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# Innovationen und Innovations- management in der Finanzbranche

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# Kreditrisikomanagement In Der Finanzbranche German Edition

**Ali Beyazgül**



## **Kreditrisikomanagement In Der Finanzbranche German Edition:**

**Kreditrisikomanagement in der Finanzbranche** Ali Beyazgül, 2015-10-15 Studienarbeit aus dem Jahr 2013 im Fachbereich BWL Rechnungswesen Bilanzierung Steuern Note 2,3 Hochschule Aschaffenburg Sprache Deutsch Abstract In dieser Seminararbeit werden die Risikoermittlungsverfahren berechnungsmethoden sowie begrenzungsverfahren in Kreditinstituten aufgezeigt Das Ziel dieser Arbeit ist es dem Leser die wichtigen theoretischen Konzepte des Kreditrisikomanagements und ihre praxisorientierte Umsetzung aufzuzeigen sowie ihre Bedeutung für das Kreditinstitut und seine wertorientierte Kontrolle aufzuzeigen Hierfür werden zu Beginn die Begriffe Kreditrisiko und Risikomanagement definiert Risikoanalyse steuerung und kontrolle stellen dabei die gedankliche Abfolge eines systematisch angelegten Risikomanagementprozesses dar Dieser wird anhand eines entsprechenden Phasenschemas in Kapitel 3 detailliert aufgezeigt Der Schwerpunkt hier schlägt sich in der Risikoanalyse nieder da die Identifizierung und Gewichtung der Risiken oft schwer aufwendig oder wegen mangelnder Quantifizierungsfähigkeit nicht möglich ist Im nächsten Kapitel werden Vorschriften aus dem Kreditwesengesetz und Solvabilitätsverordnung genannt die dem Gläubigerschutz dienen und die Funktionsfähigkeit des Kreditgewerbes sichern Anschließend werden die Einflussfaktoren des Kreditrisikos im Rahmen der einzelgeschäftsbezogenen Analyse herausgearbeitet Aufgrund von Portfolioeffekten Korrelationen der einzelnen Schuldner muss neben der einzelgeschäftsbezogenen Analyse auch eine gesamtgeschäftsbezogene Analyse des Kreditrisikos erfolgen Aus diesem Grund werden des Weiteren in Kapitel 6 die bekanntesten portfolioorientierten Kreditrisikomodelle Credit Metrics KMV Modell Credit Risk und Credit Portfolio View dargestellt

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