



**ព្រះរាជាណាចក្រកម្ពុជា**  
**ជាតិ សាសនា ព្រះមហាក្សត្រ**

**ក្រសួងសេដ្ឋកិច្ច និង ហិរញ្ញវត្ថុ**

**ក្រុមប្រឹក្សាជាតិគណនេយ្យ**

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**សេចក្តីជូនដំណឹង**

**ស្តីពី**

**ការអនុវត្តគណនេយ្យសម្រាប់ការខាតបង់ឥណទានរំពឹងទុក**

**ចេញផ្សាយដោយក្រុមប្រឹក្សាជាតិគណនេយ្យអន្តរជាតិ**

ក្រុមប្រឹក្សាជាតិគណនេយ្យនៃក្រសួងសេដ្ឋកិច្ច និងហិរញ្ញវត្ថុ សូមជម្រាបជូនដំណឹងដល់គ្រប់សហគ្រាស អង្គការមិនស្វែងរកប្រាក់ចំណេញ គណនេយ្យករ សវនករ និងសាធារណជនទូទៅ ឱ្យបានជ្រាបថា៖ នាពេល កន្លងទៅថ្មីៗនេះ ក្រុមប្រឹក្សាស្តង់ដាគណនេយ្យអន្តរជាតិ (International Accounting Standards Board) ដែលជាស្ថាប័នឯករាជ្យក្នុងការអភិវឌ្ឍ និងអនុម័តលើស្តង់ដារបាយការណ៍ហិរញ្ញវត្ថុអន្តរជាតិ បានចេញផ្សាយ អត្ថបទផ្សព្វផ្សាយពាក់ព័ន្ធនឹងការអនុវត្តគណនេយ្យសម្រាប់ការខាតបង់ឥណទានរំពឹងទុក (ដូចមានភ្ជាប់ជាឧបសម្ព័ន្ធ) ដែលបានកំណត់ក្នុងស្តង់ដារបាយការណ៍ទាក់ទងនឹងហិរញ្ញវត្ថុអន្តរជាតិ ឧបករណ៍ហិរញ្ញវត្ថុ (IFRS 9) ក្នុងកំឡុងពេលនៃការរីករាលដាលជំងឺកូវីដ១៩ (Covid-19) នេះ។

អាស្រ័យហេតុនេះ សូមសហគ្រាស អង្គការមិនស្វែងរកប្រាក់ចំណេញ គណនេយ្យករ សវនករ និងសាធារណជនទូទៅ ដែលមានតម្រូវការប្រើស្តង់ដារបាយការណ៍ហិរញ្ញវត្ថុអន្តរជាតិនេះ ជ្រាបជាព័ត៌មាន។

ថ្ងៃចន្ទ ១៤ ខែ មេសា ឆ្នាំ កុរ ឯកស័ក ព.ស ២៥៦៣  
រាជធានីភ្នំពេញ, ថ្ងៃទី ១៦ ខែ មេសា ឆ្នាំ ២០២០

**ក្រុមប្រឹក្សាជាតិគណនេយ្យ**

27 March 2020

## IFRS 9 and covid-19

### **Accounting for expected credit losses applying IFRS 9 *Financial Instruments* in the light of current uncertainty resulting from the covid-19 pandemic.**

*This document is intended to support the consistent application of requirements in IFRS<sup>®</sup> Standards.*

IFRS 9 sets out a framework for determining the amount of expected credit losses (ECL) that should be recognised. It requires that lifetime ECLs be recognised when there is a significant increase in credit risk (SICR) on a financial instrument. However, it does not set bright lines or a mechanistic approach to determining when lifetime losses are required to be recognised. Nor does it dictate the exact basis on which entities should determine forward-looking scenarios to consider when estimating ECLs.

IFRS 9 requires the application of judgement and both requires and allows entities to adjust their approach to determining ECLs in different circumstances. A number of assumptions and linkages underlying the way ECLs have been implemented to date may no longer hold in the current environment. Entities should not continue to apply their existing ECL methodology mechanically. For example, the extension of payment holidays to all borrowers in particular classes of financial instruments should not automatically result in all those instruments being considered to have suffered an SICR.

To assess SICR IFRS 9 requires that entities assess changes in the risk of a default occurring over the *expected life* of a financial instrument. Both the assessment of SICRs and the measurement of ECLs are required to be based on reasonable and supportable information that is available to an entity without undue cost or effort.

Entities are required to develop estimates based on the best available information about past events, current conditions and forecasts of economic conditions. In assessing forecast conditions, consideration should be given both to the effects of covid-19 and the significant government support measures being undertaken.



It is likely to be difficult at this time to incorporate the specific effects of covid-19 and government support measures on a reasonable and supportable basis. However, changes in economic conditions should be reflected in macroeconomic scenarios applied by entities and in their weightings. If the effects of covid-19 cannot be reflected in models, post-model overlays or adjustments will need to be considered. The environment is subject to rapid change and updated facts and circumstances should continue to be monitored as new information becomes available.

Although current circumstances are difficult and create high levels of uncertainty, if ECL estimates are based on reasonable and supportable information and IFRS 9 is not applied mechanistically, useful information can be provided about ECLs. Indeed, in the current stressed environment, IFRS 9 and the associated disclosures can provide much needed transparency to users of financial statements.

We have been closely engaged with many prudential and securities regulators and others regarding the application of IFRS 9 in the context of the covid-19 pandemic. Several prudential and securities regulators have published guidance commenting on the application of IFRS 9 in the current environment (including the European Banking Authority, the European Central Bank, the European Securities and Market Authority, the Prudential Regulation Authority and the Malaysian Accounting Standards Board). We encourage entities whose regulators have issued guidance to consider that guidance.

