始的年度报告期间生效，并应根据《国际会计准则第8号》追溯适用。由于两者同时生效，2022修订将于2024年生效时取代2020修订的要求。主体可选择提前采用，但如果主体在2022修订发布后提前采用2020修订，则必须同时采用这两项修订。

Amendments to IFRS 16 'Leases', lease liability in a sale and leaseback

Effective date



- Annual periods beginning on or after 1 January 2024
- Early adoption is permitted

Issue

In June 2020, the IFRS Interpretations Committee issued an agenda decision addressing how a seller-lessee should measure the right-of-use asset arising from the leaseback and, as a result, how it should determine the gain or loss on a sale and leaseback transaction where the transaction qualifies as a 'sale' under IFRS 15 and the lease payments include variable lease payments that do not depend on an index or rate. While the agenda decision provided an approach for the initial measurement of the right-of-use asset and the lease liability arising from the leaseback, it did not address how the lease liability would be subsequently measured.

The amendments to IFRS 16, issued in September 2022, aim to address that gap. IFRS 16 now specifies that, in subsequently measuring the lease liability, the seller-lessee determines 'lease payments' and 'revised lease payments' in a way that does not result in the seller-lessee recognising any amount of the gain or loss that relates to the right of use it retains.

In other words, without these amendments, a seller-lessee, applying the subsequent measurement requirements for lease liabilities unrelated to a sale and leaseback transaction, might have recognised a gain on the right of use it retains solely because of a remeasurement (for example, following a lease modification or change in the lease term), even though no transaction or event would have occurred to give rise to that gain.

Any gains and losses relating to the full or partial termination of a lease continue to be recognised when they occur as these relate to the right of use terminated and not the right of use retained.

The amendments do not prescribe a particular method of subsequent measurement. However, they include examples illustrating the initial and subsequent measurement of the lease liability where there are variable payments that do not depend on an index or rate.

Impact

Any entity that has entered into, or might enter into, a sale and leaseback transaction for which the lease payments include variable payments that do not depend on an index or a rate could be impacted by these amendments.

Effective date and transition

The amendments are effective for annual reporting periods beginning on or after 1 January 2024, but they could be early adopted.

An entity applies the requirements retrospectively back to sale and leaseback transactions that were entered into after the date when the entity initially applied IFRS 16. For example, an entity that applied IFRS 16 from 1 January 2019 (as many IFRS reporters did) would apply the amendments to sale and leaseback transactions that were entered into after 1 January 2019. This might require retrospective application to comparative periods as a result.

对《国际财务报告准则第16号—租赁》关于售后租回交易中的租赁负债的修订

生效日期



- 起始日在2024年1月1日或以后的年度期间
- 允许提前采用

问题

2020年6月，国际财务报告准则解释委员会发布了一项议程决定，针对承租人应如何计量售后租回交易产生的使用权资产提供了指引，从而明确了当售后租回交易满足国际财务报告准则第15号的“出售”条件且租赁付款额包括不取决于某一指数或利率的可变租赁付款额时，应如何确定售后租回交易产生的利得或损失。虽然该议程决定针对售后租回产生的使用权资产和租赁负债提供了初始计量方法，但其并未述及应当如何对租赁负债进行后续计量。

2022年9月发布的对国际财务报告准则第16号的修订旨在填补这一空白。该修订规定，在对售后租回产生的租赁负债的后续计量中，承租人确定“租赁付款额”和“修改后的租赁付款额”的方式不应导致承租人确认与其保留的使用权相关的任何利得或损失金额。

换言之，如果没有此次修订，若承租人对售后租回交易产生的租赁负债适用并非该等交易产生的租赁负债的相关后续计量要求，即使并没有发生产生利得的交易或事项，也可能会仅仅由于重新计量（例如，租赁变更或租赁期发生变化）就导致其确认与保留的使用权相关的利得。

该修订还规定，与部分终止或完全终止租赁相关的任何利得或损失于其发生时予以确认，因为这些利得或损失与终止的使用权相关，而不是与保留的使用权相关。

上述修订并未规定具体的后续计量方法，但提供了示例以说明，租赁付款额为不取决于某一指数或利率的可变付款额时，租赁负债的初始和后续计量。

影响

如果主体已达成或可能达成售后租回交易，且相关租赁付款额包括不取决于某一指数或利率的可变付款额，则该主体可能受上述修订影响。

生效日期及过渡

上述修订自2024年1月1日或以后开始的年度报告期间生效，但允许提前采用。

主体对在首次采用国际财务报告准则第16号之日后达成的售后租回交易应追溯适用上述要求。例如，自2019年1月1日起采用国际财务报告准则第16号的主体（许多IFRS报告主体从该日起采用）将对2019年1月1日之后达成的售后租回交易适用上述修订，因此，该等主体可能需要对比较期间追溯应用。

New standards

Insurance contracts – IFRS 17, as amended in December 2021

Effective date



- Annual periods beginning on or after 1 January 2023
- Early adoption is permitted

Issue

On 18 May 2017, the IASB issued IFRS 17, 'Insurance contracts', introducing consistent accounting requirements for insurance contracts. IFRS 17 replaces IFRS 4, which currently permits a wide variety of practices. IFRS 17 will fundamentally change the accounting by all entities that issue insurance contracts and investment contracts with discretionary participation features.

In June 2020, the IASB issued targeted amendments and a number of proposed clarifications in eight areas of IFRS 17. Those amendments were intended to ease implementation of IFRS 17, simplify some requirements of the standard and ease transition, and they are not intended to change the fundamental principles of the standard or unduly disrupt implementation already underway.

In December 2021, the IASB issued an amendment of IFRS 17 relating to the presentation of comparative information of financial assets on initial application of IFRS 17. The amendment adds a transition option that permits an entity to apply an optional classification overlay in the comparative period(s) presented on initial application of IFRS 17. The overlay allows all financial assets, including those held in respect of activities not connected to contracts within the scope of IFRS 17, to be classified, on an instrument-by-instrument basis, in the comparative period(s) in a way that aligns with how the entity expects those assets to be classified on initial application of IFRS 9. The overlay can be applied by entities that have already applied IFRS 9 or will apply it when they apply IFRS 17.

新准则

保险合同 - 《国际财务报告准则第17号》（2021年12月修订版）

生效日期



- 起始日在2023年1月1日或以后的年度期间
- 允许提前采用

问题

2017年5月18日，IASB发布了《国际财务报告准则第17号—保险合同》（IFRS 17），针对保险合同引入了统一的会计要求。IFRS 17将取代现行的允许多样化会计处理的《国际财务报告准则第4号—保险合同》（IFRS 4）。IFRS 17将从根本上改变所有签发保险合同和具有相机参与分红特征投资合同的主体的会计处理。

2020年6月，IASB对IFRS 17的八个领域发布了有针对性的修订及若干项澄清建议。该次修订的目的是推动准则的实施,简化某些准则要求，以及减轻过渡期的负担，作出该等修订不会改变准则的基本原则，亦不会对现在进行中的准则实施过程造成不必要的阻碍。

2021年12月，国际会计准则理事会发布了对IFRS 17的修订，修订内容涉及首次采用IFRS 17的主体对金融资产比较信息的列报。该次修订加入了一个过渡方案——主体可以在首次采用IFRS 17时列报的可比期间内选用分类叠加法。按照该方法，对于所有金融资产（包括与IFRS 17适用范围内的合同无关的活动所持有的金融资产），逐个选择是否将其在可比期间的会计分类调整为预计在IFRS 9首次执行日对该项资产所进行的分类。已执行IFRS 9的主体或计划在采用IFRS 17的同时采用IFRS 9的主体均可适用叠加法。

Impact

Scope

IFRS 17, as amended in December 2021, applies to insurance contracts issued, to reinsurance contracts issued and held, and to investment contracts with discretionary participation features an entity that also issues insurance contracts. Entities have an accounting policy choice to account for some fixed-fee service contracts in accordance with either IFRS 17 or IFRS 15. As for IFRS 4, entities may account for financial guarantee contracts applying IFRS 17 if the entity previously asserted explicitly that it regarded such contracts as insurance contracts. The June 2020 amendments additionally introduced scope exclusions for some credit card (or similar) contracts, and some loan contracts. Insurance contracts (other than reinsurance contracts) where the entity is a policyholder are not within the scope of IFRS 17. Embedded derivatives and distinct investment and service components should be 'unbundled' and accounted for separately in accordance with the related IFRSs. Voluntary unbundling of other components is prohibited.

The measurement model

IFRS 17 requires a current measurement model, where estimates are remeasured in each reporting period. The measurement is based on the building blocks of discounted, probability-weighted cash flows, a risk adjustment and a contractual service margin ('CSM') representing the unearned profit of the contract. A simplified premium allocation approach is permitted for the liability for the remaining coverage if it provides a measurement that is not materially different from the general model or if the coverage period is one year or less. However, claims incurred will need to be measured based on the building blocks of discounted, risk-adjusted, probability weighted cash flows.

For presentation and measurement, entities are required at initial recognition to disaggregate a portfolio (that is, contracts that are subject to similar risks and managed together as a single pool) into three groups of contracts: onerous; no significant risk of becoming onerous; and remaining contracts. Contracts that are issued more than one year apart should not be in the same group.

Changes in cash flows related to future services should be recognised against the CSM. The CSM cannot be negative, so changes in future cash flows that are greater than the remaining CSM are recognised in profit or loss. Interest is accreted on the CSM at rates locked in at initial recognition of a contract. To reflect the service provided, the CSM is released to profit or loss in each period on the basis of insurance contract services provided in the period.

Under IFRS 17, entities have an accounting policy choice to recognise the impact of changes in discount rates and other assumptions that relate to financial risks either in profit or loss or in other comprehensive income ('OCI'). The OCI option for insurance liabilities reduces some volatility in profit or loss for insurers where financial assets are measured at amortised cost or fair value through OCI under IFRS 9.

The variable-fee approach is required for insurance contracts that specify a link between payments to the policyholder and the returns on underlying items, such as some 'participating', 'with profits' and 'unit linked' contracts. The interest on the CSM for such contracts is accreted implicitly through adjusting the CSM for the change in the variable fee. The variable fee represents the entity's share of the fair value of the underlying items less amounts payable to policyholders that do not vary based on the underlying items. The CSM is also adjusted for the time value of money and the effect of changes in financial risks not arising from underlying items such as options and guarantees.

Requirements in IFRS 17 align the presentation of revenue with other industries. Revenue is allocated to periods in proportion to the value of expected coverage and other services that the insurer provides in the period, and claims are presented when incurred. Investment components (that is, amounts repaid to policyholders in all circumstances, regardless of whether an insured event occurs) are excluded from revenue and claims.

Insurers are required to disclose information about amounts, judgements and risks arising from insurance contracts. The disclosure requirements are more detailed than currently required under IFRS 4.

On transition to IFRS 17, an entity applies IFRS 17 retrospectively to groups of insurance contracts, unless it is impracticable. In this case, the entity is permitted to choose between a modified retrospective approach and the fair value approach. In applying a modified retrospective approach, the entity achieves the closest outcome to retrospective application using reasonable and supportable information and choosing from a list of available simplifications. Alternatively, the CSM at transition can be based on fair value at transition. In practice, using different approaches to transition could result in significantly different outcomes that will drive profit recognised in future periods for contracts in force on transition.

影响

适用范围

IFRS 17 (2021年12月修订版) 适用于主体签发的保险合同、签发和持有的所有再保险合同以及同时签发保险合同的主体所签发的具有相机参与分红特征的投资合同。对于某些固定收费服务合同，主体可选择IFRS 17或者IFRS 15进行会计处理。与IFRS 4的规定类似，如果主体此前已明确申明其将财务担保合同视为保险合同，则该财务担保合同适用IFRS 17。2020年6月的修订版又引入了对某些信用卡（或类似）合同及某些贷款合同的适用范围例外。主体持有的保险合同(除了再保险合同)不适用IFRS 17。嵌入衍生工具及显著的投资和服务组成部分应当“分拆”，并根据相关国际财务报告准则单独进行会计处理。禁止自愿分拆其他组成部分。

计量模型

IFRS 17要求采用当期计量模型，即在各报告期末对估计进行重新计量。该计量模型包括几个模块(或称要素)：经折现的概率加权估计现金流、风险调整 and 代表合同未实现利润的合同服务边际。未到期保险责任负债允许采用简易的保费分配法，但前提是这种方法得出的计量结果与一般模型之间无重大差异，或者保险责任期间为一年或更短。但是，已发生的理赔负债应当基于要素法计量，即经折现的、考虑风险调整的、概率加权估计的现金流。

为了进行列示和计量，主体应当在初始确认时将一个保单组合(即一组所提供保险责任具有相似风险且被归入同一池进行管理的保险合同)分拆成三组：亏损合同、无重大风险会变为亏损的合同以及其余合同。签发时间相距一年以上的合同不得分在同一组内。

与未来服务相关的现金流变化应用于调整合同服务边际。合同服务边际不得为负数，因此超过剩余合同服务边际的未来现金流变动应当计入损益。合同服务边际的利息按照合同初始确认时锁定的利率计提。为了反映所提供的服务，合同服务边际在每个期间以当期提供的保险合同服务为基础摊销计入损益。

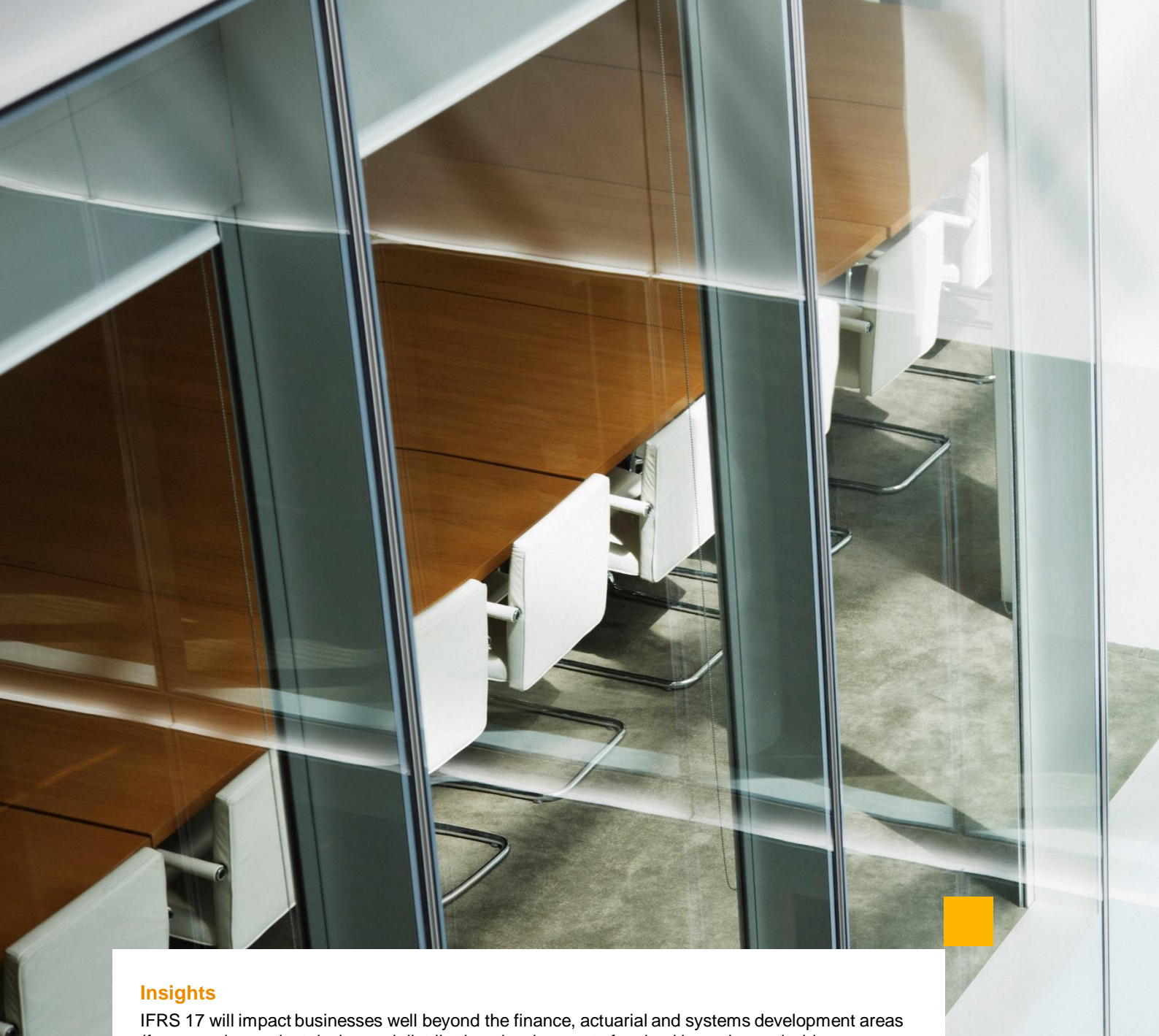
在IFRS 17下，作为一项会计政策选择，主体可以将折现率及其他与金融风险相关假设变动的的影响在损益或其他综合收益中确认。如果金融资产根据IFRS 9下以摊余成本计量或以公允价值计量且其变动计入其他综合收益，则计入其他综合收益的这个选择将会减少损益波动。

可变收费法适用于向保单持有人支付的款项与基础项目所带来的回报之间有明确关联的保险合同，例如某些“分红”、“共享利润”及“投资连结”合同。此类合同的合同服务边际的利息累积隐含在因可变费用发生变动而对合同服务边际进行的调整之中。可变费用为主体所享有的基础项目公允价值减去应付保单持有人的不随基础项目变化而变化的金额。非源于基础项目的货币时间价值以及金融风险(例如期权和权证)的变动影响也应用于调整合同服务边际。

IFRS 17使得保险行业的收入列示向其他行业看齐。收入按照主体预计在该期间提供的保险责任及其他服务的所占比例在各期间进行分配，赔付则于实际发生时列示。投资成分(即指，在所有情形下均须向保单持有人支付的金额，无论保险事件是否发生)从收入和赔付中剔除。

保险公司须披露源于保险合同的金额、判断及风险信息。相比IFRS 4，IFRS 17的披露要求更为详细。

在向IFRS 17过渡时，主体应对保险合同组追溯适用IFRS 17，除非不切实可行。当不切实可行时，允许主体在修正追溯法与公允价值法之间选择其一。在采用修正追溯法时，主体使用合理并有依据的信息，从一系列可使用的简化处理方法中选择，从而得出与追溯法最为接近的结果。或者，过渡时点的合同服务边际可基于保险合同于该时点的公允价值。实务中，对于在过渡日的有效保单，采用不同的过渡方法可能导致其于未来期间所确认的利润出现重大差异。



Insights

IFRS 17 will impact businesses well beyond the finance, actuarial and systems development areas (for example, product design and distribution, development of revised incentive and wider remuneration policies and reconfigured budgeting and forecasting methodologies feeding into business planning). There could also be an impact on the cash tax position and dividends, both on transition and going forward. Gap analysis and impact assessments to develop an implementation roadmap will enable entities to begin the detailed implementation project. A fundamental shift might be required in the way in which data is collected, stored and analysed, changing the emphasis from a prospective to a retrospective basis of analysis and introducing a more granular level of measurement and additional disclosures. Before the effective date, insurers will need to carefully consider their 'IFRS 17 story' for investors and analysts, as well as the key metrics that they will apply in the new world.

For first time adopters of IFRS, IFRS 1 mirrors the transition guidance set out in Appendix C of IFRS 17.

Effective date

IFRS 17 as amended in December 2021 is effective for annual reporting periods beginning on or after 1 January 2023, with earlier application permitted for entities that apply IFRS 9 Financial Instruments.



洞察

IFRS 17对保险行业的影响将远远超过财务、精算及系统开发领域(例如,产品设计和销售、修订激励政策及拓展薪酬政策以及重新调整预算和预测方法为业务规划提供依据)。此外,该准则还可能对税金及股利产生影响,不管是在过渡时还是在准则生效后。为制定准则实施线路图进行差距分析和影响评估应当作为主体启动庞大的实施项目的起点。收集、存储及分析数据的方式可能需要发生根本性的改变,且分析基础的重点将由预期性转为回顾性,以及引入更加细化层次的计量及新增披露。在准则生效前,保险公司需要认真考虑如何向投资者及分析师说明其关于IFRS 17的实施计划以及在新准则下拟采用的核心指标。

针对首次采用国际财务报告准则的主体,IFRS 1中体现了IFRS 17的附录C中列明的过渡指引。

生效日期

IFRS 17(2021年12月修订版)将自2023年1月1日或之后开始的年度报告期间生效,对于已采用《国际财务报告准则第9号—金融工具》的主体,允许提前采用。

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