

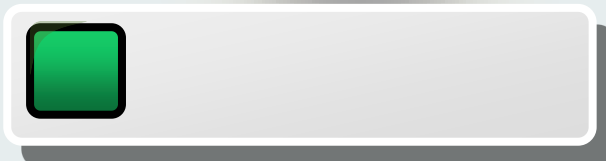
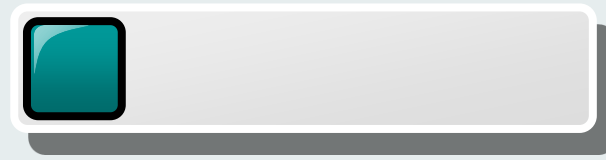
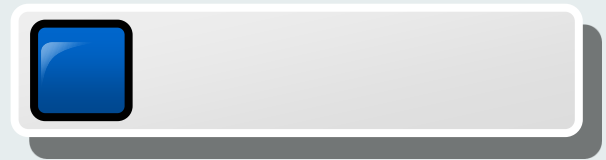
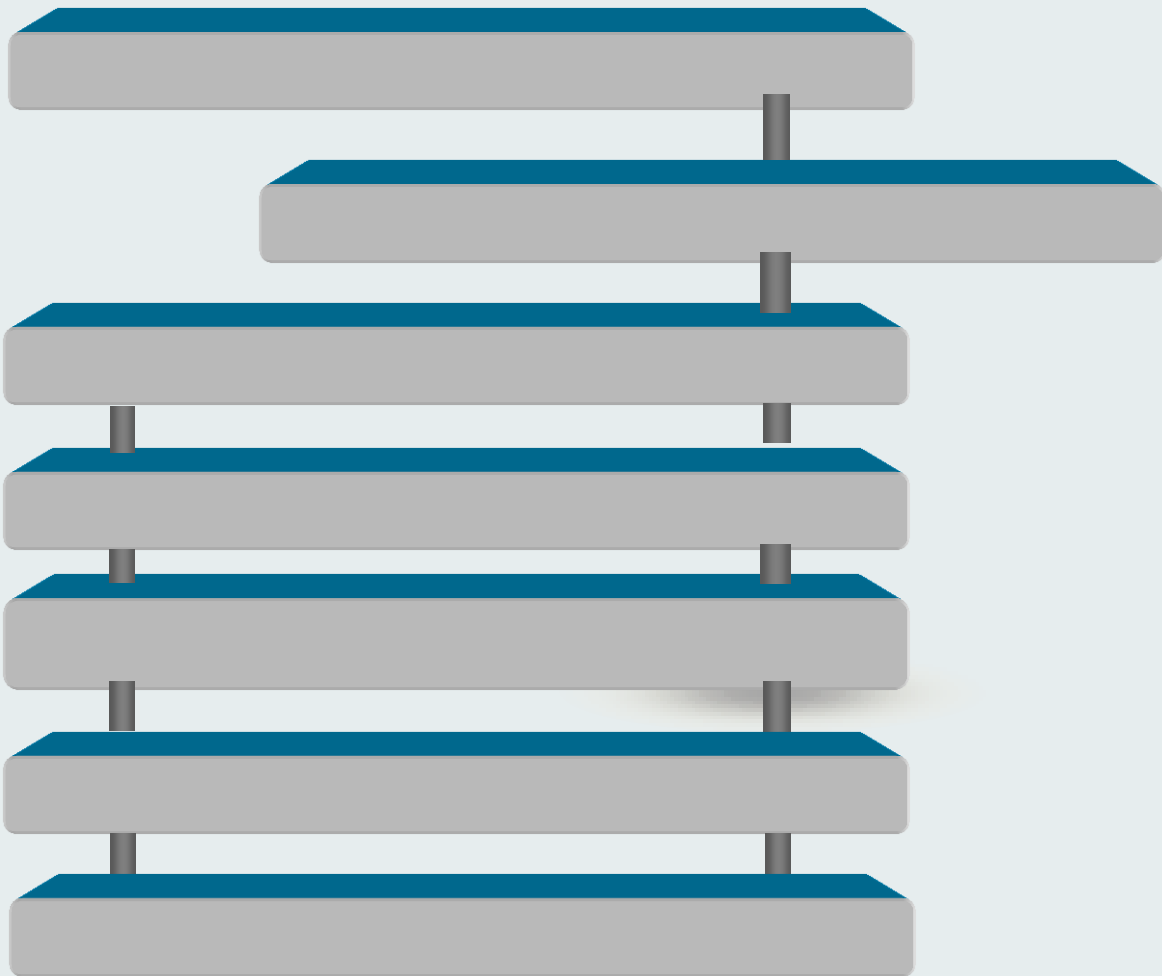


**3**

**307**

**Email [kjxywqg1125@126.com](mailto:kjxywqg1125@126.com)**







## 影响记分卡

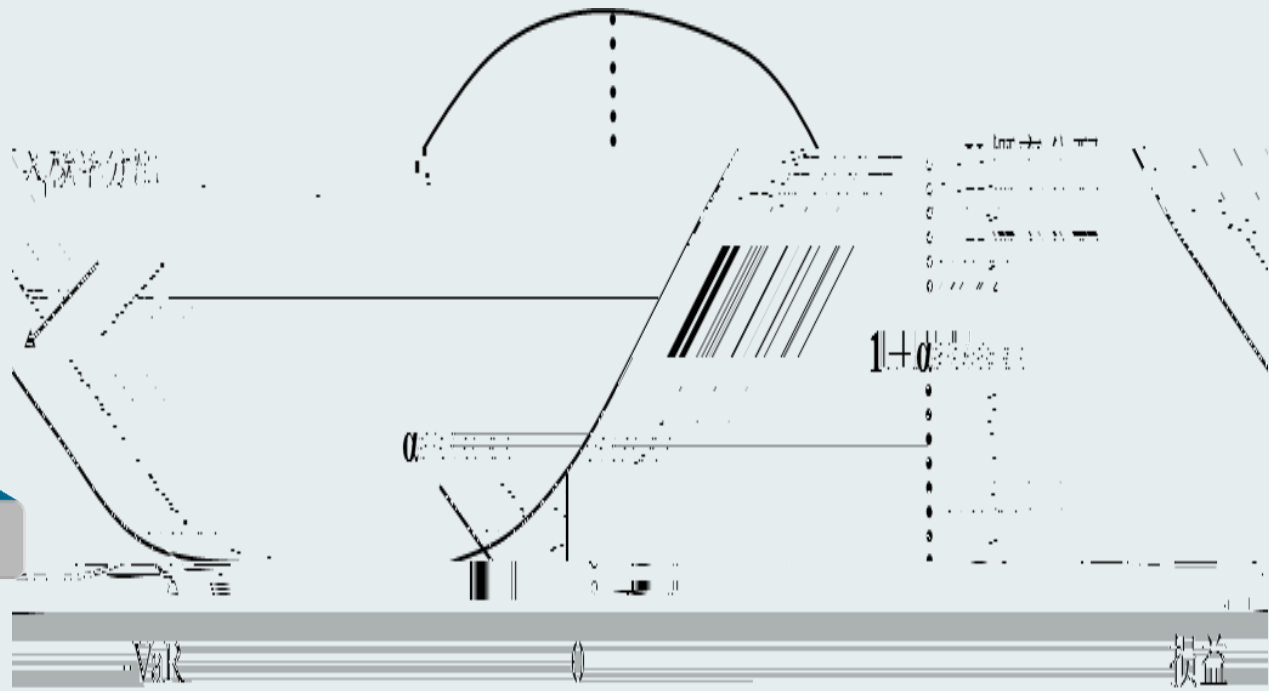
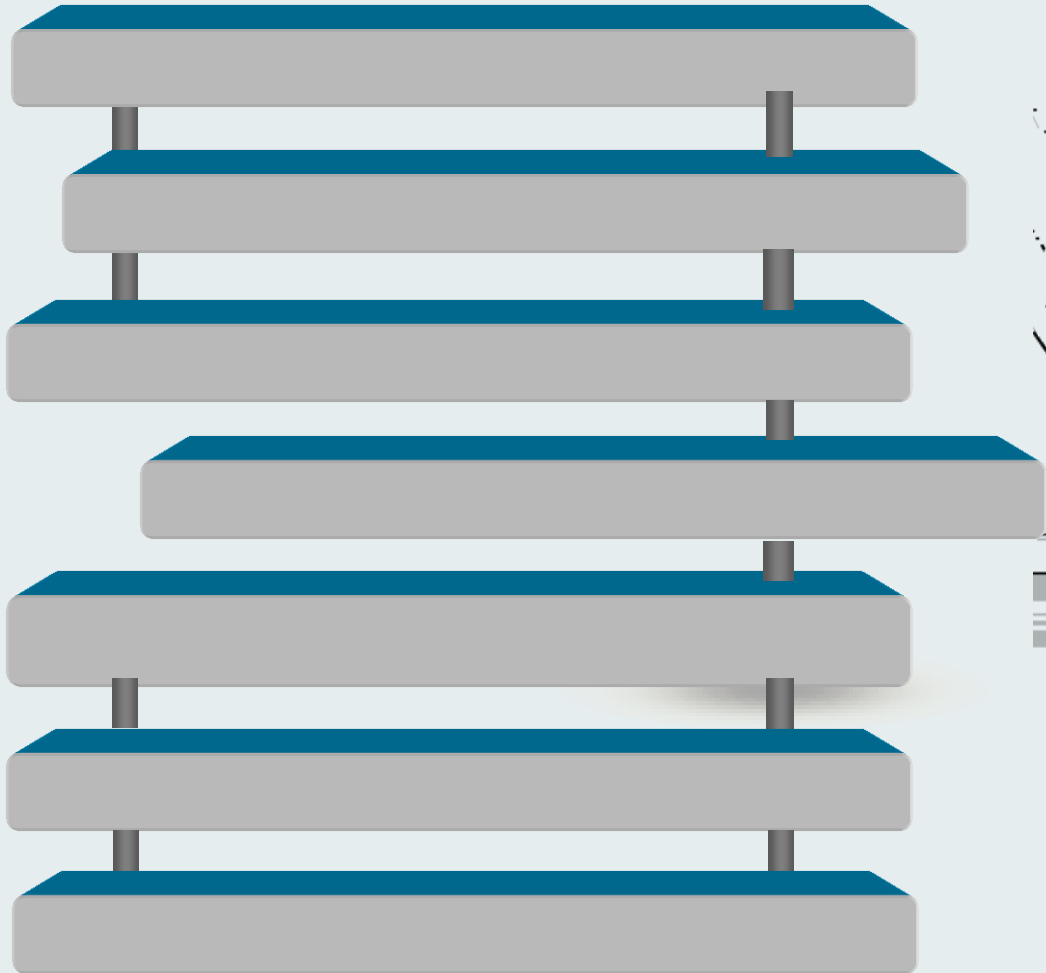
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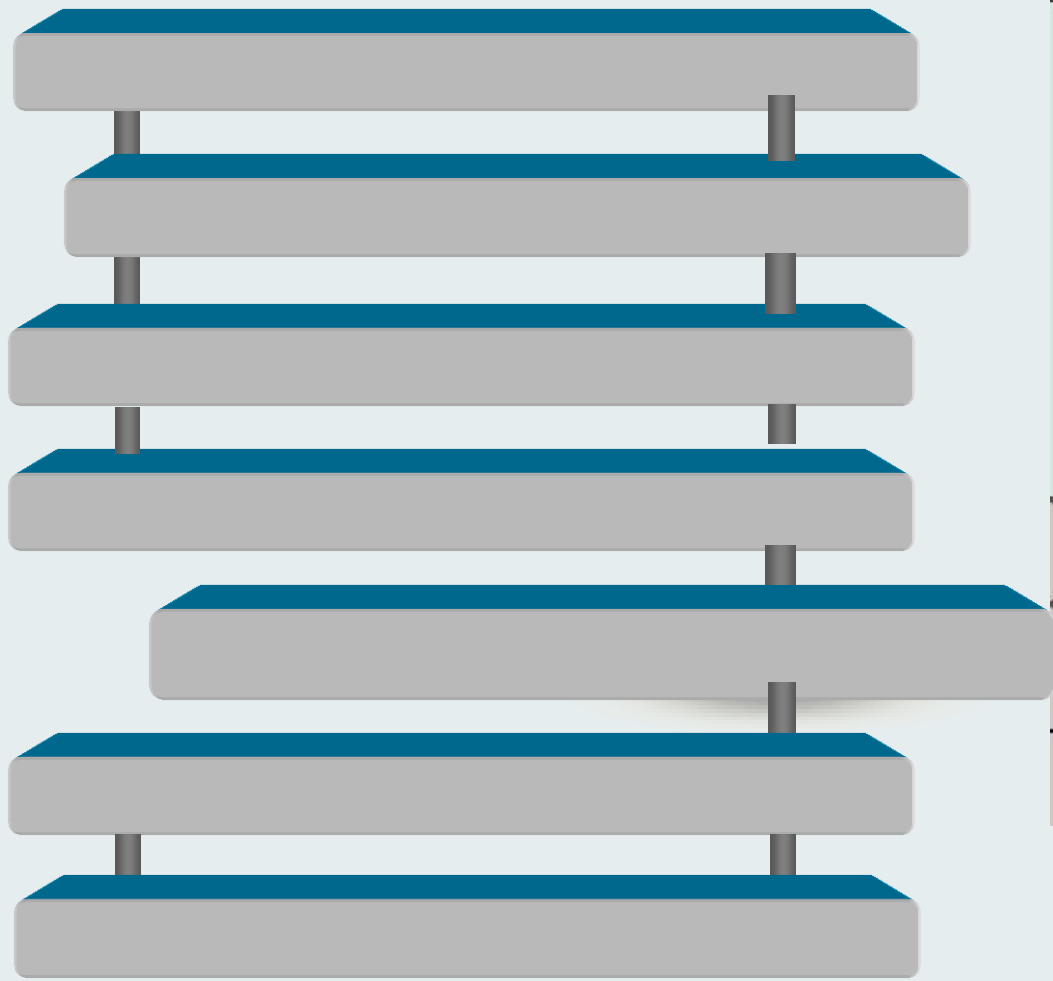
## 频率记分卡

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VaR

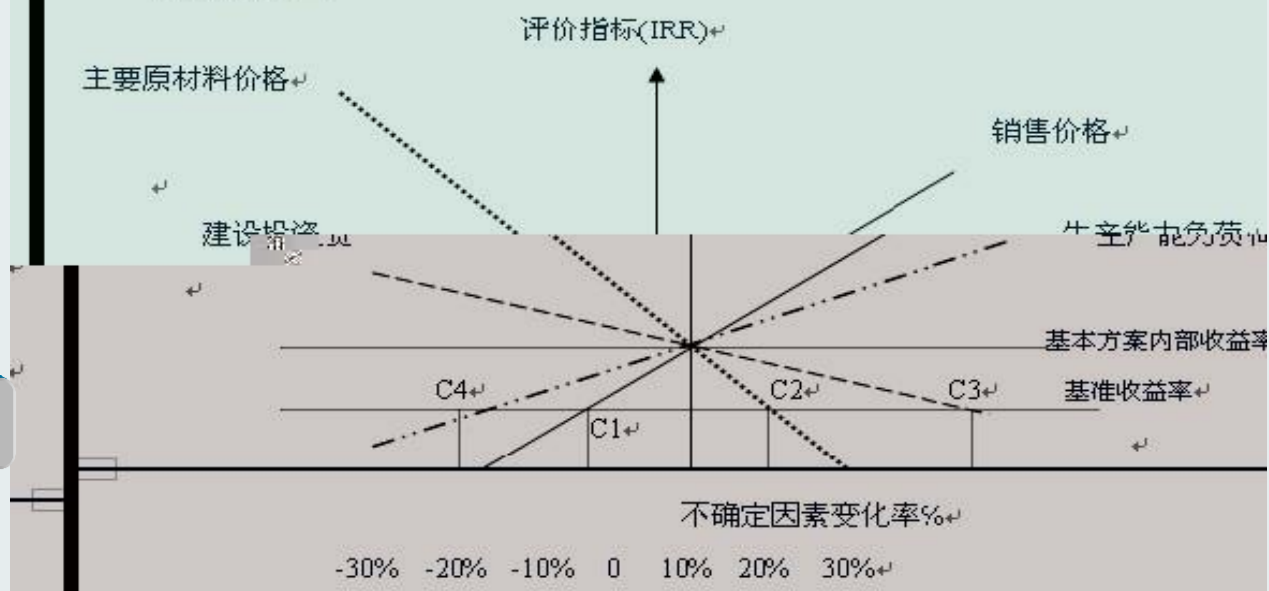


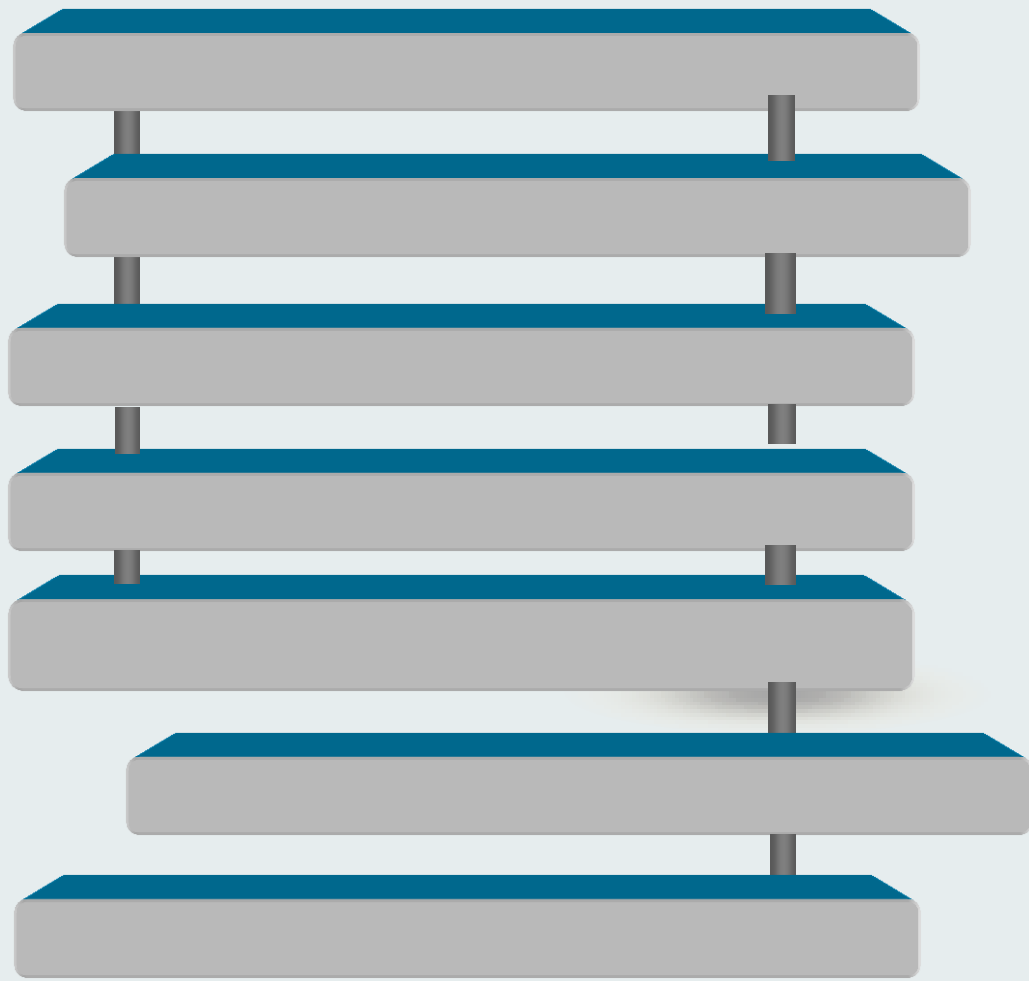
某不确定因素敏感度系数 =  $\frac{\text{评价指标相对基本方案的变率}}{\text{该不确定因素的变化率}}$

### 2. 临界点

#### (四) 敏感性分析结果在项目决策分析与评价中的应用

##### 敏感性分析图





### 某商业银行的个人住房抵押贷款违约压力测试表

项目	情景1 (利率+100bp)		情景2 (利率+200bp)		情景3 (利率+300bp)	情景4 (利率+400bp)	情景5 (利率+500bp)
	违约率	不良率	违约率	不良率			
零售住房抵押贷款	1.0	0.5	2.0	1.0	3.0	1.5	0.8
商业住房抵押贷款	1.5	0.8	3.0	1.5	4.5	2.0	1.0
个人住房抵押贷款	2.4	1.6	2.6	2.2	1.8	1.5	1.0
个人住房抵押贷款	3.3	2.5	2.8	4.1	2.0	1.2	1.0

注：情景3、4、5分别对应利率上升1.62个百分点、2.16个百分点、2.70个百分点。

