政府優惠購屋專案貸款授信風險評估
—以個案銀行為例

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摘要

　　本研究將探討優惠房屋專案貸款授信風險因素，作為未來銀行對於房屋貸款客戶衡量準則之參考指標，以期提高授信品質及降低逾期案件之發生。其目的如下：

一、針對研究資料之變數，篩選影響借款人授信違約行為之顯著影響因子，以供授信決策人員參酌，建立客觀之准駁依據。

二、協助建立客觀之房屋貸款授信審核系統模型，提高授信品質，減少逾期放款之比率與金額，強化銀行資產結構，提升銀行之競爭力。

三、本貸款具有一定購買房屋、較低財務負擔、每戶貸款額度有最高限度等條件，就比較授信風險因子，本貸款有正當資金用途與較低財務負擔之優點，違約機率遠小於其他購屋貸款。

　　以授信風險評估原則　(即 5P 原則，借款戶、資金用途、償還來源、債權保障與授信展望)、審核因素與住宅貸款契約因素等三個構面，探討影響本貸款授信風險之主要特徵因素，在投入九項自變數，透過 SPSS 統計軟體、區別分析與決策樹，經模式驗證之實證結果，得知職業、教育程度、還款方式與繳款情形等四項顯著自變數正準率最高，此實證結果，期望提供銀行業制定授信政策之參考。

關鍵字: 區別分析、 決策樹

The Credit Risk Assessment of Government Preferential Loans for Housing Project – Take the Case Bank as an Example

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Abstract

This study explores credit risk factors of preferential loans for housing project. Served as a reference indicator for banks to evaluate future housing loan customers, this study expects to elevate credit quality and lower late payment case numbers. The purposes of this study are as follows:

I.   To identify significant influencing factors of borrowers' credit defaults by examining research data variables. This will provide reference for credit decision makers, as well as establishing objective guidelines.

II.   To help establish an objective verifying system model for housing loan credit , for the purpose of enhancing credit quality, reducing ratio and amount of Non - Performing Loans, strengthening bank asset structures and increasing bank competitiveness.

III. This loan is limited to house purchases, lowers the borrower's financial burden, and has a per household line of credit. When comparing credit risk factors, this loan is superior because it has legitimate purpose of the capital and generates less financial burden, which lowers the default probablity in comparison to other housing loans.

By employing the principle of credit risk assessment (the 5P principle: Personal, Purpose, Payment, Protection and Perspective), as well as verification factor and housing loan contract factor, i.e. the three dimensions, this study explores the major characteristic factors that influence this loan credit risk. We deployed nine independent variables, and tested them with SPSS software, discriminant analysis and decision trees. The empirical result after Model Validation revealed that the four significant variables that have the highest accuracy rates are profession, level of education, term of payment and payment status. This   empirical result serves as a reference for banks when formulating credit policies.

Key words: discriminant analysis, decision tree.