

評等準則 | 金融機構 | 銀行：

多邊放款機構資本水準評估方法與假設 (原標題: 銀行資本水準評估方法與假設)

December 6, 2010

(編按：本準則文章原本是以「銀行資本水準評估方法與假設 (Bank Capital Methodology And Assumptions)」為標題，於2010年12月6日公布。我們在2018年2月2日完成定期檢視後，以新標題再版重登本準則文章。細節詳見「修訂與更新」一節。至於非屬多邊放款機構的其他實體，本準則已由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)」取代。)

修訂與更新

本準則文章原始公布於2010年12月6日。本準則在2010年12月6日生效。

本準則公布後沿革：

- 2014年11月24日，我們將之前不慎刪除的段落編號99與段落編號100的內容恢復刊出。
- 2015年2月10日，我們更正了段落編號148中公式所遺漏的方括號。該項遺漏並未對評等結果造成影響，因為我們用來估算資本水準的內部模型即包括了正確的公式。
- 2015年12月23日，我們更新了相關的準則參考來源。同時，我們也在段落編號4中澄清，如2014年12月9日公布之「非銀行金融機構評等方法論 (Nonbank Financial Institutions Rating Methodology)」所述，本準則適用於融資公司。另外，由於本文中的表A因其所依據之法定報告制度的改變而過時，因此我們在本文再版重登時加註說明附錄A (包括段落編號129與表A) 已不再使用。
- 2016年1月8日，由於段落編號67之內容原本應於我們在2015年12月23日對表A採取相關行動的同時一併進行更動，因此我們在完成修訂後再版重登本準則文章。
- 2017年2月2日，我們在完成定期檢視後，更新了聯絡表、「相關準則與研究」列表、以及文中對已歸檔準則文章的參考引用。我們還加入了「修訂沿革」章節。同時，我們更正了一個我們在檢視過程中發現的錯誤。該項更正導致段落編號149中用來計算單一客戶集中性調整之公式中的兩項數字係數必須修正。我們相信，該公式的修訂並不會影響根據本方法論進行評等分析的任何評等，且其對每個發行之「考量分散效果後之RAC比 (RAC Ratio After Diversification)」的計算影響非常有限。
- 2018年2月2日，我們在完成定期檢視後，更新了聯絡資訊、相關準則參考、並將原先提到的「銀行」一詞由「多邊放款機構」一詞取代 (包括本文標題)，因為本準則的適用範圍已限縮至僅適用於多邊放款機構。基於此，我們也對本準則適用範圍做了更動，移除原本提及但目前已不再適用本準則的其他產業。另外，我們也更明確地強調，2012年6月22日發布之標題為「風險調整後資本架構中的最新銀行市場風險計提 (Revised Market Risk Charges For Banks In Our Risk-Adjusted Capital Framework)」一文，已經取代本準則文章段落編號81至段落編號86的內容。

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