

# 光大永明人寿保险有限公司2025年度信息披露报告

(截止2025年12月31日)

## 一、公司基本情况

(一)法定名称及缩写  
法定名称:光大永明人寿保险有限公司  
缩写:光大永明人寿

(二)注册资本:54亿元

(三)公司住所和营业场所:天津市和平区赤峰道136号天津国际金融中心大厦第3层(建筑层第2层)304-305(部分)、第16层(建筑层第12层)1607、第68层(建筑层第50层)

(四)成立时间:2002年4月

(五)经营范围和经营区域  
经营范围:经营下列业务(法定保险业务除外):一、人寿保险、健康保险和意外伤害保险等保险业务;二、上述业务的再保险业务。

经营区域:天津、北京、浙江、江苏、上海、广东、重庆、辽宁、河北、山西、四川、深圳、苏州、河南、黑龙江、宁波、湖南、陕西、西大、安徽、湖北、山东、福建、广西。

(六)法定代表人:张晨松

(七)客服电话和投诉电话:95348

## 二、财务会计信息

### (一)合并资产负债表

	(单位:人民币元)	
	2025年12月31日	2024年12月31日
资产		
货币资金	2,152,591,450.93	667,769,946.94
以公允价值计量且其变动计入当期损益的金融资产	5,891,925,426.27	5,381,260,168.15
买入返售金融资产	1,023,697,815.11	386,847,230.06
应收利息	727,300,481.08	880,515,869.72
应收保费	408,443,086.74	417,250,000.00
应收分保账款	283,300,859.18	263,317,065.71
应收分保未到期责任准备金	9,563,419.40	10,643,207.95
应收分保未决赔款准备金	2,140,460.07	3,227,940.84
应收分保寿险责任准备金	16,953,209,854.08	13,516,765,045.47
应收分保长期健康险责任准备金	50,057,443.29	(50,960,305.30)
保户质押贷款	1,463,395,371.01	1,367,504,865.70
定期存款	800,000,000.00	820,000,000.00
可供出售金融资产	92,863,368,506.35	64,815,664,441.20
持有至到期投资	-	23,743,901,885.63
买入返售及应收款的投资	17,047,133,296.28	16,852,192,808.14
长期股权投资	1,201,700,653.63	1,168,457,541.47
债权投资	1,287,000,000.00	1,080,000,000.00
股权投资	163,140,000.00	171,250,000.00
固定资产	774,880,670.12	800,748,292.51
使用权资产	92,926,804.49	108,324,503.02
无形资产	126,563,253.14	128,590,481.79
递延所得税资产	43,969,719.96	34,625,911.32
其他资产	227,139,753.52	226,544,352.43
独立账户资产	870,449,641.91	1,716,139,781.69
资产总计	144,362,905,981.98	134,485,733,362.64
负债及所有者权益		
负债		
拆入资金	199,999,700.00	-
卖出回购金融资产款	9,479,229,541.85	15,315,683,609.50
应付利息	3,414,152.24	83,618,273.64
预收保费	68,514,290.94	66,993,432.77
应付手续费及佣金	48,935,861.47	51,860,040.15
应付分保账款	338,170,025.84	256,974,039.37
应付手续费	464,341,180.18	421,831,584.05
应付债券	5,987,283.71	77,243,867.95
应付银行借款	1,723,198,335.52	1,244,482,176.62
应付保户红利	283,526,712.25	516,461,546.43
保户储金及投资款	8,126,003,793.40	7,020,270,651.79
未到期责任准备金	74,567,097.43	67,882,814.68
未决赔款准备金	59,582,044.48	69,001,319.77
寿险责任准备金	90,485,933,349.99	76,403,554,948.56
长期健康险责任准备金	1,904,458,498.18	8,207,199,883.50
应付债券	9,900,526,886.79	2,999,811,320.67
租赁负债	91,630,238.96	108,422,520.41
递延所得税负债	111,259,216.57	754,679,701.03
其他负债	17,078,105,862.36	13,583,905,561.40
独立账户负债	870,449,641.91	1,716,139,781.69
负债合计	140,711,527,801.17	128,965,816,774.08
所有者权益		
实收资本	5,400,000,000.00	5,400,000,000.00
其他综合收益	1,270,000,000.00	1,270,000,000.00
资本公积	280,271,538.63	277,032,031.79
其他综合收益	838,934,119.67	2,976,994,805.64
一般风险准备	261,864,680.32	213,718,602.10
未分配利润	(4,410,523,393.31)	(4,628,358,853.23)
归属于母公司所有者权益合计	3,640,528,945.31	5,508,986,994.30
少数股东权益	10,840,235.50	10,929,994.26
所有者权益合计	3,651,378,180.81	5,519,916,988.56

### (二)合并利润表

	(单位:人民币元)	
	2025年度	2024年度
营业收入	22,049,975,463.93	20,173,392,956.53
已赚保费	16,223,374,965.33	14,695,526,159.52
保险业务收入	18,855,432,992.94	18,817,289,013.26
减:分出保费	(2,624,293,956.19)	(4,129,237,497.78)
提取未到期责任准备金	(7,764,071.19)	7,474,640.64
投资收益	5,393,223,875.77	5,849,861,141.65
公允价值变动收益(损失)	33,273,931.97	28,111,053.64
公允价值变动收益(损失)	16,912,613.58	(4,779,519.97)
汇兑损益	(32.73)	7.67
其他业务收入	373,353,500.60	(4,233,986.87)
资产处置损益	1,326,087.11	(1,175,375.21)
其他收益	41,784,450.80	3,726,556.00
营业支出	(21,629,090,952.99)	(21,287,253,130.99)
退保金	(843,468,685.96)	(880,687,027.03)
赔付支出	(5,480,398,994.07)	(5,825,398,341.52)
减:摊销回佣支出	(15,939,932.81)	20,973,751.93
提取未到期责任准备金	(15,810,277,733.82)	(17,086,530,334.16)
提取保险合同准备金	3,406,090,190.21	5,688,645,042.76
公允价值变动损失(收益)	(32,273,931.97)	28,111,053.64
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