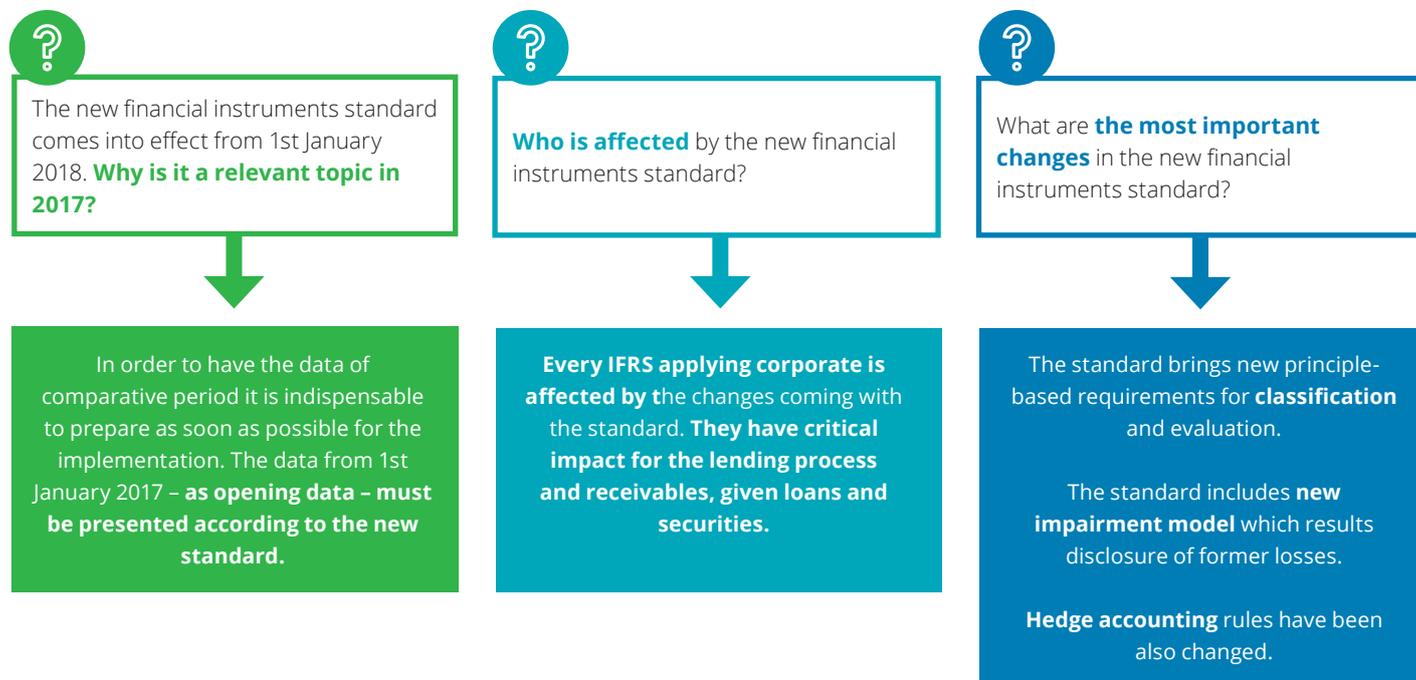


The scope of the new financial instruments standard and its relevant effects - IFRS 9



Comparing impairment methodology in „new and old” financial instruments standards - IFRS 9 and IAS 39

	IAS 39	IFRS 9	
At initial recognition	✗	12-month expected credit loss	Stage 1
Significant increase in credit risk	✗	Lifetime expected credit loss	Stage 2
Non-performing	Lifetime expected credit loss	Lifetime expected credit loss	Stage 3

Contact

Zsuzsanna Szépfalvi

Partner, Audit
 zszepfalvi@deloitteCE.com
 +36 (20) 931 1338
 +36 (1) 428 6870

Gábor Molnár

Partner, Audit Advisory
 gmolnar@deloittece.com
 +36 (20) 582-2505
 + 36 (1) 428 6450

Dr. Attila Hruby

Director, Audit
 ahruby@deloittece.com
 +36 (20) 582 – 2636
 +36 (1) 428 – 6432

Róbert Winkler

Manager, Audit Advisory
 rowinkler@deloittece.com
 + 36 (70) 373 1596
 + 36 (1) 428 6796

Mónika Jenei

Manager, Audit Advisory
 mjenei@deloittece.com
 + 36 (20) 405 9031
 + 36 (1) 428 6390

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee (“DTTL”), its network of member firms, and their related entities. DTTL and each of its member firms are legally separate and independent entities. DTTL (also referred to as “Deloitte Global”) does not provide services to clients. Please see www.deloitte.com/about to learn more about our global network of member firms.

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see www.deloitte.hu/about for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms. Deloitte provides audit, tax, consulting, financial advisory, enterprise risk and legal services to public and private clients spanning multiple industries (legal services are provided to clients by our correspondent law firm Deloitte Legal Erdős and Partners Law Firm). With a globally connected network of member firms in more than 150 countries, Deloitte brings world-class capabilities and high-quality service to clients, delivering the insights they need to address their most complex business challenges. Deloitte’s approximately 244,000 professionals are committed to becoming the standard of excellence.