

評等準則 | 金融機構 | 銀行：

## 評等全球銀行之量化指標：方法論與假設

(編按：本評等準則已被於 2021 年 12 月 9 日公佈之「金融機構評等方法論」取代，惟需在當地登記的司法管轄區除外。)

1. 標普全球評級 (S&P Global Ratings) 係針對分析全球銀行經常使用的量化分析指標，進一步提供該指標之方法論的細節。如欲更廣泛地了解此準則中所引述的銀行評等準則，請參考 2011 年 11 月 9 日公布的「Banks: Rating Methodology And Assumptions」以及 2017 年 7 月 20 日公布的「Risk-Adjusted Capital Framework Methodology」兩篇文章。本篇準則概念與我們於 2011 年 2 月 16 日公布的通用準則「Principles Of Credit Ratings」一致。
2. 本文取代了 2013 年 2 月 26 日公布的「Quantitative Metrics For Rating Banks Globally: Methodology And Assumptions」一文。本文在表 1 新增銀行資金來源與流動性的量化分析指標之描述，並另外增加「穩定的資金來源需求」及「廣義流動性資產」所採用的假設(表 2)。

### 準則範圍

3. 本準則適用於零售銀行、商業銀行、企業與投資銀行的評等。本文中銀行的定義十分廣泛，包括大型的證券公司、房貸機構、信託銀行、信合社、建築協會及託管銀行等。但本準則不適用於融資公司、資產管理公司、外匯經紀商、清算公司、以及區域性證券商的評等。

### 準則摘要

4. 標普全球評級針對受評銀行財務報表及法規報告上的數據進行分析並進一步加以調整後，得出準則中提及的量化指標。這些量化指標(見表 1 及表 2)已將下列分析領域納入考量：營運狀況、資本與獲利水準、風險部位、以及資金來源與流動性。

### 修訂與更新

本準則文章原始公布於 2013 年 7 月 17 日。本準則自 2013 年 7 月 17 日起生效。

本準則公布後沿革：

- 2015 年 6 月 24 日，我們在完成定期檢視後，更新了聯絡人資訊。
- 2016 年 2 月 9 日，我們在完成定期檢視後，更新了聯絡人資訊，並刪除了段落編號 5 與段落編號 6 的內容，因為該些內容適用於本準則初始公布時但目前已不再相關。

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- 2017 年 2 月 2 日，我們在完成定期檢視後，更新了聯絡人資訊，並刪除了與目前準則不再有關的內容。
- 2018 年 1 月 31 日，我們在完成定期檢視後，更新了聯絡人資訊與準則參考來源。
- 2019 年 3 月 18 日，我們做了一些對評等不具實質影性影響的變動調整後再版重登本文並更新了聯絡人資訊。

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