

Florian Roth-Abe

**Qualitative Eigenmittelanforderungen
für Banken zur rechtlichen
Umsetzung von Basel III
in Deutschland**

Verlag Dr. Kovac

Qualitative Eigenmittelanforderungen Rechtlichen Umsetzung Deutschland

Florian Rott-Abe



Qualitative Eigenmittelanforderungen Rechtlichen Umsetzung Deutschland:

Liquiditäts- und Eigenkapitalanforderungen im Zeitverlauf sowie deren Auswirkungen für Kreditinstitute und Kunden Ralf Jürgen Ostendorf, Markus Buscher, 2017 Kreditinstitute bewegen sich in einem Umfeld immer strenger werdender regulatorischer Anforderungen Das Kernkapital sowie die Liquidität sind wichtige Parameter im Fokus der Bankenaufsicht Es wird untersucht wie Kreditinstitute auf die gestiegenen Anforderungen durch Basel III reagieren und welche Konsequenzen letztendlich für die Kunden daraus resultieren **Zur aufsichtsrechtlichen Berücksichtigung des**

Kreditrisikos Susen Claire Berg, 2018-09-14 Susen Claire Berg stellt die gegenwärtige bankenaufsichtsrechtliche Berücksichtigung des Kreditrisikos in allen drei Säulen des Baseler Rahmenwerks umfassend dar und liefert darüber hinaus eine rechtsvergleichende Analyse der derzeitigen Regulierung mit der zukünftigen potenziellen Behandlung des Kreditrisikos Hierbei hinterfragt sie die jüngsten Vorschläge zur Neugestaltung ebenjener Regulierung vor dem Hintergrund der damit verbundenen Auswirkungen auf die Kreditwirtschaft kritisch und liefert gewichtige Argumente die bei der Regulierung des Kreditrisikos zukünftig Beachtung finden sollten Basel III und Risikotragfähigkeit Sonja Fiedler, 2018-07-16 Die Entwicklung und Implementierung interner Verfahren zur Beurteilung und Sicherstellung der angemessenen konomischen Kapitalausstattung Internal Capital Adequacy Assessment Process ICAAP die neben der Kapitalplanung und Stresstests das Risikotragfähigkeitskonzept umfassen bilden unter der Säule 2 der Basler Eigenkapitalvereinbarung ein Kernstück des aufsichtlichen berprüfungsverfahrens Supervisory Review Process SRP Ausgehend von den theoretischen Grundlagen der Basler Eigenkapitalvereinbarung stellt Sonja Fiedler die regulatorischen Rahmenbedingungen der Risikotragfähigkeit betrachtung vor Nach der Abgrenzung und Analyse der grundlegenden Ansätze zur Abbildung der Risikotragfähigkeit folgt eine empirische Untersuchung der in der Praxis vorzufindenden Risikotragfähigkeitsansätze Qualitative Eigenmittelanforderungen für Banken zur rechtlichen Umsetzung von Basel III in Deutschland Florian Rott-Abe, 2014

Credit Analyst Oliver Everling, Jens Leker, Stefan Bielmeier, 2015-06-16 Die Eskalation der Finanzkrise hat in kaum einem anderen Bereich so schnell Veränderungen gebracht wie in der Kreditanalyse Die bankenaufsichtsrechtlichen Vorgaben aus Basel setzen nach der Finanzkrise neue Rahmenbedingungen für das Kreditgeschäft der Banken Gleichzeitig haben an den Kapitalmärkten die unterschiedlichsten Kreditprodukte stark an Bedeutung gewonnen von Unternehmensanleihen bis hin zu Verbriefungen Die Kredit und Kapitalmärkte wachsen im Globalisierungsprozess immer enger zusammen Kreditrisiken müssen analysiert und gemanagt werden in Banken ebenso wie am Kapitalmarkt bei institutionellen wie bei privaten Anlegern Durch mehr Professionalität schützen sich Marktteilnehmer vor den Folgen von Kreditkrisen **Gedekte Schuldverschreibungen in Deutschland und Großbritannien** Tobias Koppmann, 2009 Writings pertaining to European and international private banking and commercial law Europeanization and internationalization challenge the realm of jurisprudence to an extraordinary degree The division in special fields and the

relationship with other social sciences necessitate critical reevaluation in view of many interactions Cross references between commercial law regulation and private autonomous arrangement distinctly show this development Jurisprudence emerging beyond Germany has to deal with such challenges The law of financial services serves as an example of the cross section material from private law and public commercial law This takes into account the series at hand in terms of content and method In addition to banking capital market and financial law as the main emphasis corporate law competition cartel law intangible property rights insolvency law and also labor law show similar overlaps The intensive internationally oriented treatment of the overlaps of classical private law in particular contractual law and commercial law promise a bountiful yield especially on the European level under the summarizing aspect of corporate law The outstanding monography also finds its place in the series as well as the conference volume works in German and also occasional works in English There are economically aligned works in addition to juridical works constituting the main emphasis Works pertaining to Europeanization and internationalization are compiled in the series which convey commercial law and commercially conceived private law in an outstanding manner

BANKMANAGEMENT Urban Bacher, 2022-02-07 In der Bankenwelt vollzieht sich eine st rrmische Entwicklung Als Stichworte seien genannt Euro Finanz und Schuldenkrise historisches Zinstief mit Negativzinsen stark schwankenden B rsen Megafusionen Regulierungsdruck Imageprobleme sowie rechtliche und digitale Herausforderungen Ziel des Buches ist es dem Leser das notwendige Grundlagenwissen und die Zusammenh nge der Bankgesch fte einpr gsam zu vermitteln Eine einfache Sprache und zahlreiche Grafiken und Tabellen garantieren die Vermittlung des komplexen Bankwissens Kontrollfragen Aufgaben und Fallstudien mit L sungen erm glichen die rasche berpr fbarkeit des Erlernten

Prozessmanagement als Industrialisierungsansatz in Versicherungen Michael Reich, 2014-01-30 Die Versicherungsbranche sieht sich mit verst rktem Wettbewerb erh htem Kostendruck steigender Komplexit t betrieblicher Prozesse den Auswirkungen der Globalisierung und anspruchsvolleren Kunden konfrontiert Dar ber hinaus tr gt auch die Finanzmarktkrise dazu bei dass die sog Industrialisierung st rker in den Fokus dieser Finanzdienstleister r ckt Diesen wirtschaftlichen Herausforderungen kann nur mit Hilfe von ganzheitlichen prozessorientierten Konzepten begegnet werden Im Rahmen dieser Untersuchung werden ausgehend von einer Markt und Wettbewerbsbetrachtung die wesentlichen prozessorientierten Managementans tze hinsichtlich ihrer Anwendbarkeit auf Versicherung unternehmen untersucht Anschlie end werden in einem praxisorientierten Abschnitt aktuell umgesetzte Konzepte vorgestellt und deren Erfolgsfaktoren herausgearbeitet

Externes Risikoreporting deutscher Banken Maik Stahl, 2008-05-13 Inhaltsangabe Einleitung In der modernen Wirtschaft nehmen Banken und Finanzdienstleistungsunternehmen einen besonderen Stellenwert ein Sie dienen nicht nur als Mittler zwischen Kapitalangebot und nachfrage sondern versorgen den Finanzmarkt mit einer Vielzahl von Dienstleistungen und Finanzprodukten Dabei liegt die eigentliche Expertise in der F higkeit banktypische Risiken konkret einzusch tzen und diese intelligent einzugehen um in wirtschaftlich kritischen Phasen gen gend

Liquidität vorzuweisen und Gewinne generieren zu können ohne von Insolvenz bedroht zu sein. Mit Inkrafttreten der nationalen Umsetzung der neuen Basel II Eigenkapitalregeln in Deutschland durch die Solvabilitätsverordnung SolvV gelten für Kredit und Finanzdienstleistungsunternehmen seit dem 1. Januar 2007 neue regulatorische Anforderungen. Erstmals regelt die Bankenaufsicht durch die Konstellation eines 3-Säulen Modells neben der Mindestkapitalanforderung Säule 1 und dem bankaufsichtlichen Berichtsprozess Säule 2 auch den Bereich der Offenlegung Säule 3 insbesondere die Darstellung der Berechnungsmethoden qualitative Offenlegung sowie die daraus resultierenden Ergebnisse quantitative Offenlegung. Durch die Integration der Säule 3 in das sogenannte symmetrische Dreieck und den dadurch hervorgerufenen Informationsgewinn der Marktteilnehmer soll zunehmend auch der Erreichung der grundlegenden Ziele von Basel II langfristig entgegengewirkt werden. Den Offenlegungsanforderungen der Säule 3 liegt die Überlegung zugrunde, durch die erweiterte Offenlegung die Marktteilnehmer dazu zu befähigen, ein effektives Risikomanagement und damit einhergehend eine den Marktgegebenheiten angepasste Risikopolitik zu honorieren und risikoreiche Engagements zu sanktionieren. Durch die Möglichkeit der Marktteilnehmer, in den Entscheidungskreis der Geschäftsleitung indirekt eingreifen zu können und infolge der disziplinierenden Wirkung der Sanktionierung einer unausgeglichene Risikoneigung, ergibt sich eine effizientere Ressourcenallokation und eine höhere Transparenz der Institute. Die Umsetzung von Basel II sowie die damit einhergehende Entwicklung und Implementierung neuer Risikomessmethoden wurde in den vergangenen Monaten hinsichtlich der Komplexität und Kostspieligkeit ausgiebig diskutiert. Die Einführung neuer Regulierungsnormen erfordert immer einen Kostenmehraufwand, der sowohl auf Seiten der Informationsempfänger als auch auf Seiten der Informationssender.

Zur Entwicklung der Zentralbanken und der Bankaufsicht in Deutschland und in den Niederlanden Holger-René Bruckhoff, 2010

Die Arbeit unterzieht die Entwicklung der Zentralbanken und der Bankenaufsicht in Deutschland und in den Niederlanden einem Rechtsvergleich aus rechtshistorischer und zeitgeschichtlicher Perspektive. Der Schwerpunkt liegt retrospektiv in der zweiten Hälfte des 20. Jahrhunderts. Dabei beschränkt sich die Untersuchung nicht auf Übereinstimmungen und Unterschiede aufzuzeigen, sondern erklärt diese darüber hinaus vor dem geschichtlichen Hintergrund der beiden Zentralbanken und der Bankenaufsicht in ihren jeweiligen Rechtssystemen. Im Vordergrund stehen dabei rechtliche, nicht aber wirtschaftliche Aspekte. Neben der historischen Betrachtung werden auch gegenwärtige Problembereiche evaluiert und im Fazit Empfehlungen für zukünftige Reformen ausgesprochen.

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