



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

A 2 A 5000

A 5000  
2

1. ( 2012 92 ) "

2. ( [2008]100 )

3. ( [2012]1 )  
) (

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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                    4  
                          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	账载金额				税收金额			
			上年末	本年末	上年末	本年末	上年末	本年末	按本年未准予提取贷款损失准备金的贷款余额与准予提取的准备金比例	截至上年末的余额
1	1011	11	1	2	3	4	100	500	5	
2			100	500			100	500	5	
一、金融企业(2+3)			100	500			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

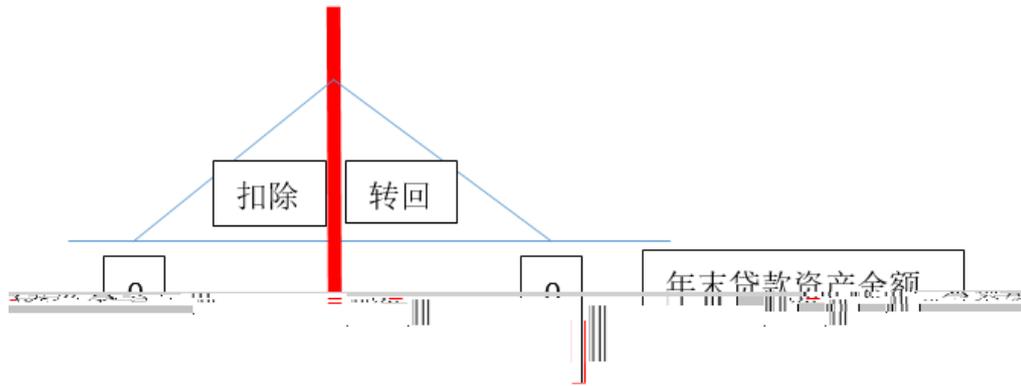
20X4 1000 × 1%

1+1+7=0 =1

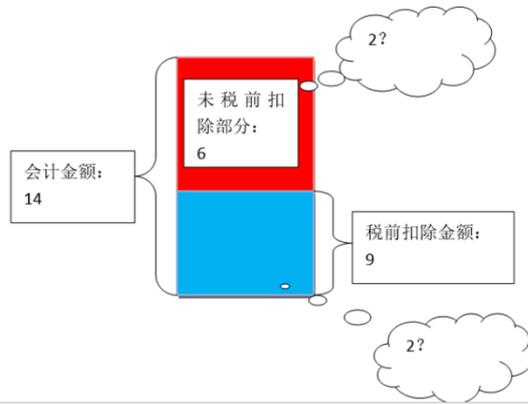
A105120 11

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	账载金额				税收金额			
			上年末	本年末	上年末	本年末	上年末	本年末	按本年未准予提取贷款损失准备金的贷款余额与准予提取的准备金比例	截至上年末的余额
9	1011	11	900	1000	14	12	900	1000	10	
2			900	1000			900	1000	10	
一、金融企业(2+3)			900	1000			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
	"	9			
2.		2	20X4	0	2
20X5	"			"	7 9-2

" "

1.

2.

× 1%

3.

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B B C 100% B B C

48

2015

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2015 41

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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

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2016 36

B

B

A

B

A

A

C

A

C

2016

42



A

C

B

C

C

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



?

Q1.

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Q2.

:

( [2008]151 )

( [2011]70 )

[2012]27 )  
[2011]100 )

(  
(

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Q3.

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)( [2011]70 )

Q4.

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( [2008]151 )



1.

2005 9

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2.

2018 164

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3

3

3.

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2008 723

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4.

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2018 164

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2005 9

2021 12 31

12

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2022 1 1

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5.

12

12



















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