



Covenants in Kreditverträgen (German Edition)

Carsten Menzel

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Studienarbeit aus dem Jahr 2010 im Fachbereich BWL - Investition und Finanzierung, Note: 2,0, Hochschule der Sparkassen-Finanzgruppe Bonn, Veranstaltung: Risikomanagement im Kreditgeschäft mit mittelständischen Unternehmen, Sprache: Deutsch, Abstract: Diese Hausarbeit gibt zunächst einen Überblick über die wichtigsten Arten und das Wesen der aufgrund steigender Kreditausfallrisiken in der Praxis wieder an Relevanz gewinnenden Covenants (Neben- oder Zusatzabsprachen) bei der Ausgestaltung von Kreditverträgen zwischen Firmenkunden und Banken.

Anschließend wird der Focus auf die Wirkungsweise von Covenants aus Sicht der Gläubigerbanken hinsichtlich des von ihnen primär verfolgten Zieles der Reduzierung der Eintrittswahrscheinlichkeit des Insolvenzfalls gelegt. Hier wird insbesondere auf Gestaltungsmöglichkeiten aber auch Grenzen und Risiken bei der Nutzung von Covenants eingegangen.

Dabei zeigt sich, dass den Vorteilen der mittels Covenants angestrebten Kreditrisikoreduzierung aufgrund der mitunter komplexen Auswirkungen von vereinbarten Covenants auch Rechtsrisiken entgegenstehen können, so dass eine sorgsame Vorgehensweise bei der Ausgestaltung entsprechender Kreditverträge geboten ist.

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