

評等準則 | 金融機構 | 通用準則：

授予金融機構於處理機制下交易對手信用評等方法論

April 19, 2018

(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。)

摘要與適用範圍

1. 標普全球評級的處理機制下交易對手信用評等 (resolution counterparty ratings, RCR) 準則，是一種適用於某些受自救處理政策架構約束之金融機構的一項新的特殊用途評等類型。
2. 本準則文章發布之前，我們已在 2017 年 1 月 31 日發布標題為「Request For Comment: Methodology For Assigning Financial Institution Resolution Counterparty Ratings」的意見徵詢 (Request For Comment; 簡稱 RFC) 準則文章。有關該 RFC 準則文章與本準則之間的變動，請參閱 2018 年 4 月 19 日發布標題為「RFC Process Summary: Methodology For Assigning Financial Institution Resolution Counterparty Ratings」一文。在本準則發佈的同時，我們也在 2018 年 4 月 19 日發布的「S&P Global Ratings Definitions (標普全球評級定義)」中納入 RCR 的評等定義。至於如何應用本準則的指導說明，請參閱 2018 年 4 月 19 日發布標題為「Guidance: Methodology For Assigning Financial Institution Resolution Counterparty Ratings」一文。
3. 本準則適用於在發生財務受壓情況時可能會受到有效自救處理機制約束的全球各金融機構。本準則通常與適用我們的額外損失吸收能力 (additional loss-absorbing capacity; 簡稱 ALAC) 準則的機構相關 (參見 2015 年 4 月 27 日發布標題為「Bank Rating Methodology And Assumptions: Additional Loss-Absorbing Capacity」一文)，但也可能適用對其他受處理制度約束的金融機構。此準則適用範圍不包括保險公司。擔保債券亦不在此準則的適用範圍內；我們是使用另一套不同的準則來對這些金融工具授予評等 (參見 2014 年 12 月 9 日發布標題為「Covered Bonds Criteria」一文)。
4. 本準則當中所提到的「RCR 負債」一詞，係指本準則適用範圍內之發行體的相關債務義務的統稱。

修訂與更新

本準則原始公布於 2018 年 4 月 19 日。本準則自 2018 年 4 月 19 日起生效。

本準則公布後沿革：

- 2019 年 8 月 12 日，我們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。在段落編號 15 中，我們移除了與個別銀行業者已公開之研究結果有關的非準則性的內容。同時，我們刪除了段落編號 5 與段落編號 6 的內容，因為該些內容僅與本準則初始公布時相關。此外，我們還更新了聯絡人資訊與「相關出版文獻 (Related Publications)」一節。
- 2020 年 3 月 25 日，我們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，以反映更新後的相關準則參考資料。

分析師聯絡資訊

Alexandre Birry
倫敦
(44) 20-7176-7108
alexandre.birry
@spglobal.com

Richard Barnes
倫敦
(44) 20-7176-7227
richard.barnes
@spglobal.com

Nicolas Malaterre
巴黎
(33) 1-4420-7324
nicolas.malaterre
@spglobal.com

Stuart Plesser
紐約
(1) 212-438-6870
stuart.plesser
@spglobal.com

Gavin J Gunning
墨爾本
(61) 3-9631-2092
gavin.gunning
@spglobal.com

Cynthia Cohen Freue
布宜諾斯艾利斯
+54 (11) 4891-2161
cynthia.cohenfreue
@spglobal.com

完整聯絡方式請參閱文末

* 此處提供之中文版內容係翻譯自英文版摘要章節。

- 2021年3月23日，我們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。我們更新了相關準則與研究的參考資料。此外，我們也刪除了與本準則首次出版相關的文字敘述。

英文版準則「Criteria | Financial Institutions | General: Methodology For Assigning Financial Institution Resolution Counterparty Ratings」已公布於英文版網站。

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