

Highlights:

- Unterstützung spezifischer Ansätze in Abhängigkeit von der Verschlechterung der Kreditqualität und der Signifikanz eines finanziellen Vermögenswertes
- Separate Workbench für die Anforderungen wahrscheinlichkeitsgewichteter Ansätze und individueller, recovery-basierte Ansätze
- Rückverfolgbare Risikovorsorge auf Einzelgeschäftsebene mit Kalkulationsdetails und zugrunde liegenden Daten
- Berücksichtigung von Szenarien
- Simulation vor dem finalen Buchungsprozess

Die Risikovorsorge ist in allen GAAPs ein wichtiges Thema.

Dennoch beantwortet jedes GAAP die folgenden Fragen auf unterschiedliche Weise:

- Zu welchem Zeitpunkt sollte das Kreditausfallrisiko in der Bilanz und Gewinn- und Verlustrechnung berücksichtigt werden?
- Wie viel Vorsorge sollte in Betracht gezogen werden?

FlexFinance stellt die folgenden Komponenten als Instrumente zur Konfiguration, Simulation und Berücksichtigung der Risikovorsorge im Jahresabschluss zur Verfügung:

- [Collective Impairment Workbench](#)
- [Customer Impairment Workbench](#)
- [Sicherheiten](#)

Für die GAAP-spezifische Verwendung lesen Sie bitte die entsprechenden Abschnitte. Für IFRS 9 verweisen wir auf [IFRS 9 Blueprint Impairment](#).

Die Ergebnisse des Risikovorsorgeprozesses in FlexFinance sind

- Soll/Haben-Buchungen und
- Data-Marts

Diese Data-Marts unterstützen z. B. Detailanalysen:

Standard Reports IFRS 9 - stages (gross basis presentation)

free text search

IFRS 7 / Movements in allowances for credit losses, provisions / Transfers between impairment stages (gross basis presentation)

Executed on: 1/10/19 7:25:59 AM

Parameters

Transfers between impairment stages (gross basis presentation)

		Gross carrying amount / nominal amount					
		Transfers between Stage 1 and Stage 2		Transfers between Stage 2 and Stage 3		Transfers between Stage 1 and Stage 3	
		To Stage 2 from Stage 1	To Stage 1 from Stage 2	To Stage 3 from Stage 2	To Stage 2 from Stage 3	To Stage 3 from Stage 1	To Stage 1 from Stage 3
		010	020	030	040	050	060
Debt securities							
	010	0.00	0.00	0.00	0.00	-680,400.00	0.00
Central banks	020	0.00	0.00	0.00	0.00	0.00	0.00
General governments	030	0.00	0.00	0.00	0.00	0.00	0.00
Credit institutions	040	0.00	0.00	0.00	0.00	0.00	0.00
Other financial corporations	050	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial corporations	060	0.00	0.00	0.00	0.00	0.00	0.00
Loans and advances							
	070	-16,541.34	-88,366.70	-31,308.21	-232,298.84	0.00	-45,750.28
Central banks	080	0.00	0.00	0.00	0.00	0.00	0.00
General governments	090	0.00	0.00	0.00	0.00	0.00	0.00
Credit institutions	100	0.00	-5,750.28	0.00	0.00	0.00	-5,750.28
Other financial corporations	110	0.00	0.00	0.00	0.00	0.00	0.00
Non-financial corporations	120	0.00	0.00	0.00	0.00	0.00	0.00
Households	130	-16,541.34	-82,616.42	-31,308.21	-232,298.84	0.00	-40,000.00
Total debt instruments	140	-16,541.34	-88,366.70	-31,308.21	-232,298.84	680,400.00	-45,750.28
Commitments and financial guarantees given	150	0.00	0.00	0.00	0.00	0.00	0.00

Abbildung

Rectangular Snip

© FERNBACH Financial Software

Abbildung: Transfers zwischen den Impairment-Phasen (Bruttobasisdarstellung)

Report: Movement in allowances for credit losses, provisions / Movements in allowances and provisions for credit losses

Reporting period: 1/1/2020 to 12/31/2020

1. Provisions

Movements in allowances and provisions for credit losses

		Balance beginning	Increases due to impairment and provisions	Decreases due to reversals	Changes due to changes in credit risk rating	Changes due to reclassifications without designation change	Changes due to updates in the credit-risk methodology for evaluation and	Decreases to allowance account due to write offs	Other adjustments	Ending balance	Increases of previously written off amounts recorded directly in the statement of profit or loss	Decreases written off directly in the statement of profit or loss
Allowances for financial assets without increase in credit risk since initial recognition (Stage 1)												
	Debt securities	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	15,000.00	0.00	24,688,739.59	27,141,251.15	0.00
		General basis	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		General provisions	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		Other provisions	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		Other financial instruments	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
	Loans and advances	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	15,000.00	0.00	24,688,739.59	27,141,251.15	0.00
		General basis	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		General provisions	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		Other provisions	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
		Other financial instruments	341	17,748,833.72	1,143,314.41	2,000.00	26,133,012.46	0.00	0.00	24,688,739.59	27,141,251.15	0.00
Allowances for debt instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)												
	Debt securities	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
	Loans and advances	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	199	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
Of which: non-performing												
Provisions for credit-impaired debt instruments (Stage 3)												
	Debt securities	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
	Loans and advances	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
Total allowance for debt instruments												
Provisions for credit-impaired debt instruments (Stage 3)												
	Debt securities	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
	Loans and advances	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
Total provisions on credit-impaired and financial guarantees given												
Provisions for credit-impaired debt instruments (Stage 3)												
	Debt securities	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
	Loans and advances	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	0.00	1,017,765.00	0.00	0.00
		General basis	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		General provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other provisions	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00
		Other financial instruments	341	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00	1,017,765.00	0.00	0.00

Abbildung: Entwicklung der Wertberichtigungen und Rückstellungen für Kreditrisiken