

Challenges in financial accounting of a lessor related to operating lease are linked to the calculation of the "Probability weighted expected credit losses (ECL)".

For this purpose, the lessor needs to deliver for each individual operating lease the related receivable to the solution.

In comparison to a finance lease, there is in the solution for the operating lease

- no need to treat it in the solution similar to a loan contract
- no need to calculate the Interest rate implicit in the lease
- no need to apply complex calculations for the disclosure of expected credit losses. Here simplified methods can be defined in the [IFRS 9 Impairment Blueprint](#). For example the [Loss Rate Approach](#) can be applied.