



3. A 5000 [2011]70  
[2011]70

A 2 A 5000

A 5000 2

1. ( 2012 92 ) "

2. ( [2008]100 )

3. ( [2012]1 )  
( )

A

A [2010]121 2

A 5000 A

[2010]121

0.5 2

A

A 5000

5000

010

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4

4-3 - 8-9

0

10

3

10

3

-10

-3

10

3

6

9

4

20X2 3 1 2 500 × 1%

20X2 1 =4 100 500

20X2 1 20X2 4 20X2 0 3

行次	准予当年税前扣除的贷款损失准备金额	纳税调整金额	行次	账载金额				税收金额			
				上年末贷	本年末贷	上年末未提取贷款损失准备	本年末未提取贷款损失准备	按本年未提取贷款损失准备计提	截至上年末计提		
1	1011	11	1	100	500	3	4	100	500	5	
2			2	100	500			100	500	5	
一、金融企业 (2+3)				100	500	3	4	100	500	5	
(一) 贷款损失准备金				100	500			100	500	5	

20X3

20X3 900 × 1%

? =?

A105120 11 4-3

- 8-9

\*1%

20X2

0 1 20X3 1+1=2

20X3 900 × 1%

2 =7

10 7 3

20X4 900 1000

2

20X4

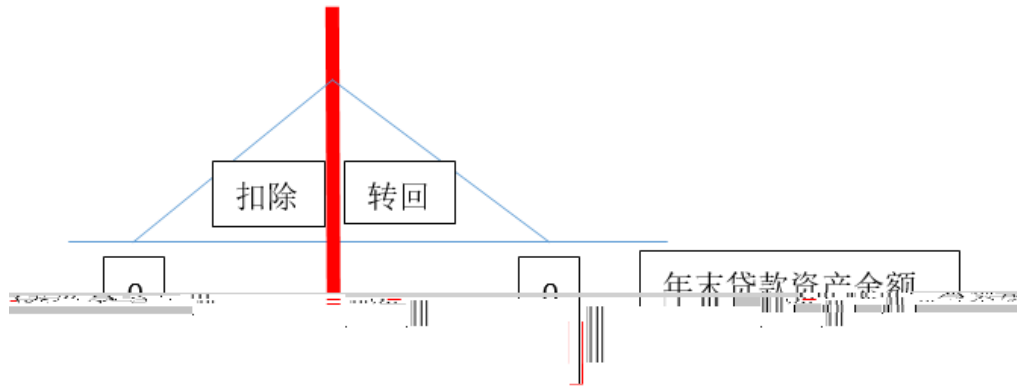
20X4 1000 × 1%

1+1+7=0 =1

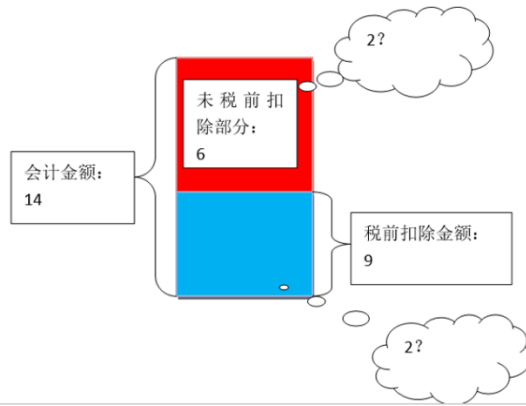
A105120 11

4-3 - 8-9

行次	准予当年税前扣除的贷款损失准备金额	纳税调整金额	行次	账载金额				税收金额			
				上年末贷	本年末贷	上年末未提取贷款损失准备	本年末未提取贷款损失准备	按本年未提取贷款损失准备计提	截至上年末计提		
9	1011	11	1	900	1000	14	12	900	1000	10	
2			2	900	1000			900	1000	10	
一、金融企业 (2+3)				900	1000	14	12	900	1000	10	
(一) 贷款损失准备金				900	1000			900	1000	10	



3		-2		1	1
20X5	"			"	
20X4		1000*1%=10	20X4		
-2			0		
		2			20X3



1.	20X4	2	20X5	"	2
2.	"	9			2
	20X5	2	20X4	0	
	"			"	7 9-2

" "

1.

2.

× 1%

3.

=

\*

/

010-57961169



B B C 100% B B C

48

2015

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2015 41

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707

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2016 12

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2017

2017 3-2

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A

2020

1

1

2022

A

12 31

B

C

B

C

3%

A

B

B

A

A

C

A

C

A

A

C  
3%

A

B

C

A

B

B

A

---

2016 36

B

B

A

B

A

A

C

A

C

2016

42

OECD

2017



A

C

B

C

C

10 A



2008 1 1

5%

( 512 )  
( 2009 27 )

05.

06.

( 512 )

2016 80

07.

2400 / 200 /

08.

2017 39

4%

2013 103

2013 103

09.

2016 106

1.

2020 8

2.

2020 9

3.

2020 9

4.

2022

2020 18

5. 2017 1 1 2023 12 31  
1%

2017 48

2020 22

6.

2020 27

7. 2020 1 1 2024 12 31  
500

500

2020 31

38

2020

2. 2021 1 1 2030 12 31 15%

60%

2020 23

15%

3. 2020 1 1 2024 12 31

2020 31

4.

2020 31

5.

28

15

;

65

15

25%

;

130

10

25%

2020 45

6.

25%

2020 45

7.

10%

2020 45

1. 2017 1 1 2023 12 31

90%

2017 44

2020 22

2. 2017 1 1 2023 12 31

90%

2017 44

2020 22

3. 2017 1 1 2023 12 31

90%

2017 48

2020 22

?

Q1.

:

Q2.

:

( [2008]151 )

( [2011]70 )

[2012]27 )  
[2011]100 )

(  
(

"

Q3.

:

:

)( [2011]70 )

Q4.

:

( [2008]151 )



1.

2005 9

"

"

"

"

2.

2018 164

"

3

3

3.

"

2008 723

"

4.

"

"

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2018 164

"

2005 9

2021 12 31

12

×

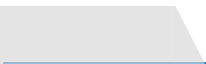
2022 1 1

"

5.

12

12





















· <http://www.zhcpa.cn/>

