

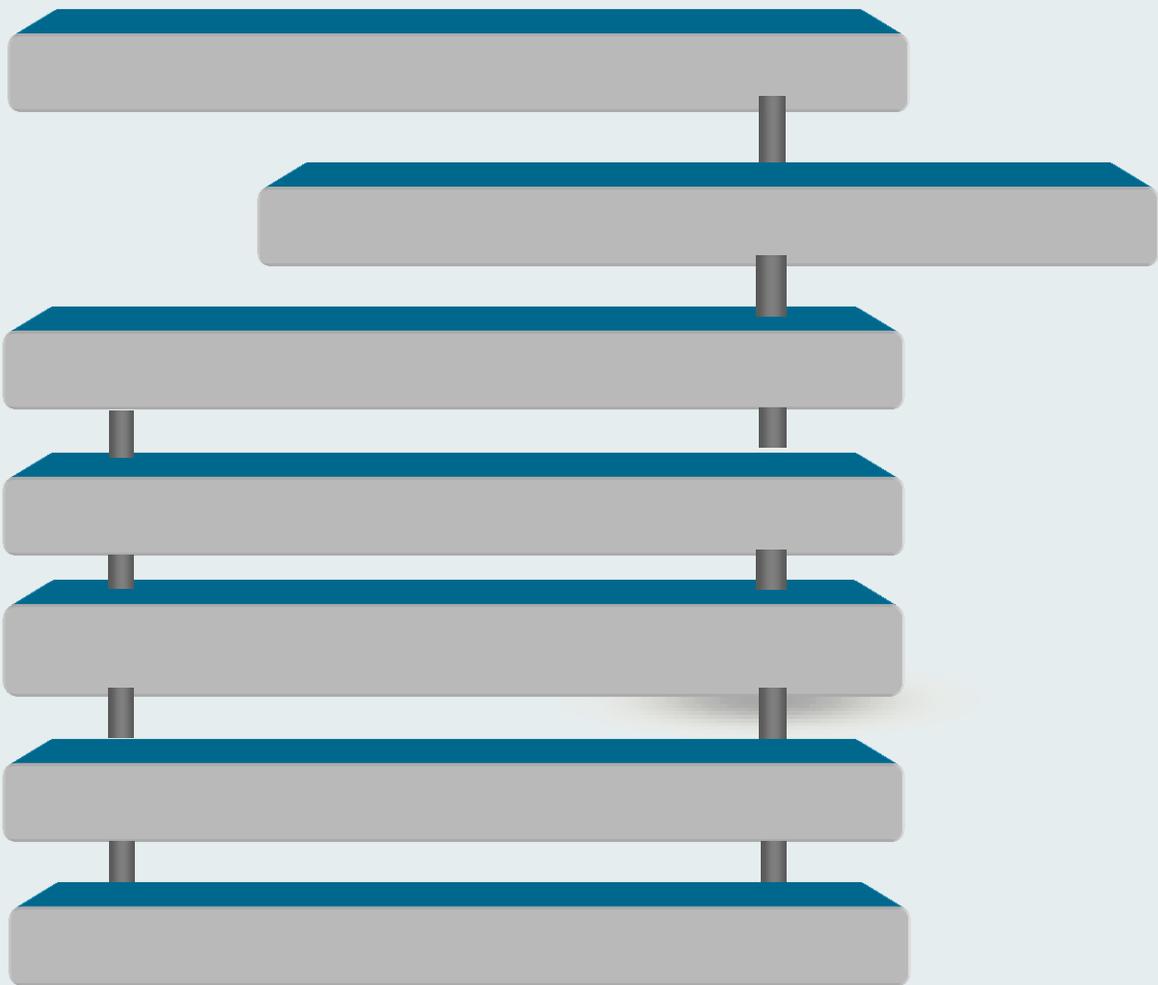


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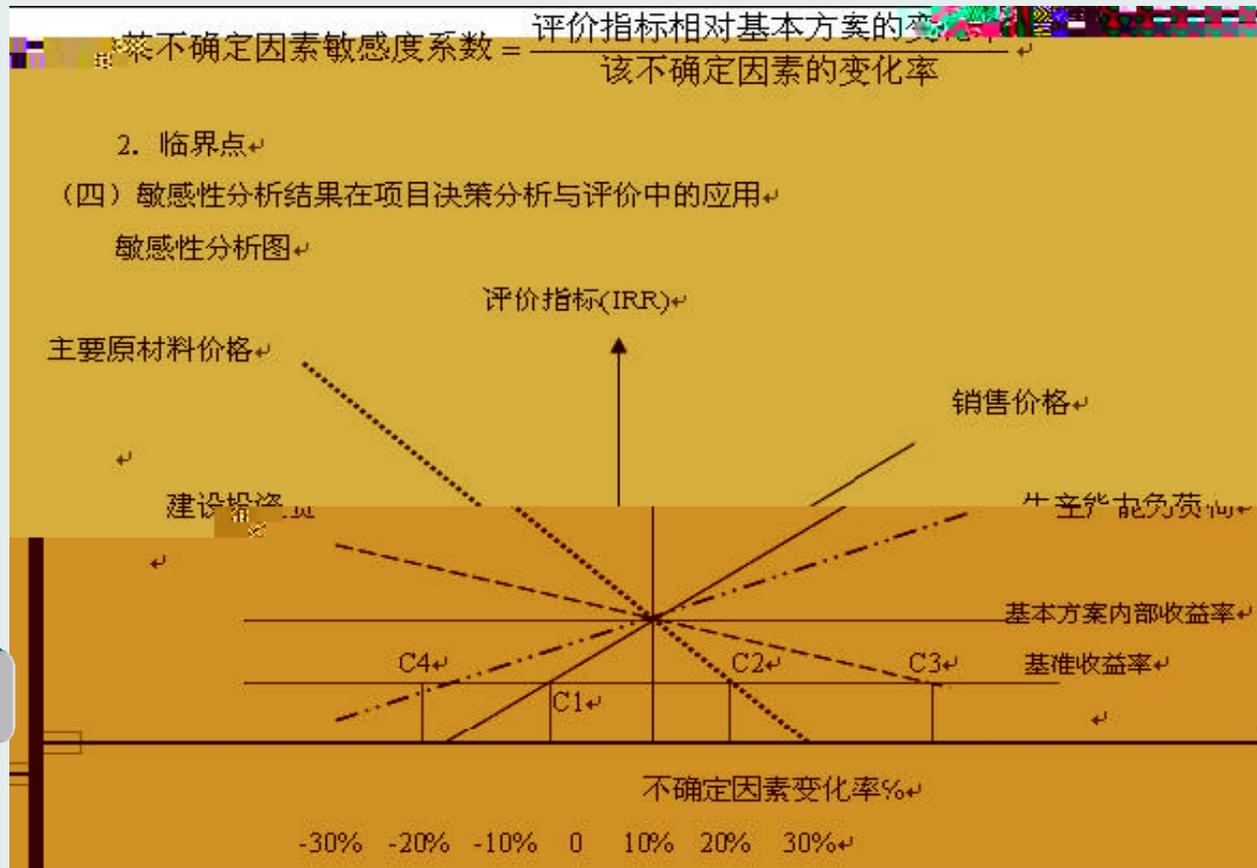
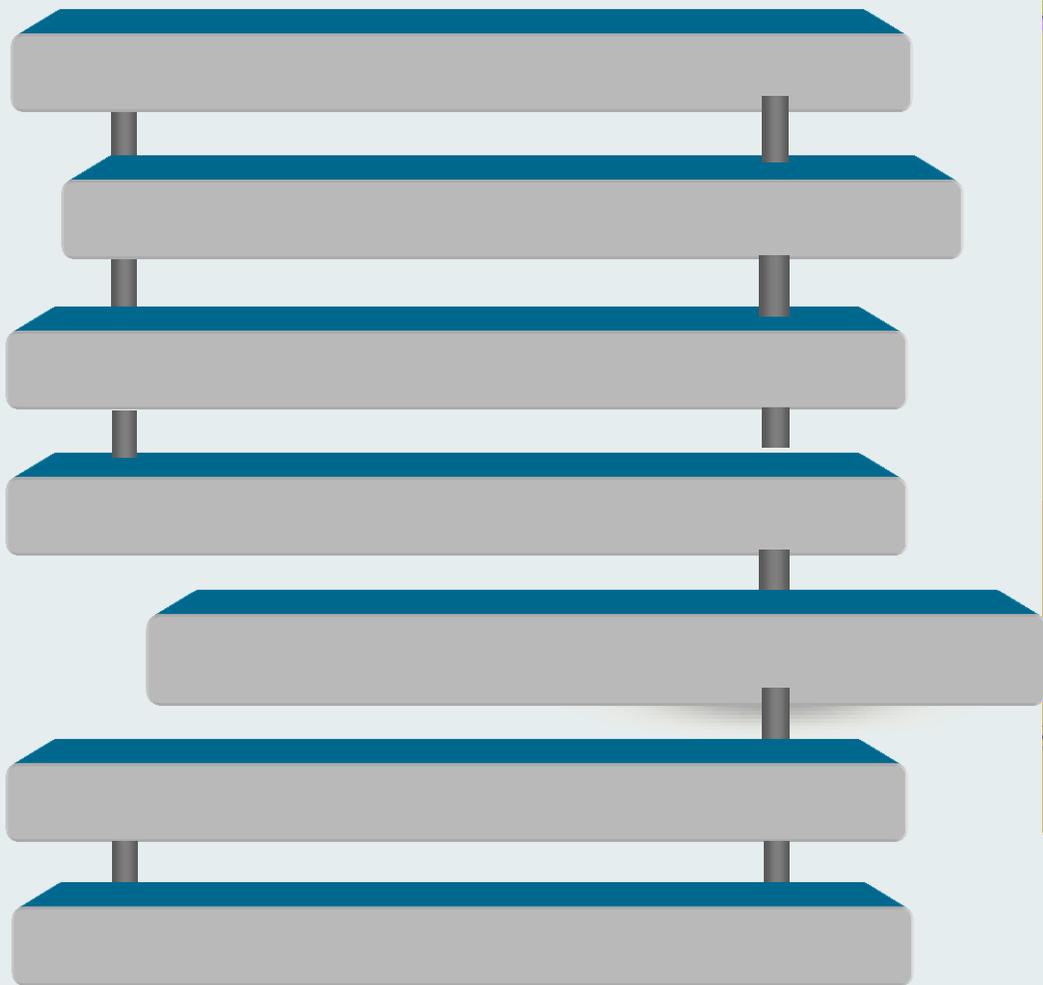
影响记分卡

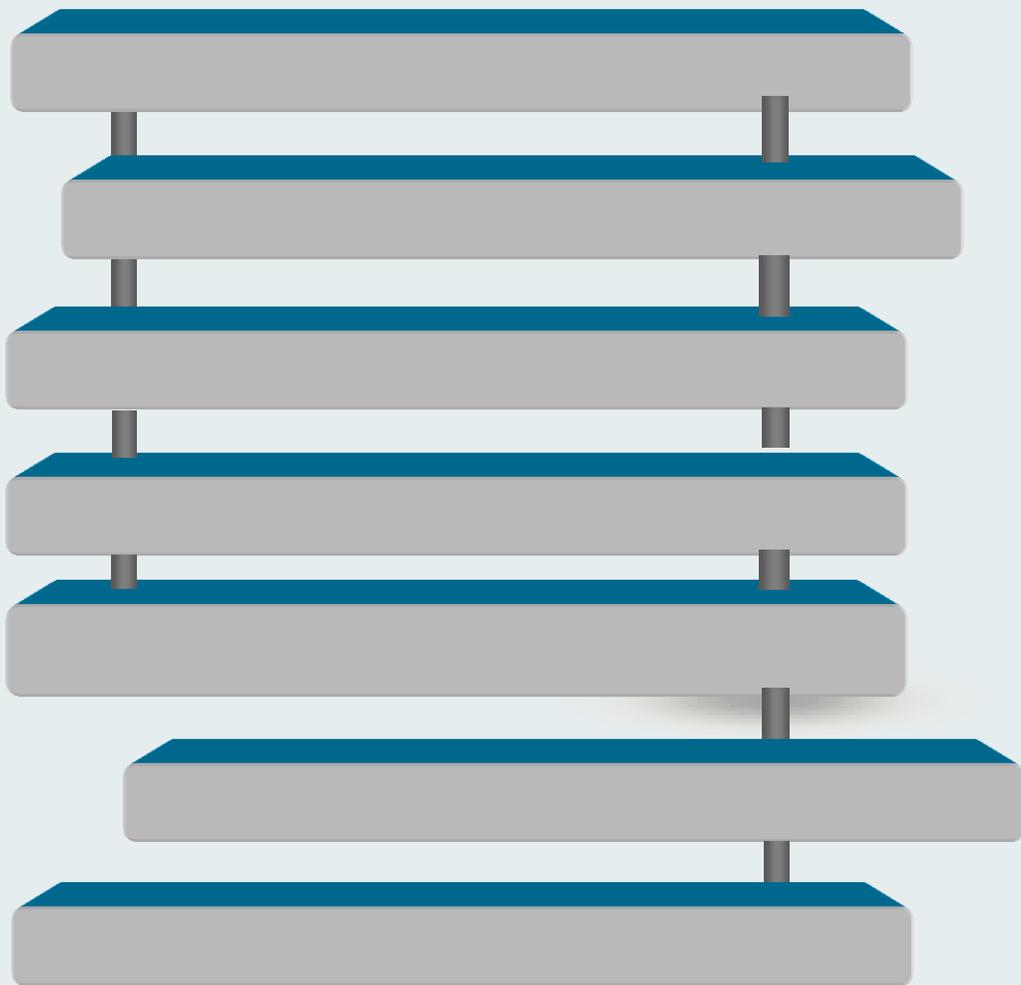
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频率记分卡

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某商业银行的个人住房贷款违约压力测试表

情景			利率		房价		失业率	
情景	利率	房价	失业率	情景	利率	房价	失业率	
基准	5.0%	100%	5.0%	基准	5.0%	100%	5.0%	
情景1	6.5%	95%	5.5%	情景2	6.5%	95%	6.0%	
情景3	6.5%	95%	6.5%	情景4	6.5%	95%	7.0%	
情景5	6.5%	95%	7.5%	情景6	6.5%	95%	8.0%	
情景7	6.5%	95%	8.5%	情景8	6.5%	95%	9.0%	
情景9	6.5%	95%	9.5%	情景10	6.5%	95%	10.0%	
情景11	6.5%	95%	10.5%	情景12	6.5%	95%	11.0%	
情景13	6.5%	95%	11.5%	情景14	6.5%	95%	12.0%	
情景15	6.5%	95%	12.5%	情景16	6.5%	95%	13.0%	
情景17	6.5%	95%	13.5%	情景18	6.5%	95%	14.0%	
情景19	6.5%	95%	14.5%	情景20	6.5%	95%	15.0%	
情景21	6.5%	95%	15.5%	情景22	6.5%	95%	16.0%	
情景23	6.5%	95%	16.5%	情景24	6.5%	95%	17.0%	
情景25	6.5%	95%	17.5%	情景26	6.5%	95%	18.0%	
情景27	6.5%	95%	18.5%	情景28	6.5%	95%	19.0%	
情景29	6.5%	95%	19.5%	情景30	6.5%	95%	20.0%	
情景31	6.5%	95%	20.5%	情景32	6.5%	95%	21.0%	
情景33	6.5%	95%	21.5%	情景34	6.5%	95%	22.0%	
情景35	6.5%	95%	22.5%	情景36	6.5%	95%	23.0%	
情景37	6.5%	95%	23.5%	情景38	6.5%	95%	24.0%	
情景39	6.5%	95%	24.5%	情景40	6.5%	95%	25.0%	
情景41	6.5%	95%	25.5%	情景42	6.5%	95%	26.0%	
情景43	6.5%	95%	26.5%	情景44	6.5%	95%	27.0%	
情景45	6.5%	95%	27.5%	情景46	6.5%	95%	28.0%	
情景47	6.5%	95%	28.5%	情景48	6.5%	95%	29.0%	
情景49	6.5%	95%	29.5%	情景50	6.5%	95%	30.0%	
情景51	6.5%	95%	30.5%	情景52	6.5%	95%	31.0%	
情景53	6.5%	95%	31.5%	情景54	6.5%	95%	32.0%	
情景55	6.5%	95%	32.5%	情景56	6.5%	95%	33.0%	
情景57	6.5%	95%	33.5%	情景58	6.5%	95%	34.0%	
情景59	6.5%	95%	34.5%	情景60	6.5%	95%	35.0%	
情景61	6.5%	95%	35.5%	情景62	6.5%	95%	36.0%	
情景63	6.5%	95%	36.5%	情景64	6.5%	95%	37.0%	
情景65	6.5%	95%	37.5%	情景66	6.5%	95%	38.0%	
情景67	6.5%	95%	38.5%	情景68	6.5%	95%	39.0%	
情景69	6.5%	95%	39.5%	情景70	6.5%	95%	40.0%	
情景71	6.5%	95%	40.5%	情景72	6.5%	95%	41.0%	
情景73	6.5%	95%	41.5%	情景74	6.5%	95%	42.0%	
情景75	6.5%	95%	42.5%	情景76	6.5%	95%	43.0%	
情景77	6.5%	95%	43.5%	情景78	6.5%	95%	44.0%	
情景79	6.5%	95%	44.5%	情景80	6.5%	95%	45.0%	
情景81	6.5%	95%	45.5%	情景82	6.5%	95%	46.0%	
情景83	6.5%	95%	46.5%	情景84	6.5%	95%	47.0%	
情景85	6.5%	95%	47.5%	情景86	6.5%	95%	48.0%	
情景87	6.5%	95%	48.5%	情景88	6.5%	95%	49.0%	
情景89	6.5%	95%	49.5%	情景90	6.5%	95%	50.0%	
情景91	6.5%	95%	50.5%	情景92	6.5%	95%	51.0%	
情景93	6.5%	95%	51.5%	情景94	6.5%	95%	52.0%	
情景95	6.5%	95%	52.5%	情景96	6.5%	95%	53.0%	
情景97	6.5%	95%	53.5%	情景98	6.5%	95%	54.0%	
情景99	6.5%	95%	54.5%	情景100	6.5%	95%	55.0%	

