



Aufbau moderner interner Ratingsysteme und deren Implementierung (German Edition)

Björn Schlüter

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Diplomarbeit aus dem Jahr 2006 im Fachbereich BWL - Bank, Börse, Versicherung, Note: 2,0, FOM Essen, Hochschule für Oekonomie & Management gemeinnützige GmbH, Hochschulleitung Essen früher Fachhochschule, 41 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: Im Zuge von Basel II werden durch die Solvabilitätsverordnung Mindestanforderungen an die Kreditinstitute in Hinsicht der Risikoerkennung und -vorsorge gestellt. Interne Ratings sind ein Baustein dieses Prozesses, wobei in diesem Buch vornehmlich das Kreditrisiko betrachtet wird. Nach einer kurzen Einführung im Hinblick auf für Kreditinstitute und deren Aufsicht relevante, historische Veränderungen in der Gesetzgebung wird hier eine inhaltliche Eingliederung der internen Ratingansätze in Basel II durchgeführt. Es folgt der Aufbau des Standardansatzes und der IRB-Ansätze. Bevor ein Fazit den Abschluss der Thematik darstellt, wird die Implementierung der Ansätze in den Kreditinstituten in den Grundzügen dargestellt.

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