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評等準則 | 金融機構 | 銀行：

風險調整資本架構中的銀行 市場風險計提修訂

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風險調整資本架構中的銀行市場風險計提修訂

(編按：本準則文章原始公布於2012年6月22日。我們在完成定期檢視後，於2017年2月2日再版重登本文。在本次定期檢視中，我們更新了聯絡資訊，並新增了附錄，其中包括修正沿革 (Revision History) 與生效日期。同時，我們刪除了在準則初次公布時出現在段落編號8中的內文。本準則文章已取代2010年12月6日公布標題為「Bank Capital Methodology And Assumptions」一文中段落編號81至段落編號86之內容。除多邊放款機構外，本準則文章已由2017年7月20日公布的「風險調整資本架構方法論 (Risk-Adjusted Capital Framework Methodology)」一文取代，然而若依規定必須事先通知當地主管機關的機構，本準則將在標普全球評級依規定告知，且／或向當地主管機關註冊登記後才會生效。)

1. 標準普爾評級服務在此修訂其在風險調整資本架構 (risk-adjusted capital framework；簡稱RACF) 中計算銀行市場風險計提的方法與假設。
2. 本準則文章是針對RACF中用來評估銀行交易部位之曝險(以風險加權資產 (risk-weighted assets；簡稱RWA) 表示)的詳細準則。同時，倘若該銀行受Basel 2.5監理架構管轄 (以下簡稱Basel 2.5轄區) 且本身已備有監理機關同意使用之內部市場風險模型，則適用我們此修訂之市場風險計提。
3. 本準則文章與Global Credit Portal於2011年2月16日在RatingsDirect上公布標題為「Principles Of Credit Ratings」的準則文章相關。

準則適用範圍

4. 本修訂方法論適用於我們RACF準則適用範圍內的所有機構 (見「Bank Capital Methodology and Assumptions」一文中段落編號4的說明)。

準則更新摘要

5. 本準則文章是針對RACF中用來評估銀行交易部位之曝險(以風險加權資產 (risk-weighted assets；簡稱RWA表示) 的詳細準則。本準則適用於在所有司法管轄權內營運的銀行，不論其是否已備有監理機關同意使用之市場風險模型。
6. 由於在新的Basel 2.5架構下，銀行業者Pillar 3報告中的交易部位的曝險揭露已有改善，因此我們修訂了一些我們在計算RWA時所使用的假設。這些調整只會對身處Basel 2.5轄區、且本身已備有監理機關同意使用之內部市場風險模型之銀行業者造成影響。
7. 主要的修正包括：
 - 對風險值 (value-at-risk；簡稱VAR) 與受壓風險值 (stressed value-at-risk；簡稱SVAR) 的風險乘數為法定資本計提的1.5倍。
 - 對增額風險資本計提 (incremental risk charge；簡稱IRC) 與全面性風險衡量 (comprehensive risk charge；簡稱CRM) 的風險乘數為法定資本計提的1.0倍。
 - 資產證券化投資的RAC (風險調整資本) 計提在銀行交易簿與銀行簿一致。

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