

In depth

New IFRSs for 2021

洞察

2021年国际财务报告准则的变化



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中英文对照

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## Introduction

Since March 2020, the IASB has issued the following:

- Amendment to IFRS 16, 'Leases' - COVID-19 Rent related concessions (May 2020 and March 2021)
- Amendments to IFRS 9, IAS 39, IFRS 7, IFRS 4 and IFRS 16 – Interest rate benchmark (IBOR) reform
- Amendments to IFRS 17 and IFRS 4 'Insurance contracts'
- Narrow scope amendments to IFRS 3, 'Business combinations', IAS 16, 'Property, plant and equipment', and IAS 37 'Provisions, contingent liabilities and contingent assets'
- Annual Improvements 2018-2020
- Amendments to IAS 1, 'Presentation of financial statements', IFRS Practice statement 2 and IAS 8, 'Accounting policies, changes in accounting estimates and errors'

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2020年3月，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》关于新冠疫情相关租金减让的修订（2020年5月和2021年3月）
- 对《国际财务报告准则第9号》、《国际会计准则第39号》、《国际财务报告准则第7号》、《国际财务报告准则第4号》和《国际财务报告准则第16号》关于利率基准改革的修订
- 对《国际财务报告准则第17号—保险合同》和《国际财务报告准则第4号—保险合同》的修订
- 对《国际财务报告准则第3号—业务合并》、《国际会计准则第16号—不动产、厂房及设备》及《国际会计准则第37号—准备、或有负债和或有资产》的小范围修订
- 国际财务报告准则年度改进（2018–2020年度）
- 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

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。

<b>Standard/amendment/interpretation</b>	<b>Effective date</b>	<b>Adoption status</b>	<b>Page</b>
<b>1 January 2021</b>			
Amendment to IFRS 16, 'Leases', COVID 19 - Related rent concessions (May 2020)	Annual periods on or after 1 June 2020	Early adoption is permitted	8
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<b>1 January 2022</b>			
Amendment to IFRS 16, 'Leases', COVID 19 - Related rent concessions (March 2021)	Annual periods on or after 1 April 2021	Early adoption is permitted	8
Amendments to IFRS 3, 'Business combinations', IAS 16, 'Property, plant and equipment', and IAS 37 'Provisions, contingent liabilities and contingent assets'	Annual periods on or after 1 Jan 2022	Early adoption is permitted	14
Annual Improvements 2018-2020	Annual periods on or after 1 Jan 2022	Early adoption is permitted	18
<b>1 January 2023</b>			
IFRS 17, 'Insurance contracts' as amended in June 2020 by amendments to IFRS 17, Insurance Contracts	Annual periods on or after 1 Jan 2023	Early adoption is permitted for entities that apply IFRS 9 Financial Instruments	26
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对《国际财务报告准则第16号—租赁》关于新冠疫情相关租金减让的修订（2020年5月）	起始日在2020年6月1日或以后的年度期间	允许提前采用	9
对《国际财务报告准则第9号》、《国际会计准则第39号》、《国际财务报告准则第7号》、《国际财务报告准则第4号》和《国际财务报告准则第16号》关于利率基准改革第二阶段的修订	起始日在2021年1月1日或以后的年度期间	允许提前采用	11
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# Amended standards

## Amendment to IFRS 16 'Leases'- COVID 19 - Related rent concessions (May 2020 and March 2021)

### Effective date



- For the May 2020 amendment, annual periods beginning on or after 1 June 2020
- For the March 2021 amendment, annual periods beginning on or after 1 April 2021
- Early adoption is permitted

### Issue

In many territories, rent concessions have been, and continue to be, provided to lessees as a result of the ongoing COVID-19 pandemic. Such concessions have taken a variety of forms, including payment holidays and deferral of lease payments for a period of time, sometimes followed by increased rent payments in future periods. IFRS 16 contains requirements that apply to such rent concessions.

In May 2020, the IASB published an amendment to IFRS 16 that provided lessees (but not lessors) with relief in the form of an *optional* practical expedient from assessing whether a rent concession related to COVID-19 is a lease modification (the 'May 2020 amendment'). Lessees could elect to account for rent concessions in the same way as if they were not lease modifications. In many cases, the practical expedient resulted in accounting for the concession as a variable lease payment.

The practical expedient in the May 2020 amendment applied only to rent concessions occurring as a direct consequence of the COVID-19 pandemic, and only if all of the following conditions were met:

- a. the change in lease payments resulted in revised consideration for the lease that was substantially the same as, or less than, the consideration for the lease immediately preceding the change;
- b. any reduction in lease payments affected only payments due on or before 30 June 2021; and
- c. there was no substantive change to other terms and conditions of the lease.

On 31 March 2021, in light of the ongoing pandemic, the IASB published an additional amendment to extend the date in b from 30 June 2021 to 30 June 2022 (the 'March 2021 amendment').

If a lessee already applied the practical expedient in the May 2020 amendment, it is required to continue to apply the practical expedient consistently, to all lease contracts with similar characteristics and in similar circumstances, using the March 2021 amendment. If a lessee did not apply the practical expedient in the May 2020 amendment to eligible lease concessions, it is prohibited from applying the practical expedient in the March 2021 amendment.

The March 2021 amendment is to be applied retrospectively, recognising the cumulative effect of initially applying that amendment as an adjustment to the opening balance of retained earnings at the beginning of the annual reporting period in which the lessee first applies the amendment.

### Impact

Given the pervasiveness of the ongoing pandemic and the measures taken by many governments on social distancing, many lessees were granted rent concessions. These amendments are applicable if a lessee applied the practical expedient in the May 2020 amendment. If a lessee has not yet established an accounting policy on applying (or not) the practical expedient to eligible lease concessions, it can still decide to do so. Neither amendment, however, makes any changes to lessor accounting.

### Effective date

The March 2021 amendment is effective for annual reporting periods beginning on or after 1 April 2021, with earlier application permitted – including in financial statements not yet authorised for issue at 31 March 2021. In practical terms, this means that a lessee that previously applied the practical expedient in the May 2020 amendment is permitted, but not required, to apply the March 2021 amendment immediately when it is issued.

# 修订的准则

## 《国际财务报告准则第16号》租金减让的实务简化处理延期（2020年5月和2021年3月）

### 生效日期



- 2020年5月版修订，起始日在2020年6月1日或以后的年度期间
- 2021年3月版修订，起始日在2021年4月1日或以后的年度期间
- 允许提前采用

### 问题

受疫情扩散影响，许多国家与地区的承租人已获得并将继续获得租金减让。减让的形式多种多样，包括在一段时间内减免租金和延迟支付租金，有些减让也附带后续期间的租金增加。IFRS 16中包含与该等租金减让相关的适用会计处理规定。

IASB于2020年5月发布了对《国际财务报告准则第16号》的修订，此项修订允许承租人（不包括出租人）选择实务简化处理，从而无需评估与疫情相关的租金减让是否属于租赁变更（即‘2020年5月修订’）。承租人可选择采用与不属于租赁变更的租金减让相同的方法对租金减让进行会计处理。多数情况下，采用这项实务简化处理的结果是，租金减让作为一项可变租赁付款额进行会计处理。

2020年5月修订中提出，仅当承租人所享受的租金减让源自疫情的直接影响，且满足以下所有条件时，才可选择采用此项实务简化处理：

1. 租赁付款额减让后的租赁对价几乎等于或低于变动前的租赁对价；
2. 租赁付款额的减少仅会影响于2021年6月30日或之前到期的付款额；以及
3. 租赁的其他条款和条件未发生实质性变化。

2021年3月31日，鉴于疫情持续的情况，IASB又发布了新的修订，将上述第2点中的截止日期从2021年6月30日延期到2022年6月30日（‘2021年3月修订’）。

如果承租人已采用了2020年5月修订中的实务简化处理，根据2021年3月修订，其必须继续一贯将具有类似特征和处于类似情况的所有租赁合同采用实务简化处理。如果承租人未对符合条件的租赁减让采用2020年5月修订中的实务简化处理，则也不得采用2021年3月修订中的实务简化处理。

承租人应在首次执行2021年3月修订生效后的第一个年度期间追溯应用该修订，根据首次执行修订的累积影响数调整年度报告期间的期初留存收益余额。

### 影响

鉴于疫情波及面广，以及许多国家的政府采取了一系列措施让民众保持社交距离，许多承租人获得了租金减让。此次修订适用于已采用2020年5月修订中的实务简化处理的承租人。如果承租人尚未就是否对符合条件的租金减让采用实务简化处理确立会计政策，其仍然可以决定采用简化处理。且两次修订均不适用于出租人的会计处理。

### 生效日期

2021年3月修订自2021年4月1日或以后开始的年度报告期间生效，允许提前采用—包括允许截至2021年3月31日尚未发布的财务报表提前采用。从实务上看，这意味着，如果承租人前期采用了2020年5月修订中的实务简化处理，其可以（而非必须）于2021年3月修订发布之时立即采用。

## Amendments to IFRS 9, IAS 39, IFRS 7, IFRS 4 and IFRS 16 – Interest rate benchmark (IBOR) reform – Phase 2

### Effective date



- Annual periods beginning on or after 1 January 2021
- Early adoption is permitted

### Issue

The IASB has undertaken a two-phase project to consider what, if any, reliefs to give from the effects of IBOR reform. The Phase 1 amendments, issued in September 2019, provided temporary reliefs from applying specific hedge accounting requirements to relationships affected by uncertainties arising as a result of IBOR reform ('the Phase 1 reliefs'). The Phase 2 amendments that were issued on 27 August 2020 address issues that arise from the implementation of the reforms, including the replacement of one benchmark with an alternative one.

### What is the nature of the amendments?

#### Accounting for changes in the basis for determining contractual cash flows as a result of IBOR reform

For instruments to which the amortised cost measurement applies, the amendments require entities, as a practical expedient, to account for a change in the basis for determining the contractual cash flows as a result of IBOR reform by updating the effective interest rate using the guidance in paragraph B5.4.5 of IFRS 9. As a result, no immediate gain or loss is recognised. This practical expedient applies only to such a change and only to the extent it is necessary as a direct consequence of IBOR reform, and the new basis is economically equivalent to the previous basis. Insurers applying the temporary exemption from IFRS 9 are also required to apply the same practical expedient. IFRS 16 was also amended to require lessees to use a similar practical expedient when accounting for lease modifications that change the basis for determining future lease payments as a result of IBOR reform (for example, where lease payments are indexed to an IBOR rate).

#### End date for Phase 1 relief for non contractually specified risk components in hedging relationships

The Phase 2 amendments require an entity to prospectively cease to apply the Phase 1 reliefs to a non contractually specified risk component at the earlier of when changes are made to the non contractually specified risk component, or when the hedging relationship is discontinued. No end date was provided in the Phase 1 amendments for risk components.

## 对《国际财务报告准则第9号》、《国际会计准则第39号》、《国际财务报告准则第7号》、《国际财务报告准则第4号》和《国际财务报告准则第16号》关于利率基准（IBOR）改革第二阶段的修订

### 生效日期



- 起始日在2021年1月1日或以后的年度期间
- 允许提前采用

### 问题

IASB启动专门的项目，研究如何减轻IBOR改革所带来的影响。该项目分为两个阶段，第一阶段的修订已于2019年9月发布，针对IBOR改革导致的不确定性对套期会计产生的影响，该修订制定了有关套期会计的例外规定（‘第一阶段豁免规定’），第二阶段的修订发布于2020年8月27日，说明如何应对基准利率改革（包括以某项替代利率取代基准利率）过程中出现的问题。

### 修订的性质

#### 因IBOR改革导致合同现金流量计算基础发生变动的会计处理

对于以摊余成本计量的金融工具，第二阶段修订提供了一项实务简化处理，因IBOR改革导致合同现金流量计算基础发生变动的，主体应当按照IFRS 9第B5.4.5段更新实际利率进行会计处理。因此，主体不会立即确认利得或损失。此项实务简化处理仅限于该等变动是源自IBOR改革直接导致的必然结果，以及变动后的新基础在经济意义上与旧基础等同。采用IFRS 9临时豁免的保险公司亦应适用这项实务简化处理。IFRS 16也已相应修改，即对于因IBOR改革导致承租人计算未来租赁付款额的基础发生变动的租赁变更（例如，租赁付款额按IBOR利率指数确定），要求承租人使用类似的实务简化处理。

#### 套期关系中非合同明确指明的风险成分适用第一阶段豁免规定的结束日期

第二阶段的修订要求主体在未来对非合同明确指明的风险成分作出修改与套期关系终止日孰早时点，停止对非合同明确指明的风险成分适用第一阶段豁免规定，而第一阶段的修订并未对此作出规定。

## Additional temporary exceptions from applying specific hedge accounting requirements

The Phase 2 amendments provide additional temporary reliefs from applying specific IAS 39 and IFRS 9 hedge accounting requirements to hedging relationships directly affected by IBOR reform:

Changes to designations and hedge documentation	When the Phase 1 reliefs cease to apply, entities are required to amend the hedge documentation to reflect changes that are required by IBOR reform by the end of the reporting period during which the changes are made. Such amendments do not constitute a discontinuation.
Amounts accumulated in the cash flow hedge reserve	When amending the description of a hedged item in the hedge documentation, the amounts accumulated in the cash flow hedge reserve are deemed to be based on the alternative benchmark rate on which the hedged future cash flows are determined.
Retrospective effectiveness test (IAS 39 only)	For the purposes of assessing the retrospective effectiveness of a hedge relationship on a cumulative basis, an entity may, on an individual hedge basis, reset to zero the cumulative fair value changes of the hedged item and hedging instrument when ceasing to apply the retrospective effectiveness assessment relief provided by the Phase 1 amendments.
Groups of items	When amending the hedge relationships for groups of items, hedged items are allocated to sub-groups based on the benchmark rate being hedged, and the benchmark rate for each sub-group is designated as the hedged risk.
Risk components – separately identifiable requirement	An alternative benchmark rate designated as a non-contractually specified risk component, that is not separately identifiable at the date when it is designated, is deemed to have met the requirements at that date if the entity reasonably expects that it will meet the requirements within a period of 24 months from the date of first designation. The 24-month period will apply to each alternative benchmark rate separately. The risk component will, however, be required to be reliably measurable.

## Additional IFRS 7 disclosures related to IBOR reform

The amendments require disclosure of: (i) how the entity is managing the transition to alternative benchmark rates, its progress and the risks arising from the transition; (ii) quantitative information about derivatives and non-derivatives that have yet to transition, disaggregated by significant interest rate benchmark; and (iii) a description of any changes to the risk management strategy as a result of IBOR reform.

### Effective date

These amendments should be applied for annual periods beginning on or after 1 January 2021. Earlier application is permitted.

## 对套期会计具体要求新增临时豁免

对于受IBOR改革直接影响的套期关系，第二阶段的修订还提供了新的临时豁免，即豁免适用IAS 39和IFRS 9的套期会计具体要求。

套期指定及书面文件的变动	停止适用第一阶段豁免规定后，主体应当修改套期书面文件以反映IBOR改革的影响。套期书面的修改必须在该变动的报告期末前做出并且不构成原套期的终止。
现金流量套期储备累计金额	在修改套期书面文件中关于被套期项目的描述时，主体应当基于替代基准利率确定被套期的未来现金流量作为现金流量套期储备累计金额。
IAS 39下有效性的回顾性评价	对于累计变动基础上的套期关系有效性的回顾性评价，当停止应用第一阶段关于有效性回顾性评价的豁免规定时，主体可以基于单项套期关系，将被套期项目和套期工具的公允价值累计变动重设为零。
组合套期	在修改项目组合的套期关系时，主体应基于被套期的基准利率将被套期项目组合划分为若干小组，并将各组中的基准利率指定为被套期风险。
风险成分 — “可单独识别”的要求	被指定为“非合同明确指明的风险成分”的替代基准利率，若在被指定时无法单独识别，但主体合理预期该替代利率将在首次指定日起的24个月内满足要求，则视为于指定当日即满足要求。“24个月”的条件将适用于每项替代基准利率。但是，风险成分必须始终能够可靠计量。

## IFRS 7对IBOR改革的额外披露要求

第二阶段修订要求披露以下事项：（1）主体对于向替代基准利率过渡的管理、进展情况以及相应风险；（2）关于尚未向替代基准利率过渡的衍生工具及非衍生工具的定量信息（按照重要基准利率分解列示）；及（3）对因IBOR改革导致的风险管理策略改变的描述。

### 生效日期

该次修订适用于2021年1月1日或以后开始的年度会计期间，并允许提前采用。

## Amendments to IFRS 3, 'Business combinations', IAS 16, 'Property, plant and equipment', and IAS 37 'Provisions, contingent liabilities and contingent assets'

### Effective date



- Annual periods beginning on or after 1 January 2022
- Early adoption is permitted

### Issue

#### IAS 16, 'Property, plant and equipment (PPE) – proceeds before intended use'

IAS 16 requires that the cost of an asset includes any costs attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management. One of those costs is testing whether the asset is functioning properly.

The amendment to IAS 16 prohibits an entity from deducting from the cost of an item of PP&E any proceeds received from selling items produced while the entity is preparing the asset for its intended use (for example, the proceeds from selling samples produced when testing a machine to see if it is functioning properly). The proceeds from selling such samples, together with the costs of producing them, are now recognised in profit or loss. An entity will use IAS 2, 'Inventories', to measure the cost of those items. Cost will not include depreciation of the asset being tested because it is not ready for its intended use.

The amendment also clarifies that an entity is 'testing whether the asset is functioning properly' when it assesses the technical and physical performance of the asset. The financial performance of the asset is not relevant to this assessment. An asset might therefore be capable of operating as intended by management and subject to depreciation before it has achieved the level of operating performance expected by management.

The amendment requires entities to separately disclose the amounts of proceeds and costs relating to items produced that are not an output of the entity's ordinary activities. An entity should also disclose the line item in the statement of comprehensive income where the proceeds are included.

This amendment could have a significant impact on entities where items are produced and sold as part of bringing an item of PP&E to the location and condition necessary for its intended use, and where management has previously considered an asset's operating performance in its assessment of whether the asset is ready for use (for example, in the mining industry). Management might need to introduce processes to track the cost of items sold and to account for an asset as ready for its intended use earlier than before.

#### IAS 37, 'Provisions, contingent liabilities and contingent assets - Onerous contracts – cost of fulfilling a contract'

IAS 37 defines an onerous contract as one in which the unavoidable costs of meeting the entity's obligations exceed the economic benefits to be received under that contract. Unavoidable costs are the lower of the net cost of exiting the contract and the costs to fulfil the contract. The amendment clarifies the meaning of 'costs to fulfil a contract'.

The amendment explains that the direct cost of fulfilling a contract comprises:

- the incremental costs of fulfilling that contract (for example, direct labour and materials); and
- an allocation of other costs that relate directly to fulfilling contracts (for example, an allocation of the depreciation charge for an item of PP&E used to fulfil the contract).

## 对《国际财务报告准则第3号—业务合并》、《国际会计准则第16号—不动产、厂场及设备》及《国际会计准则第37号—准备、或有负债和或有资产》的修订

### 生效日期



- 起始日在2022年1月1日或以后的年度期间
- 允许提前采用

### 《国际会计准则第16号》（IAS 16）：“不动产、厂场及设备 — 达到预期可使用状态前的销售收入”

IAS 16规定，资产的成本是指将资产运抵指定地点并使其达到管理层预期可使用状态而发生的可归属成本。其中包括为测试资产是否正常运转而发生的成本。

对IAS 16的修订规定，在不动产、厂场及设备达到预期可使用状态前，主体不得将销售该等在建资产生产的产品所取得的收入冲减资产成本（例如，销售在测试设备是否正常运转过程中生产的样品所取得的收入）。采用修订建议后，主体将在损益中确认这些样品的销售收入及其生产成本。主体应采用《国际会计准则第2号—存货》计量这些样品的成本。由于受测试资产尚未达到预期可使用状态，其折旧不应纳入成本。

该修订还作出澄清，主体评估资产的技术及物理表现时，是在“测试资产是否正常运转”。评估不涉及资产的财务表现。因此，在达到管理层预期的经营表现之前，资产可能已经达到管理层预期的可使用状态并须开始计提折旧。

该修订规定，主体应单独披露与非正常经营活动产出的商品相关的收入和成本金额。主体还应披露该等收入在综合收益表中的报表项目。

如果主体在将资产运抵指定地点并使其达到预期可使用状态的过程中必须生产或销售商品，以及管理层此前在评估资产是否达到预期可使用状态时已考虑了资产的经营表现，那么该修订会对主体产生重大影响（例如，采矿业）。管理层可能需要引入相关流程，以跟踪已售出商品的成本并对提前达到预期可使用状态的资产进行会计处理。

### 《国际会计准则第37号》（IAS 37）：“准备、或有负债和或有资产—亏损合同—履约成本”

IAS 37中亏损合同的定义为，主体为履行合同义务不可避免会发生的成本超过按照合同预期将获得的经济利益的合同。不可避免会发生的成本为终止该合同的净成本与履行该合同的成本两者中的孰低者。该修订澄清了“履约成本”的含义。

该修订规定，履行合同的直接成本包括：

- 履行合同的增量成本（例如，直接人工、直接材料）；
- 以及与履行合同直接相关的其他成本的分摊（例如，被用于履行合同的不动产、厂场及设备的折旧费用的分摊）。



The amendment also clarifies that, before a separate provision for an onerous contract is established, an entity recognises any impairment loss that has occurred on assets used in fulfilling the contract, rather than on assets dedicated to that contract.

The amendment could result in the recognition of more onerous contract provisions, because previously some entities only included incremental costs in the costs to fulfil a contract.

**IFRS 3, ‘Business combinations - Reference to the Conceptual Framework’**

The Board has updated IFRS 3, ‘Business combinations’, to refer to the 2018 Conceptual Framework for Financial Reporting, in order to determine what constitutes an asset or a liability in a business combination. Prior to the amendment, IFRS 3 referred to the 2001 Conceptual Framework for Financial Reporting.

In addition, the Board added a new exception in IFRS 3 for liabilities and contingent liabilities. The exception specifies that, for some types of liabilities and contingent liabilities, an entity applying IFRS 3 should instead refer to IAS 37, ‘Provisions, Contingent Liabilities and Contingent Assets’, or IFRIC 21, ‘Levies’, rather than the 2018 Conceptual Framework. Without this new exception, an entity would have recognised some liabilities in a business combination that it would not recognise under IAS 37. Therefore, immediately after the acquisition, the entity would have had to derecognise such liabilities and recognise a gain that did not depict an economic gain.

The Board has also clarified that the acquirer should not recognise contingent assets, as defined in IAS 37, at the acquisition date.

**Effective date**

All of the amendments are effective 1 January 2022. Earlier application is permitted. The transitional provisions are as follows:

<b>Amendment</b>	<b>Transitional provisions</b>
<b>IAS 16, ‘Property, plant and equipment’</b>	Applied retrospectively, but only to items of PP&E that are brought to the location and condition necessary for them to be capable of operating in the manner intended by management on or after the beginning of the earliest period presented in the financial statements in which the entity first applies the amendments. The entity should 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 the beginning of that earliest period presented.
<b>IAS 37, ‘Provisions, contingent liabilities and contingent assets’</b>	An entity should apply those amendments to contracts for which it has not yet fulfilled all of its obligations at the beginning of the annual reporting period in which it first applies the amendments (the date of initial application). The entity should not restate comparative information. The entity should recognise the cumulative effect of initially applying the amendments as an adjustment to the opening balance of retained earnings or other component of equity at the date of initial application.
<b>IFRS 3, ‘Business combinations’</b>	Applies to business combinations for which the acquisition date is on or after the beginning of the first annual reporting period beginning on or after 1 January 2022.

该修订同时澄清，在为亏损合同计提单独准备之前，主体应确认履行合同时使用的资产所发生的减值损失，而不是只对专用于该合同的资产发生的减值损失进行确认。

主体可能会因此确认更多的亏损合同准备，因为在这之前某些主体的履约成本仅包括增量成本。

### 《国际财务报告准则第3号》（IFRS 3）：“业务合并—对《概念框架》的索引”

理事会已更新《国际财务报告准则第3号—业务合并》，更新后的准则引用了《财务报告概念框架（2018）》，旨在确定业务合并中资产或负债的构成。此前，IFRS 3引用的是《财务报告概念框架（2001）》。

此外，理事会针对IFRS 3中的负债和或有负债新增了一项例外规定。该规定指出，对于某些类型的负债和或有负债，采用IFRS 3的主体应引用《国际会计准则第37号—准备、或有负债和或有资产》或《国际财务报告解释公告第21号：税费》，而不再引用《财务报告概念框架（2018）》。如果未作出此项例外规定，主体就会在业务合并中确认某些负债，而根据IAS 37，主体不需要确认这些负债。因此，购买后，主体必须立即终止确认该等负债，同时确认一项未反映经济实质的利得。

理事会还澄清，购买方不得于购买日确认IAS 37中定义的或有资产。

### 生效日期

上述修订均于2022年1月1日生效，并允许提前采用。过渡性规定如下：

修订	过渡性规定
《国际会计准则第16号—不动产、厂场及设备》	主体应对该修订采用追溯调整法，但只针对于主体首次采用该修订的财务报表中列报的最早日期或之后开始的期间被运抵指定地点并达到能够按照管理层预定的方式进行运转的不动产、厂场及设备。主体应将首次采用该修订的累积影响确认为对最早列报期间期初留存收益（或如适用，权益的其他组成部分）余额的调整。
《国际会计准则第37号—准备、或有负债和或有资产》	主体应在首次采用该等修订（首次采用日）的年度报告期间，对期初尚未完全履行其义务的合同采用该等修订。主体不可重述比较信息。主体应将首次采用该修订的累积影响确认为对首次采用日留存收益或权益的其他组成部分期初余额的调整。
《国际财务报告准则第3号—业务合并》	在2022年1月1日或以后开始的首个年度报告期间内，主体应对购买日处于该期间的开始日或以后的业务合并采用该等修订。

## Annual Improvements 2018-2020

### Effective date



- Annual periods beginning on or after 1 January 2022
- Early adoption is permitted

### Issue

#### **Fees included in the 10% test for derecognition of financial liabilities**

The amendment to IFRS 9 addresses which fees should be included in the 10% test for derecognition of financial liabilities. Costs or fees could be paid to either third parties or the lender. Under the amendment, costs or fees paid to third parties will not be included in the 10% test.

#### **Illustrative examples accompanying IFRS 16, 'Leases'**

The Board has amended Illustrative Example 13 that accompanies IFRS 16 to remove the illustration of payments from the lessor relating to leasehold improvements. The reason for the amendment is to remove any potential confusion about the treatment of lease incentives.

#### **Subsidiary as a first-time adopter**

IFRS 1 allows an exemption if a subsidiary adopts IFRS at a later date than its parent. The subsidiary can measure its assets and liabilities at the carrying amounts that would be included in its parent's consolidated financial statements, based on the parent's date of transition to IFRS, if no adjustments were made for consolidation procedures and for the effects of the business combination in which the parent acquired the subsidiary.

The Board has amended IFRS 1 to allow entities that have taken this IFRS 1 exemption to also measure cumulative translation differences using the amounts reported by the parent, based on the parent's date of transition to IFRS. The amendment to IFRS 1 extends the above exemption to cumulative translation differences, in order to reduce costs for first-time adopters. This amendment will also apply to associates and joint ventures that have taken the same IFRS 1 exemption.

#### **Taxation in fair value measurements**

The Board has removed the requirement for entities to exclude cash flows for taxation when measuring fair value under IAS 41, 'Agriculture'. This amendment is intended to align with the requirement in the standard to discount cash flows on a post-tax basis.

### 生效日期



- 起始日在2022年1月1日或以后的年度期间
- 允许提前采用

### 问题

#### 终止确认金融负债的“10%”测试中的费用

针对IFRS 9作出的修订明确规定了终止确认金融负债的“10%”测试中应包含的费用。主体可能会向第三方或出借人支付费用。根据该修订，“10%”测试不包含主体支付给第三方的费用。

#### 《国际财务报告准则第16号—租赁》（IFRS 16）后附的示例

理事会已对IFRS 16后附的示例13作出修订，删除了出租人支付的与租赁资产改良相关的款项的示例。作出该修订的原因在于，消除任何可能对租赁激励措施会计处理的混淆。

#### 首次采用国际财务报告准则的子公司

IFRS 1针对子公司采用国际财务报告准则的时间晚于其母公司的情况提供了豁免。子公司能够基于母公司过渡至国际财务报告准则的日期，按照其纳入母公司合并财务报表中的账面价值计量其资产和负债，前提是不考虑在合并程序以及母公司购买子公司的业务合并过程中作出的任何调整。

理事会已对IFRS 1作出修订，规定采用此IFRS 1豁免的主体还可基于母公司过渡至国际财务报告准则的日期，以母公司列报的金额计量累积折算差额。对IFRS 1的修订将上述豁免扩大至累计折算差额，目的是降低首次采用国际财务报告准则的主体的转换成本。该修订同时适用于采用相同IFRS 1豁免的联营和合营企业。

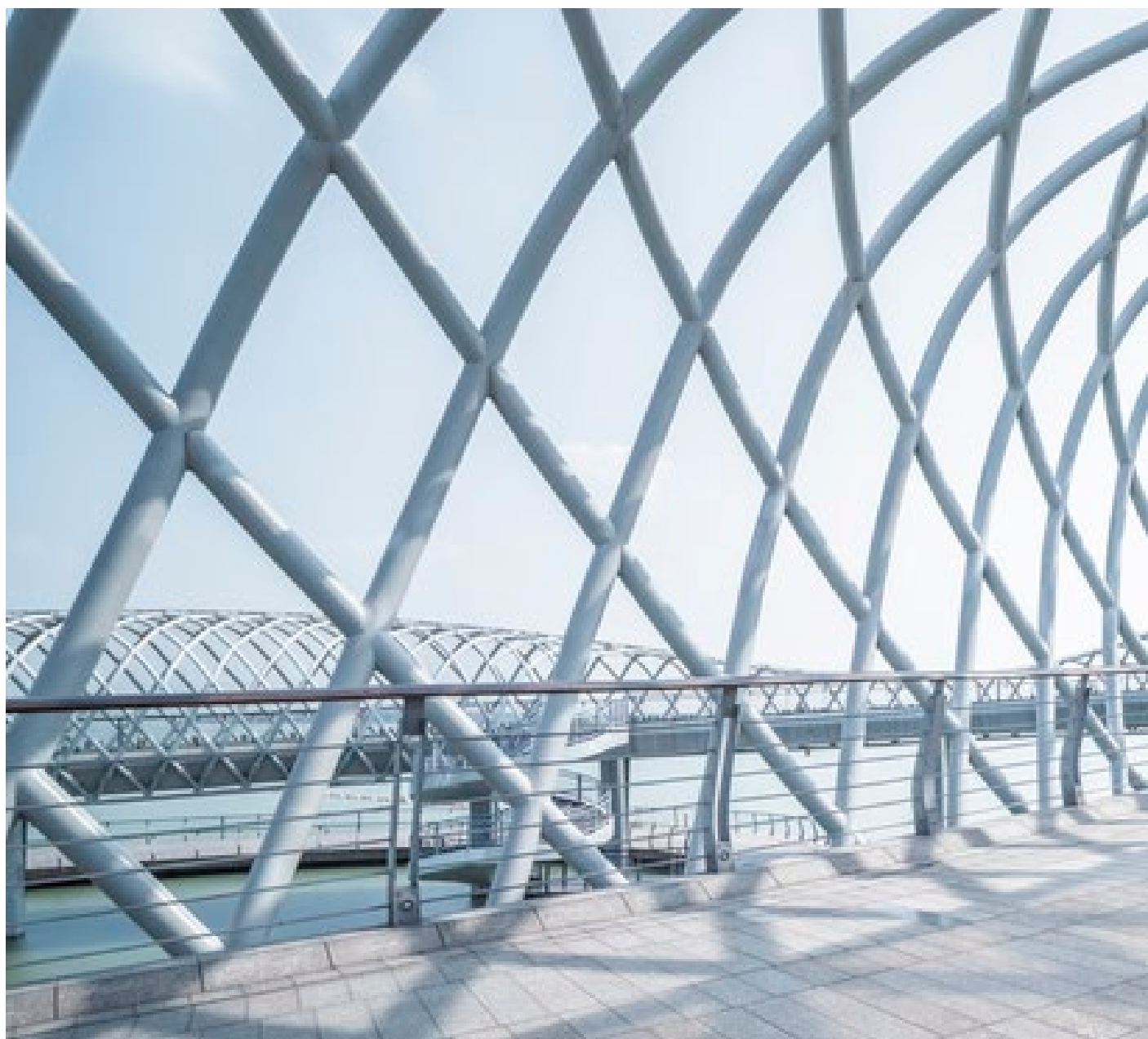
#### 公允价值计量中的税收

根据《国际会计准则第41号—农业》，主体在计量公允价值时，不应包括因税务而发生的现金流量。理事会已取消此规定。该修订旨在与准则中的要求保持一致，即在税后基础上对现金流进行折现。

## Effective date

All of the amendments are effective 1 January 2022. Earlier application is permitted. The transitional provisions are as follows:

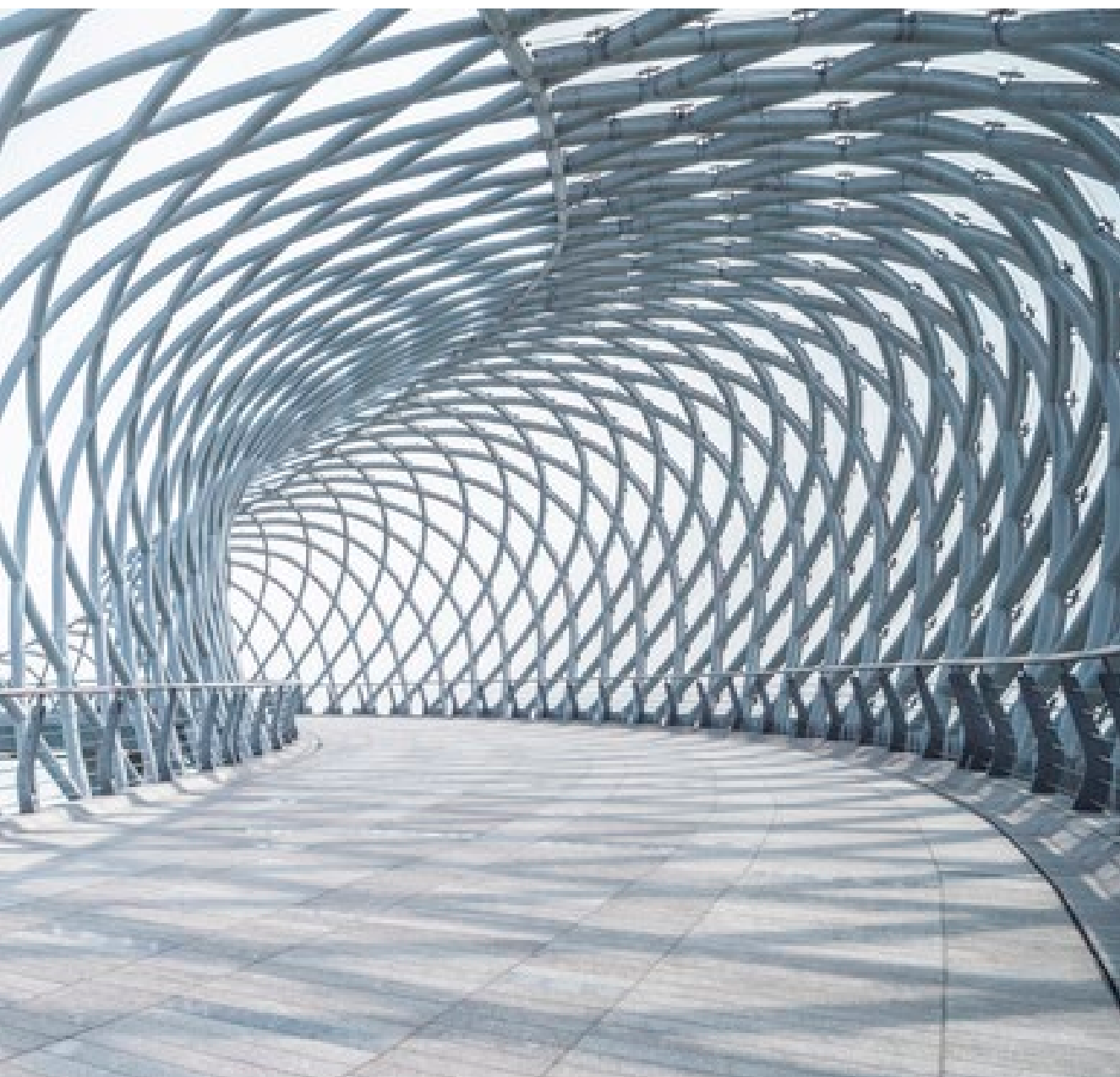
Amendment	Transitional provisions
<b>IFRS 1, 'First time adoption of IFRS'</b>	No specific transitional provisions.
<b>IFRS 9, Financial instruments'</b>	Applies to financial liabilities that are modified or exchanged on or after the beginning of the annual reporting period in which the entity first applies the amendment.
<b>IFRS 16, 'Leases'</b>	No specific transitional provisions.
<b>IAS 41, 'Agriculture'</b>	Applies to fair value measurements on or after the beginning of the first annual reporting period beginning on or after 1 January 2022.



## 生效日期

上述修订均于2022年1月1日生效，并允许提前采用。过渡性规定如下：

修订	过渡性规定
《国际财务报告准则第1号—首次采用国际财务报告准则》	无具体的过渡性规定。
《国际财务报告准则第9号—金融工具》	主体应在首次采用该等修订的年度报告期间，对期初或之后发生变更的金融负债采用该等修订。
《国际财务报告准则第16号—租赁》	无具体的过渡性规定。
《国际会计准则第41号—农业》	在2022年1月1日或以后开始的首个年度报告期间内，主体应对公允价值计量采用该等修订。



## Amendments to IAS 1, 'Presentation of financial statements' – Classification of liabilities as current or non-current

### Effective date



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

### 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. A liability is classified as current if a condition is breached at or before the reporting date and a waiver is obtained after the reporting date. A liability would also be classified as current if the entity would hypothetically not comply with any condition if that condition was tested at the reporting period date. A loan is classified as non-current if a covenant is breached after the reporting date but the entity was in compliance with the covenant at the reporting date.
- '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. The amendment might also impact entities that have covenant testing dates that do not coincide with the reporting date. All entities should reconsider their existing classification in the light of the amendment and determine whether any changes are required.

### Effective date

These amendments should be applied for annual periods beginning on or after 1 January 2023, retrospectively in accordance to IAS 8. Earlier application is permitted. If an entity applies those amendments for an earlier period, it should disclose that fact.

## 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

### 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

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。
- 仅当主体在报告日符合所有相关条件时，才存在延期清偿负债的权利。如果主体在报告日当日或之前违反了某项条件，并在报告日之后才获得了债务的豁免，负债应当划分为流动负债。如果假设主体曾在报告日对任何条件进行测试，且测试结果是主体不符合该条件，则负债也应当分类为流动负债。如果主体在报告日之后违反了还款契约，但在报告日仍是符合的，则负债应当划分为非流动负债。
- “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，特别是对于之前在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。此外，该次修订也可能对还款契约测试日期与报告日不同的主体产生影响。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

该次修订适用于2023年1月1日或以后开始的年度会计期间，并根据IAS 8进行追溯调整。该修订允许提前采用。如果主体于更早的期间适用这些修订，应当披露此事实。



## 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.

## 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。

# New standards

## Insurance contracts – IFRS 17, as amended in June 2020

### 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.

### Impact

#### Scope

IFRS 17, as amended in June 2020, 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.

# 新准则

## 保险合同 - 《国际财务报告准则第17号》（2020年6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。

### 影响

#### 适用范围

IFRS 17（2020年6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、风险调整和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化的保费分配法，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。

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.

## 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 June 2020 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.

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。

## 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。为制定准则实施路线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(2020年6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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