考慮金融海嘯因素之美國銀行危機預警模型

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摘 要

財務穩定是經濟成長的首要條件。次貸風暴自2007年8月爆發以來，被認為是史上最嚴重的財務危機。我們試著分析此次次貸風暴影響銀行風險有多麼嚴重，提升或是降低了?首先我們建立了銀行系統的風險預測模型。接著，為了檢視銀行風險如何對市場改變作反應，我們套用了數個市場變數來完成此一模型。我們使用的是MDA分析，一種最早被利用來預測銀行危機方式，也是最多後續研究的預測模型。另外，我們也使用了邏輯分析及概率分析。

關鍵詞 : 危機預警、次貸風暴

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