

## Highlights:

- For lessors: application of different valuation and financial accounting rules for operating and finance lease
- For lessors: calculation of interest rate implicit in the lease
- For lessors: calculation of probability weighted expected credit losses for operating lease and finance lease based on the [IFRS 9 Impairment Blueprint](#).
- For lessees: calculation of the right-of-use
- For lessors and lessees: the accounting logic is part of the pre-built solution

The blueprint for leasing differentiates between lessors and lessees.

For lessees, the focus is on IFRS 16.

For lessors, IFRS 9 is also relevant for the calculation of probability weighted expected credit losses.

Functional processing is based on the following process chain:

