

評等準則 | 金融機構 | 銀行： 評估銀行分行的信用品質

October 14, 2013

(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. 本套準則用於評估銀行分行的信用品質，其中包含分行發行之未符合我們評等替代準則規範之保證人擔保的債務。本準則也涉及設立於其它歐盟會員國的歐盟銀行分支機構，以及位在某些境外金融中心的海外分行。欲了解如何應用本準則，請見2019年3月18日發布標題為「Guidance: Assessing Bank Branch Creditworthiness」一文。
2. 本準則文章取代2011年11月9日發布標題為「Banks: Rating Methodology And Assumptions (銀行：評等方法論與假設)」一文中段落編號212的內容。本準則與2011年2月16日公布標題為「Principles of Credit Ratings (信用評等之基本原則)」一文相關。

準則適用範圍

3. 本準則適用包含未符合我們評等替代準則規範之保證人擔保的債務(請見2016年10月21日發布標題為「General Criteria: Guarantee Criteria」一文)及發行機構。這些發行機構包括位在「母銀行」所屬國家之分行，以及位在母銀行所在國家地區以外的分支機構。

準則摘要

4. 我們認為，位在「母銀行」所屬國家之分行的信用品質，與該分行直屬之主要營運銀行的信用品質相同。至於海外分行(即位於與母銀行所在國家地區以外的分支機構)的信用評等則會受限於所在國家的外國貨幣主權評等。其他限制評等的情況適用於位於某些境外金融中心的海外分行，以及位於另一個歐盟成員國的歐盟銀行分支機構。

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修訂與更新

本準則文章原始公布於2013年10月14日。本準則自2013年10月14日起生效。

本準則公布後沿革：

- 2016年2月9日，我們在完成定期檢視後，更新了聯絡資訊，並刪除了段落編號5、6、7，因為這些段落中的內容係適用於本準則初始公布時但目前已不再相關。同時，我們將原本段落編號8中提供的資訊，移至新增的「修訂與更新」章節。此外，我們更新了相關準則參考來源，以顯示最新公布的日期。
- 2017年2月2日，我們在完成定期檢視後，增加了「常見問題」一節。我們也刪除了不再與本準則相關的段落，例如「Impact On Outstanding Ratings（對流通在外評等的影響）」一節。
- 2018年1月31日，我們在完成定期檢視後，更新了聯絡資訊與相關準則文章的參考來源。
- 2019年3月18日，我們在本準則文章的段落編號1以及相關研究列表中加入2019年3月18日公布標題為「Guidance: Assessing Bank Branch Creditworthiness」的指導文章參考資訊後，再版重登本文。同時，我們也刪除了「常見問題」（段落編號18到19）一節，因為該節主題並非準則內容，因此已被移至前述指導文章。同時，我們也更新了聯絡人列表。
- 2020年3月24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。

英文版準則「Criteria | Financial Institutions | Banks: Assessing Bank Branch Creditworthiness」已公布於英文版網站。

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