

How does the "Bad Bank" Concept Influence the Commercial Banks' Ability and Willingness to Increase Commercial Lending in Germany



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Reviews

This ebook is wonderful. Of course, it really is perform, nevertheless an interesting and amazing literature. Its been printed in an extremely straightforward way and it is simply after i finished reading this ebook where in fact changed me, modify the way i believe.
(Prof. Maxwell Stracke)

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GRIN Verlag Apr 2011, 2011. Taschenbuch. Book Condition: Neu. 210x148x2 mm. This item is printed on demand - Print on Demand Neuware - Seminar paper from the year 2010 in the subject Business economics - Investment and Finance, grade: 1,3, University of applied sciences, Munich, course: International Finance & Accounting, language: English, abstract: During the Financial Crisis 2007-2010, which was the result of housing bubble in the United States in 2006, commercial banks rapidly decreased the amount of commercial lending worldwide. So called subprime credits made the assets of commercial banks less worth during a short period. It was the cause for the credit crunch in many economies. Because many enterprises have to rely on debt capital, which they lend from commercial banks to finance their investments, the credit crunch hit such enterprises very hard. The outcome is that the whole economy suffers. Many governments elaborated the bad bank concept to solve the problem of decreased commercial lending, also Germany. It means, that banks will be allowed to start special purpose vehicles (SPV) for holding the subprime credits and to bring such subprime credits out of the balance sheet of the bank. In Anglo-Saxon countries there are two other terms in use for SPV: (loan) recovery agency and asset management company. According to Homolle, Ruff and Tuerr in theory and praxis there are many variants of bad bank models existing. Until now the question which model is most successful, became insufficient exploration. German government adopted two different models of bad banks and proposed the Financial Market Stabilisation Act (FMStFG), which became effective on July 22th 2009. After that some banks used this opportunity and transferred their subprime assets to such SPV. The scope of the work is first to evaluate why exactly commercial banks decreased the commercial lending, second to analyse German bad bank concept and then to work out the incentives of this concept for more commercial lending by commercial...



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