

A A B 24 A

- 1.
- 2.
- 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

20X1 100 × 1%

0 =1

3

1

2

20X2 500 × 1%

1 =4

100

500

20X2

1

20X2

4

20X2

3

20X2

0

A105120 贷款损失准备金及纳税调整明细表											
贷款损失准备	截至上年末余额	准予当年税前扣除的金额	纳税调整	项目	账载金额				税收金额		
					上年末余额	本年末余额	上年末余额	本年末余额	上年末准予扣除的金额	本年末准予扣除的金额	按本年末准予扣除的金额占贷款余额的比例
1	2	3	4	5	6	7	8	9	10	11	
				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

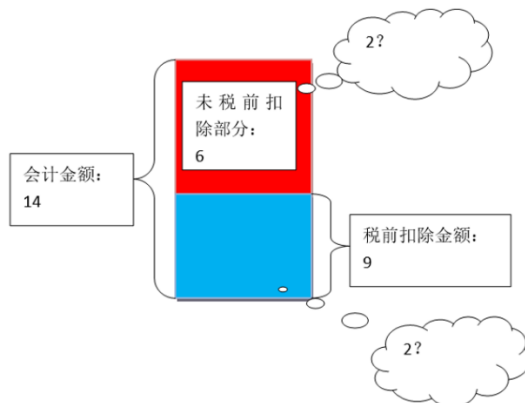
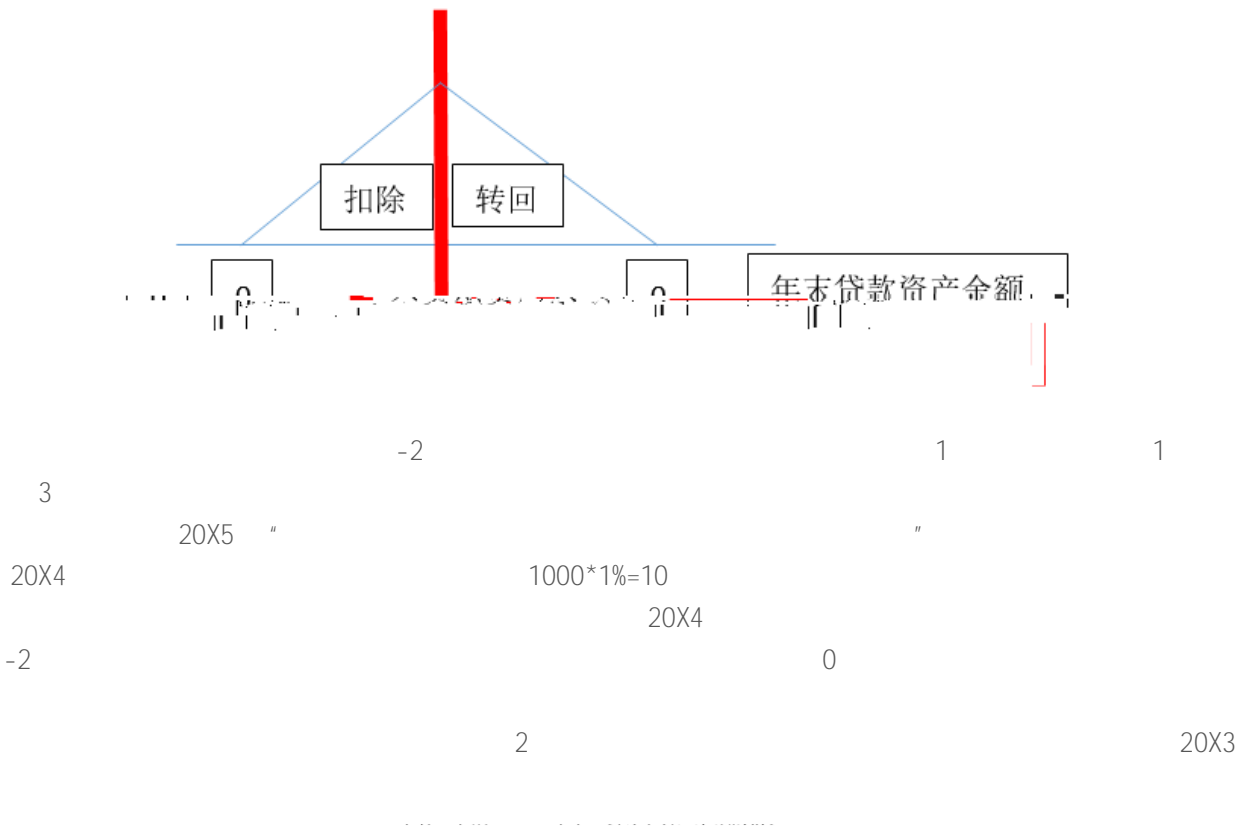
A105120

11

4-3 - 8-9

贷款损失准备金及纳税调整表

准予当年扣除的贷款损失准备金额	纳税调整金额	行次	项目	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金额	本年末未提取贷款损失准备金额	上年末准予提取贷款损失准备金额	本年末准予提取贷款损失准备金额	按年末未准予提取贷款损失准备金的贷款余额占年末贷款余额的比例	截至上年末准予提取贷款损失准备金额
9	10	11		1	2	3	4	5	6	7	8 (6×7)
			一、金融企业 (2+3)	900	1000	14	12	900	1000		10
			2 (一) 贷款损失准备金	900	1000			900	1000	1%	10



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

" "

1.
 2. × 1%
 3. =
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010-57961169

2020

2021 1 21

2020

2020

2020



2020

2020



2021

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2021



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A
 2020 1 1 2022 A 12 31 B C
 A B C
 A C
 C
 3%
 A B C
 A B A
 — —

2016 36

B A
 B C
 2016 42
 B A C
 A C A C

OECD

2017

OECD

A C B C

10 A 10%



01.

(512)

02.

2018

52

03.

" "

04.

(512)

2008 1 1

5%

(512)
(2009 27)

05.

06.

(512)

07.

2400 / 200 /

08.

2017 39

4%

2013 103

2013 103

09.

2016 106

1.

18

5. 2017 1 1 2023 12 31 2022 2020

1%

2017 48

2020 22

6.

7. 2020 1 1 2024 12 31 2020 27

500

500

2020 31

1. 2020 5 8

2020 8

2. 2020 5 8

2020 25

3. 130 10

5

2020 45

1. 15%

2020 38

2. 2021 1 1 2030 12 31 15%

60%

2020 23

3. 2020 1 1 2024 12 31

15%

4. 2020 31

5. 28 15 2020 31

65 15

25%

;

130 25% 10

6. 2020 45
25%

7. 2020 45
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

([2011]70)

[2012]27)
[2011]100)

(
(

03.

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)([2011]70)

04.

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([2008]151)



1.

2005 9

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2.

2018 164

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3

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3.

2008 723

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4.
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2018

164

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2005 9

2021 12 31

12

x

2022 1 1

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5. 12

12



2021 1 22

2021 7 15

2021 1 22

1996 3 17

2009 8 27

2017 9 1

2021

1 22

A

A

“ ” “ ” “ ” “ ” “ ”
2021 7 15



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