



Asset Backed Securities - von der "einfachen" Verbriefung zur Liquiditätskrise der Investoren (German Edition)

Patric Sónyi

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Studienarbeit aus dem Jahr 2008 im Fachbereich BWL - Investition und Finanzierung, Note: 1,3, Heinrich-Heine-Universität Düsseldorf, 16 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: Die Entwicklungen auf den internationalen Finanzmärkten in den vergangenen Jahren sowie die drastischen Auswirkungen innerhalb der letzten Monate haben gezeigt, wie labil das internationale Finanzsystem ist. Auslöser dieser Entwicklungen war unter Anderem die exzessive Vergabe von Immobilienkrediten an Kreditnehmer mit schlechter Bonität und geringem Einkommen, dem so genannten Subprime-Markt, in den USA. Die Risiken dieser zunächst lokal erscheinenden Entwicklung wurden durch Verbriefung dieser Kredite seitens der amerikanischen Banken auf die internationalen Finanzmärkte übertragen. So musste die Investmentbank Lehman Brothers, die im Jahr 2007 noch einen Jahresüberschuss von über vier Mrd. \$ erwirtschaften konnte, aufgrund drastischer Abschreibungen für Subprime-Kredite und der daraus resultierenden Zahlungsunfähigkeit im September 2008 Insolvenz anmelden. Die Auswirkungen auf die Kursentwicklungen an den internationalen Börsen, lassen sich am Beispiel des DAX 30 darstellen. Dieser hat im Laufe eines Jahres über 40% an Wert verloren.

In dieser Arbeit wird, ausgehend von einer Beschreibung und Charakterisierung verschiedener Verbriefungsinstrumente, analysiert, wie der Aufkauf verbriefter Kreditforderungen zur Illiquidität der Investoren geführt hat.

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