

評等準則 | 金融機構 | 銀行：

自償性商業本票（CP1）：銀行

March 23, 2004

（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。）

商業本票是一種貨幣市場工具，是企業及金融機構為籌措短期資金而發行的無擔保本票。在美國，商業本票的發行期限最短為1天，最長為270天。商業本票以及其它短期債務的評等分析方法，與授予債券評等所使用的分析方法相同。因為在短期與長期評等等級體系間有一個強勁的連結關係。有關短期評等與長期評等間的關係說明，請見2017年4月7日公佈的「通用準則：長期與短期信用評等連結方法論（General Criteria: Methodology For Linking Long-Term And Short-Term Ratings）」一文。

修訂與更新

本準則文章原始公佈於2004年3月23日。本準則自2004年3月23日起生效。

本準則公布後沿革：

- 2017年2月2日，我們在完成定期檢視後，更新了聯絡人列表與準則參考來源，並新增了「相關準則與研究（Related Criteria And Research）」、「修訂歷史（Revision History）」及「生效日（Effective Date）」等章節。我們同時還附註提示：標普全球評級已在2016年12月20日公佈標題為「意見徵詢：長期與短期信用評等連結方法論（Request For Comments: Methodology For Linking Short-Term And Long-Term Ratings）」的意見徵詢準則。本準則屬該意見徵詢準則適用範圍的部分，待該意見徵詢準則內容確定並正式公布實施起，將部分取代本準則。
- 2017年5月5日，本準則文章在刪除已被2017年4月7日公佈之「通用準則：長期與短期信用評等連結方法論（General Criteria: Methodology For Linking Long-Term And Short-Term Ratings）」一文取代的段落內容後再版重登；該篇通用準則主要在描述我們長期信用評等與短期信用評等間的對應關係。
- 我們在2018年1月31日完成對本文的定期檢視後，更新了聯絡人資訊。我們同時取代原有的「修訂歷史」一節，並增加「修訂與更新」一節。
- 2019年2月6日，我們在對本準則文章的聯絡人資訊進行了一些不具實質影響性的變動調整後再版重登本文。
- 2019年12月19日，我們再版重登本文，將常見問題第3題之回答內容的最後一段予以刪除，因為該段內容屬於2017年5月5日我們再版重登本文時，針對文中已被2017年4月7日公佈之「通用準則：長期與短期信用評等連結方法論（General Criteria: Methodology For Linking Long-Term And Short-Term Ratings）」一文取代的段落內容進行刪除處理的一部分。但該段落內容在2017年時因作業失誤未被刪除。另外，這次再版重登我們同時更新了相關準則。
- 2021年2月4日，我們在對本準則文章進行了一些不具實質影響性的變動調整後再版重登本文。需要注意的是，我們編輯了標題為「銀行控股公司發行之商業本票備援資金要求（Bank Holding Company Commercial Paper Backup Requirements）」一節第一段中的一句話，以進一步釐清內部資源為商業本票的主要支持因素。

英文版準則「Criteria | Financial Institutions | Banks: Commercial Paper I: Banks」已公佈於英文版網站。

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