



Management von Non Performing Loans (German Edition)

Alexander Wittgruber

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Wissenschaftlicher Aufsatz aus dem Jahr 2009 im Fachbereich BWL - Bank, Börse, Versicherung, Note: 1,3, Hochschule der Sparkassen-Finanzgruppe Bonn, Veranstaltung: Risikomanagement im Kreditgeschäft mit mittelständischen Unternehmen, Sprache: Deutsch, Abstract: Die wichtigsten Ertragssäulen einer Sparkasse sind einerseits der Zinsüberschuss aus dem Kredit- und Einlagengeschäft sowie der Provisionsüberschuss aus der konzeptionellen Anlageberatung. Aufgrund des hart umkämpften Marktes und der daraus resultierenden Margendruckes ist es für eine Sparkasse existenziell wichtig, sich in der derzeitigen schwierigen Wirtschaftslage mit negativen Konjunkturprognosen zu behaupten um ihren Wachstumskurs fortzusetzen. Dabei ist es erforderlich, dass die Sparkassen ihre risikorelevanten Geschäftsbereiche, insbesondere die Kreditvergabe an mittelständischen Unternehmen, auf Optimierungspotentiale hinterfragen. Bei dieser Thematik nehmen Kreditausfälle und Wertberichtigungen eine zentrale Bedeutung ein. Um einen Kreditverlust von einer nicht ungewöhnlichen Höhe von 150.000 EUR mit einem Kreditneugeschäft zu kompensieren, wird bei einer derzeitigen realistischen Nettozinsmarge von 0,85% ein Neukreditvolumen von 17,6 Mio. EUR benötigt. Dies verdeutlicht die Relevanz eines effizienten Kreditportfoliomanagements sowie einer kontinuierlichen Risikoüberwachung. Aufgrund von vielen externen Faktoren sind Kreditausfälle trotz sorgfältiger Risikoüberwachung nicht vermeidbar. Das Bestreben einer Sparkasse sind die durch die Kreditverluste verursachten Kosten so gering wie möglich zu halten. In diesem Zusammenhang sollte die Geschäftsstrategie für den Bereich des Problemkreditmanagements sorgfältig überprüft und gegebenenfalls neu justiert werden. Die Zielsetzung dieser Arbeit ist es, einen Überblick über mögliche Handlungsoptionen im Management von notleidenden Krediten in Bezug auf Optimierungspotentiale zu geben. Diese Arbeit kommt schließlich zum Ergebnis, welche der Möglichkeiten sinnvoll für eine Sparkasse sind.

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