

## 附錄 3

### 內部評等法風險權數之釋例

1. 依照信用風險內部評等法，下表列舉四類資產的風險權數。採用第 2 部分第 III 章所規定的各類風險權數函數，得出每類資產非預期損失之風險權數。計算風險權數的參數包括違約機率、違約損失率及假設的有效到期期間 2.5 年。
2. 對中小企業借款人的暴險，採用企業規模調整（中小企業是採用企業合併報表，若該企業的銷售額小於 5,000 萬歐元，則該企業之暴險視為中小企業暴險）。因此，如果貸款企業的銷售額是 500 萬歐元，在第二欄的風險權數中，已視企業規模進行相關調整。

### 內部評等法之非預期損失風險權數釋例

資產類別：	企業型暴險		住宅抵押貸款		其他零售型暴險		合格循環零售型暴險	
違約損失率：	45%	45%	45%	25%	45%	85%	45%	85%
期限：2.5年								
銷售額(百萬歐元)：	50	5						
違約率：								
0.03%	14.44%	11.30%	4.15%	2.30%	4.45%	8.41%	0.98%	1.85%
0.05%	19.65%	15.39%	6.23%	3.46%	6.63%	12.52%	1.51%	2.86%
0.10%	29.65%	23.30%	10.69%	5.94%	11.16%	21.08%	2.71%	5.12%
0.25%	49.47%	39.01%	21.30%	11.83%	21.15%	39.96%	5.76%	10.88%
0.40%	62.72%	49.49%	29.94%	16.64%	28.42%	53.69%	8.41%	15.88%
0.50%	69.61%	54.91%	35.08%	19.49%	32.36%	61.13%	10.04%	18.97%
0.75%	82.78%	65.14%	46.46%	25.81%	40.10%	75.74%	13.80%	26.06%
1.00%	92.32%	72.40%	56.40%	31.33%	45.77%	86.46%	17.22%	32.53%
1.30%	100.95%	78.77%	67.00%	37.22%	50.80%	95.95%	21.02%	39.70%
1.50%	105.59%	82.11%	73.45%	40.80%	53.37%	100.81%	23.40%	44.19%
2.00%	114.86%	88.55%	87.94%	48.85%	57.99%	109.53%	28.92%	54.63%
2.50%	122.16%	93.43%	100.64%	55.91%	60.90%	115.03%	33.98%	64.18%
3.00%	128.44%	97.58%	111.99%	62.22%	62.79%	118.61%	38.66%	73.03%
4.00%	139.58%	105.04%	131.63%	73.13%	65.01%	122.80%	47.16%	89.08%
5.00%	149.86%	112.27%	148.22%	82.35%	66.42%	125.45%	54.75%	103.41%
6.00%	159.61%	119.48%	162.52%	90.29%	67.73%	127.94%	61.61%	116.37%
10.00%	193.09%	146.51%	204.41%	113.56%	75.54%	142.69%	83.89%	158.47%
15.00%	221.54%	171.91%	235.72%	130.96%	88.60%	167.39%	103.89%	196.23%
20.00%	238.23%	188.42%	253.12%	140.62%	100.28%	189.41%	117.99%	222.86%