GAAP I/S

I/S

...

- cost

- CSC

- interest cost

+ expected return of plan asset(养老金基金)

+ E(r) \* FV\_B

...

= NI

B/S

Asset

Cash

- employer contribution

FV of plan asset\_end =

FV\_b

+ employer contribution

+ actual return

- benefits paid

Liability

PBO\_end =

PBO\_begin

+ current service cost

+ interest cost

+ past service cost

+ actuarial loss - actuarial gain

- benefits paid

Equity

RE\_end =

RE\_b + NI - DIV

还剩：

Asset

+ actual return of plan asset

Liablity

+ PSC

+ actuarial cost - actuarial gain

Equity

+ expected return of plan asset

解决方法：

先摊销，未摊销的进OCI

1. 摊销进I/S

…

- cost

- PSC amortization

- 广义精算误差摊销

- (actuarial loss - actuarial gain) amortization

- (expected return - actual return) amortization

2. 未摊销进OCI

Equity

OCI\_end = OCI\_begin

- PSC unamortized

- 广义精算误差未摊销部分

- (actuarial loss - actuarial gain) unamortized

- (expected return - actual return) unamortized

PSC 摊销方法：

根据remaining service life = 职工剩余工作年限，线性摊销

广义精算误差摊销

corridor approach:

如果:

广义精算误差 > max(PBO\_b, FV\_b)\* 10%

摊销 = (广义精算误差 - max(PBO\_b, FV\_b)\* 10%)/remaining service life