

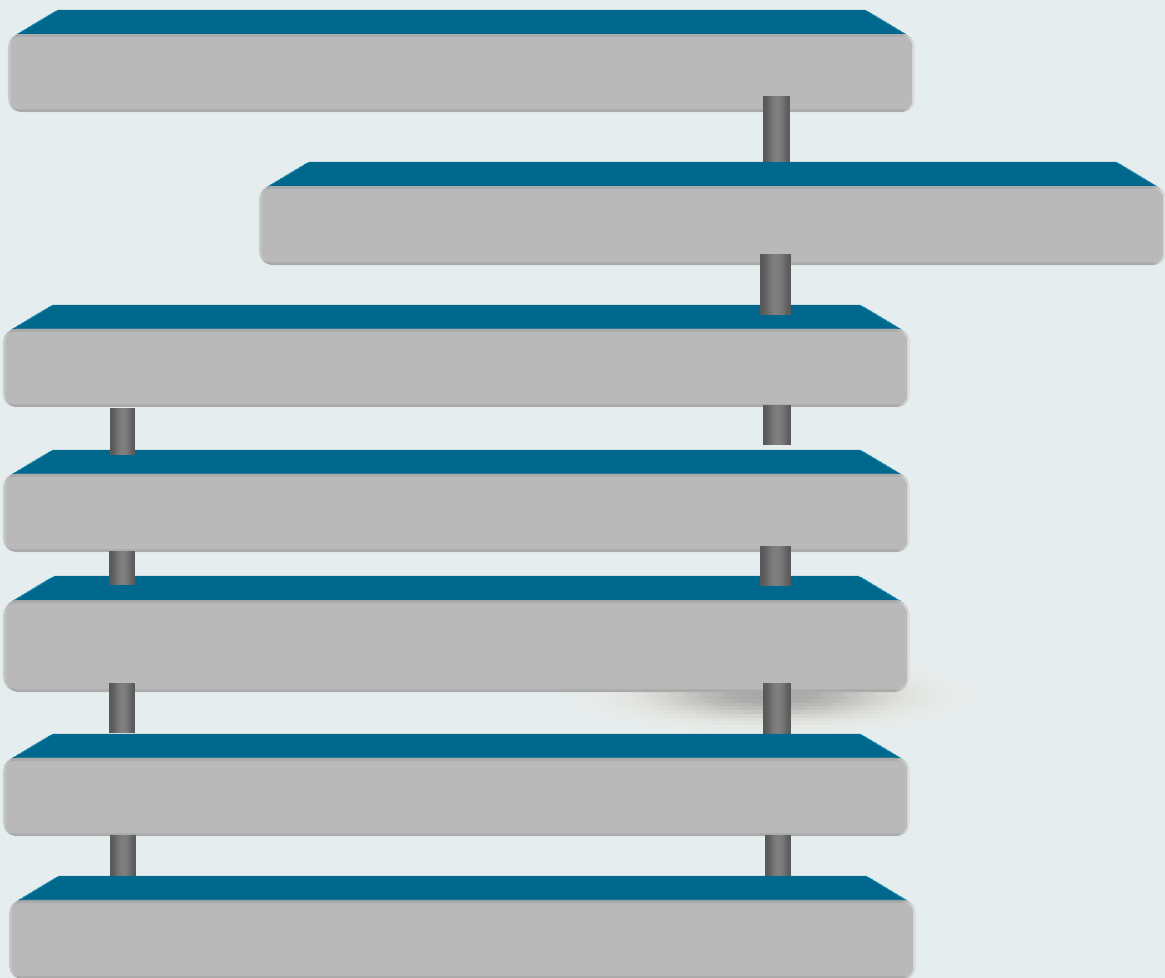







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Email kjxywqg1125@126.com





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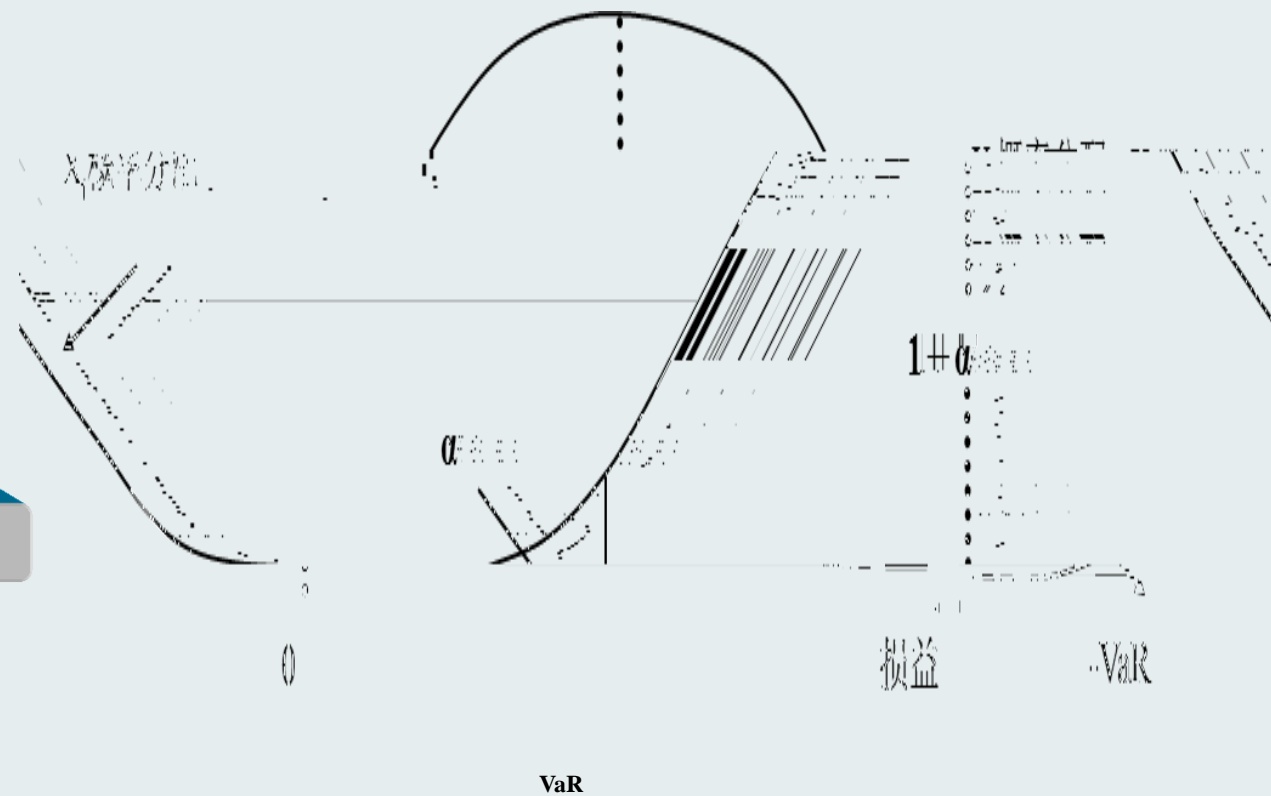
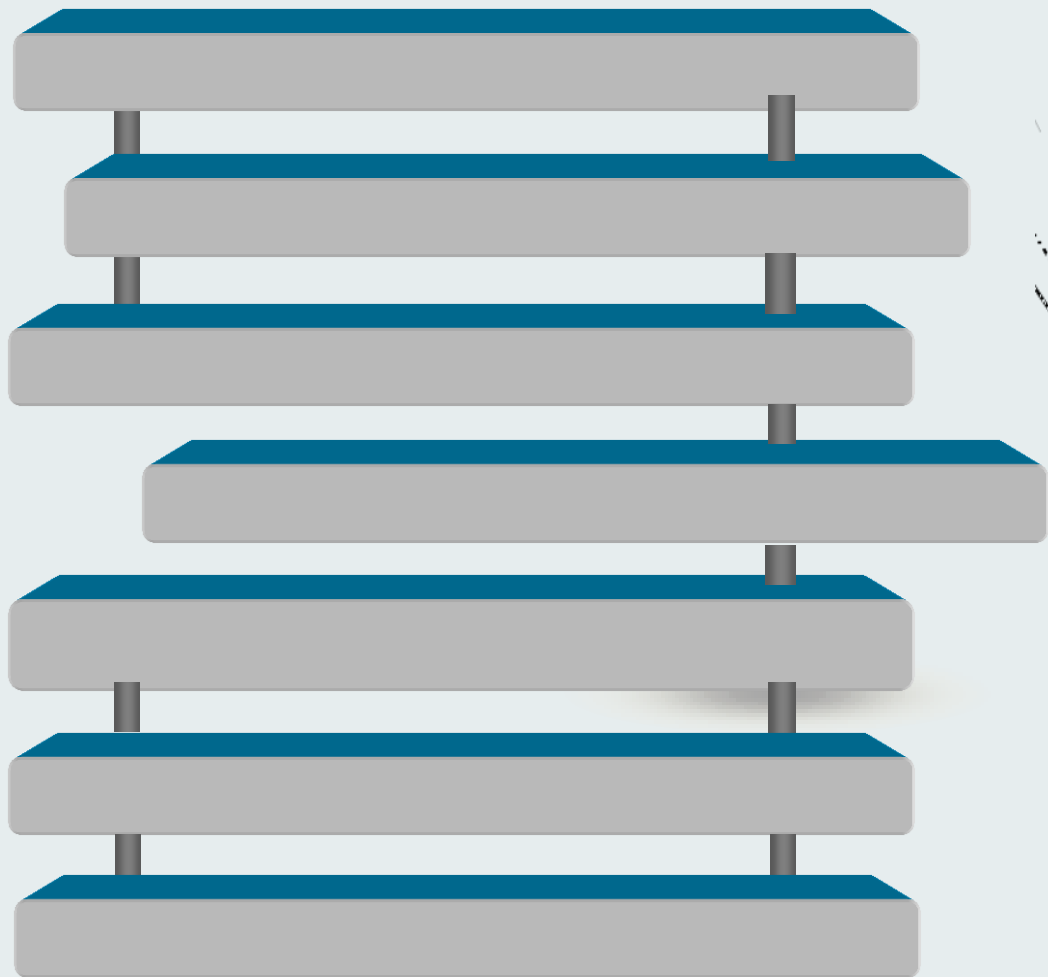
影响记分卡

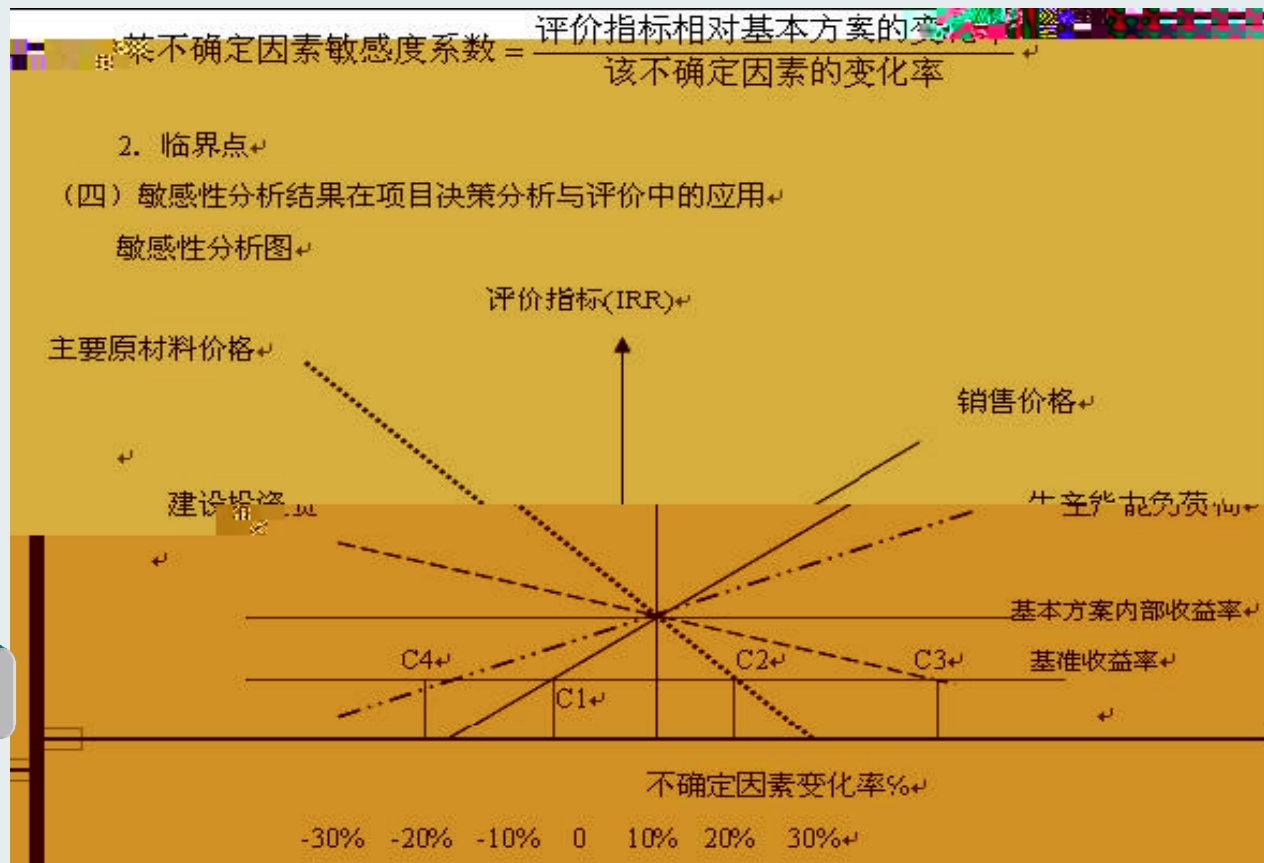
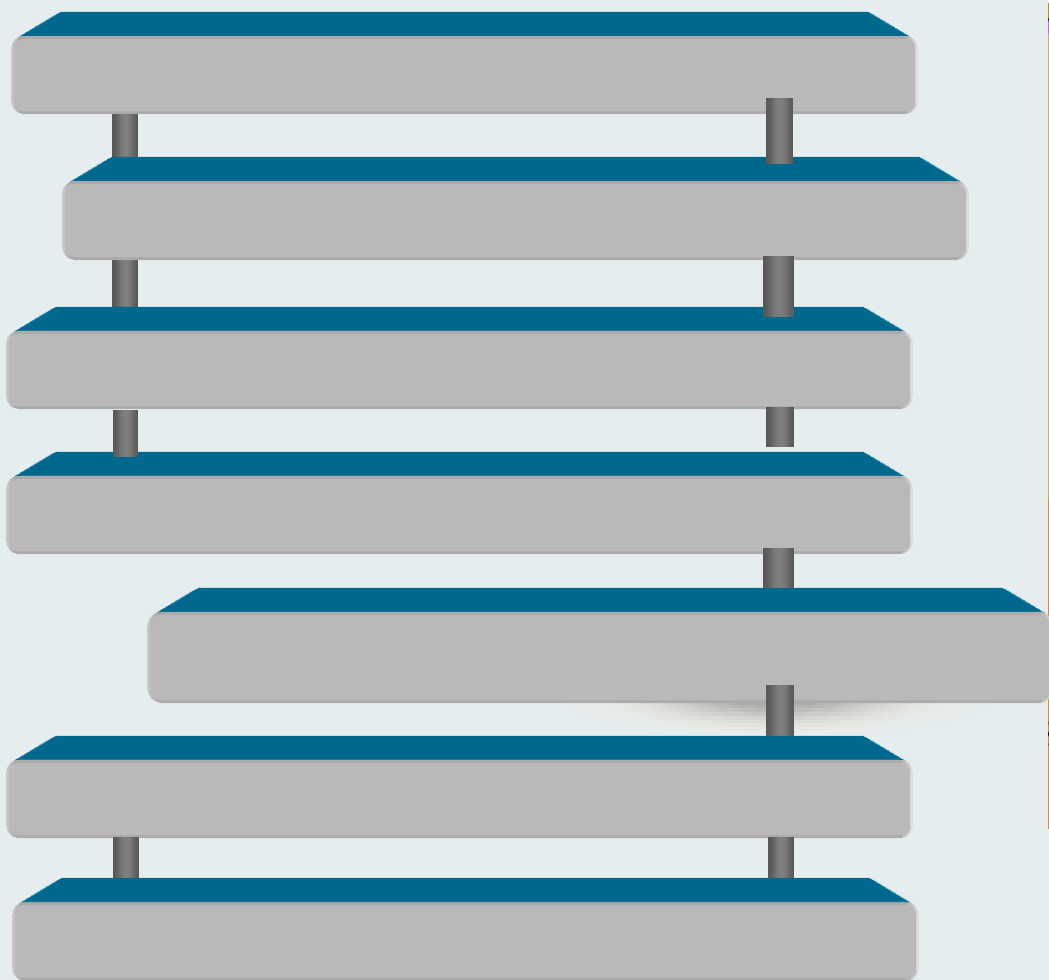
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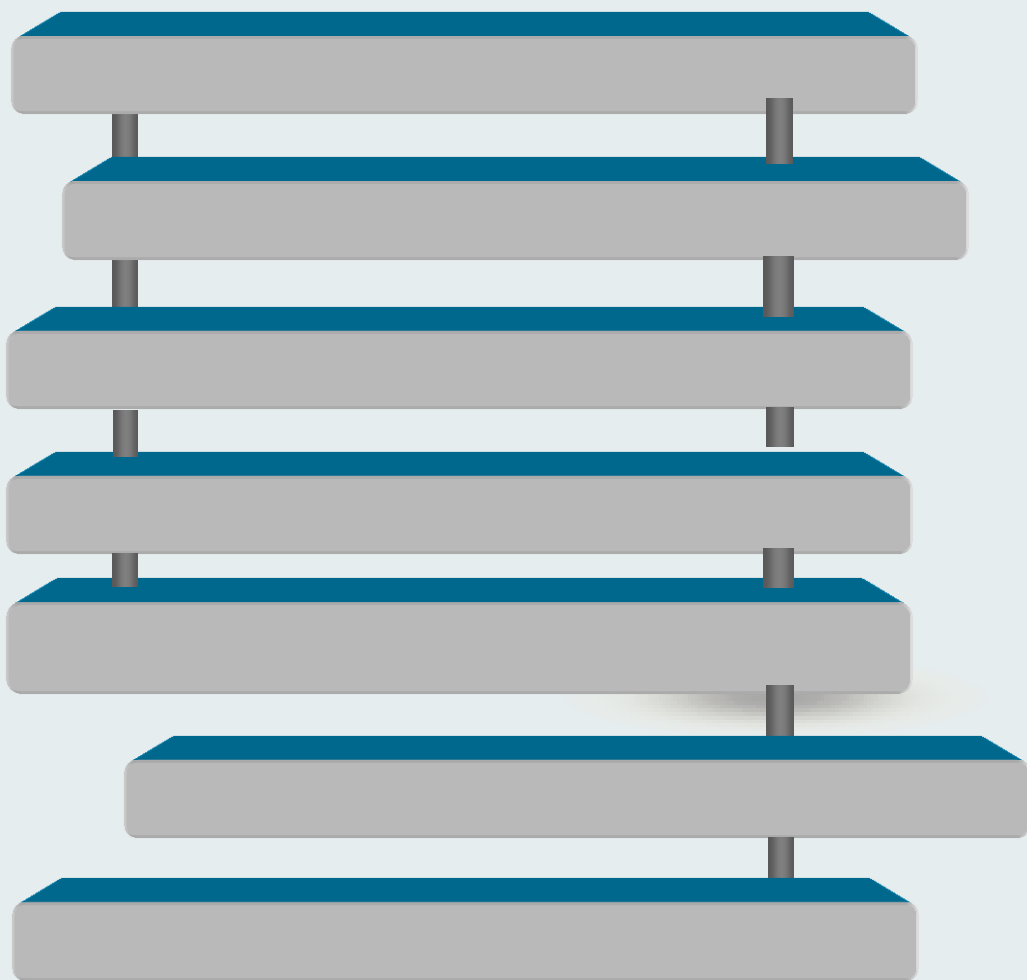


频率记分卡

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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		违约率	
情景	利率	房价	利率	房价	利率	房价	失业率	失业率	违约率	违约率
基准	5.0%	100%	5.0%	100%	5.0%	100%	5.0%	5.0%	1.6%	1.6%
情景1	6.5%	95%	6.5%	95%	5.0%	100%	5.0%	5.0%	2.6%	2.6%
情景2	7.0%	90%	7.0%	90%	5.0%	100%	5.0%	5.0%	2.7%	2.7%
情景3	7.5%	85%	7.5%	85%	5.0%	100%	5.0%	5.0%	2.8%	2.8%
情景4	8.0%	80%	8.0%	80%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景5	8.5%	75%	8.5%	75%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景6	9.0%	70%	9.0%	70%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景7	9.5%	65%	9.5%	65%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景8	10.0%	60%	10.0%	60%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景9	10.5%	55%	10.5%	55%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景10	11.0%	50%	11.0%	50%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景11	11.5%	45%	11.5%	45%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景12	12.0%	40%	12.0%	40%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景13	12.5%	35%	12.5%	35%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景14	13.0%	30%	13.0%	30%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景15	13.5%	25%	13.5%	25%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景16	14.0%	20%	14.0%	20%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景17	14.5%	15%	14.5%	15%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景18	15.0%	10%	15.0%	10%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景19	15.5%	5%	15.5%	5%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景20	16.0%	0%	16.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景21	16.5%	0%	16.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景22	17.0%	0%	17.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景23	17.5%	0%	17.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景24	18.0%	0%	18.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景25	18.5%	0%	18.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景26	19.0%	0%	19.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景27	19.5%	0%	19.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景28	20.0%	0%	20.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景29	20.5%	0%	20.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景30	21.0%	0%	21.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景31	21.5%	0%	21.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景32	22.0%	0%	22.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景33	22.5%	0%	22.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景34	23.0%	0%	23.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景35	23.5%	0%	23.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景36	24.0%	0%	24.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景37	24.5%	0%	24.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景38	25.0%	0%	25.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景39	25.5%	0%	25.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景40	26.0%	0%	26.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景41	26.5%	0%	26.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景42	27.0%	0%	27.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景43	27.5%	0%	27.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景44	28.0%	0%	28.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景45	28.5%	0%	28.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景46	29.0%	0%	29.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景47	29.5%	0%	29.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景48	30.0%	0%	30.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景49	30.5%	0%	30.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景50	31.0%	0%	31.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景51	31.5%	0%	31.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景52	32.0%	0%	32.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景53	32.5%	0%	32.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景54	33.0%	0%	33.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景55	33.5%	0%	33.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景56	34.0%	0%	34.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景57	34.5%	0%	34.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景58	35.0%	0%	35.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景59	35.5%	0%	35.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景60	36.0%	0%	36.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景61	36.5%	0%	36.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景62	37.0%	0%	37.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景63	37.5%	0%	37.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景64	38.0%	0%	38.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景65	38.5%	0%	38.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景66	39.0%	0%	39.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景67	39.5%	0%	39.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景68	40.0%	0%	40.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景69	40.5%	0%	40.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景70	41.0%	0%	41.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景71	41.5%	0%	41.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景72	42.0%	0%	42.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景73	42.5%	0%	42.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景74	43.0%	0%	43.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景75	43.5%	0%	43.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景76	44.0%	0%	44.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景77	44.5%	0%	44.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景78	45.0%	0%	45.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景79	45.5%	0%	45.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景80	46.0%	0%	46.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景81	46.5%	0%	46.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景82	47.0%	0%	47.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景83	47.5%	0%	47.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景84	48.0%	0%	48.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景85	48.5%	0%	48.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景86	49.0%	0%	49.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景87	49.5%	0%	49.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景88	50.0%	0%	50.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景89	50.5%	0%	50.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景90	51.0%	0%	51.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景91	51.5%	0%	51.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景92	52.0%	0%	52.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景93	52.5%	0%	52.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景94	53.0%	0%	53.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景95	53.5%	0%	53.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景96	54.0%	0%	54.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景97	54.5%	0%	54.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景98	55.0%	0%	55.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景99	55.5%	0%	55.5%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%
情景100	56.0%	0%	56.0%	0%	5.0%	100%	5.0%	5.0%	4.1%	4.1%

