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Kritische Analyse von Rating-Agenturen bei Verbriefungen Michael Strulik, 2009-08-31 Diplomarbeit aus dem Jahr 2009 im Fachbereich BWL Allgemeines Note 2,0 Verwaltungs und Wirtschaftsakademie Frankfurt Sprache Deutsch Abstract Ausgehend vom US amerikanischen Hypothekenmarkt ist das Weltfinanzsystem in eine Krise geraten die inzwischen in vielen Teilen der Welt schwerwiegende Auswirkungen auf die Realwirtschaft hat Wie konnte es zu dieser Entwicklung kommen und welchen Platz nehmen hierbei Rating Agenturen bei Verbriefungen ein Mit dieser Frage befasst sich die vorliegende Diplomarbeit Nach dem Platzen der Internetspekulationsblase und den Anschlägen vom 11. September 2001 senkte die US Notenbank den Leitzins in den Jahren 2002 und 2003 auf einen historischen Tiefstand von etwa 1% um die Wirtschaft mit billigem Geld anzukurbeln Die Amerikaner die nach dem Crash des Aktienmarktes zurückhaltend bei Investitionen in Aktien waren wechselten zu Immobilien Sie begannen in großem Umfang Häuser zu bauen und zu verkaufen und ließen bestehende Hypotheken ab indem sie neue Kredite zu günstigeren Zinssätzen aufnahmen Der schnelle Anstieg der Immobilienpreise führte zu stetig steigenden Preisen für Wohnungen und Privathäuser und ermöglichte somit höhere Hypotheken Die weiter steigenden Preise für Eigenheime sahen Finanzinstitute als ausreichende Garantie dafür an nun auch schwachen Schuldner die ihren Traum vom Eigenheim verwirklichen wollten Kredite zu vergeben die so genannten Subprime Kredite Viele der Kredite die die Hypothekenbanken vergeben hatten sind nicht in ihren Büchern verblieben sondern wurden gebündelt und mittels Verbriefung weltweit weiterverkauft Dadurch flossen den Banken Mittel zu mit denen eine gesamtwirtschaftlich durchaus erwünschte weitere Kreditvergabe möglich wurde Fortan zahlten die Hauskäufer ihre Hypothekenzinsen zwar noch pro forma an die Hypothekenbanken De facto ging das Geld aber an jene die Hypothekenscheine gekauft hatten Banken rund um die

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Congressional Oversight Panel December Oversight Report United States. Congressional Oversight Panel,2010

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Plunkett's E-Commerce & Internet Business Almanac Jack W. Plunkett, 2009-03 Market research guide to e commerce and internet business a tool for strategic planning competitive intelligence employment searches or financial research Contains trends statistical tables and an industry glossary Includes one page profiles of e commerce and internet business firms includes addresses phone numbers executive names *Forecasting for Economics and Business* Gloria

González-Rivera, 2016-12-05 For junior senior undergraduates in a variety of fields such as economics business administration applied mathematics and statistics and for graduate students in quantitative masters programs such as MBA and MA MS in economics A student friendly approach to understanding forecasting Knowledge of forecasting methods is among the most demanded qualifications for professional economists and business people working in either the private or public sectors of the economy The general aim of this textbook is to carefully develop sophisticated professionals who are able to critically analyze time series data and forecasting reports because they have experienced the merits and shortcomings of forecasting practice

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MrExcel.com Jelen spent twelve years in the trenches working as a financial analyst for finance marketing accounting and operations departments of a 500 million public company OECD Information Technology Outlook 2008 OECD,2008-12-23 This 2008 edition of the OECD Information Technology Outlook analyses recent developments in the IT goods and services industries and suggests that the outlook is for constrained but continued long term growth **Making the Most of Your Veterans Affairs (VA) Home:** David E. Nelson, Jr.,2017 According to the U S Census Bureau there are 18.8 million veterans but only 4 percent of them have actually used their VA Home Loan benefits The reasons they are not taking advantage of this opportunity tend to be lack of training miseducation and most importantly fear This new book lays out a detailed step by step procedure for veterans to navigate through difficult subject matter in a way that will eliminate any concerns or fears they may have about purchasing a home The author explains the real estate market for beginners and guides veterans on how to strategically use their VA Home Loan benefits He uses his real life experiences as both a veteran and a real estate agent to back up his claims and provides examples Furthermore he is able to take a complex process and simplify it for the average veteran The knowledge guidance and recommendations you obtain from the author will allow you to begin your journey to home ownership today **You Can Do It!** Donald H. Young,2008-12 A seasoned executive with four decades of experience in the institutional investment management business Donald H Young observes that most people are not happy with the financial security that they have achieved so far They seem to be paralyzed into doing nothing because of the overwhelming amount of information available to them Filling a critical need that hasn't been adequately addressed with the bewildering array of both general and very specific books on achieving financial security *You Can Do It* provides an educational background and then a step by step comprehensive analysis to help you achieve your financial objectives including Outlining key concepts Setting objectives Constructing balance sheets Managing cash flow Preparing budgets Buying appropriate insurance Planning for retirement Creating necessary documents for managing personal affairs Presented in an easy to understand manner *You Can Do It* should be read as a whole not as individual chapters Key exhibits and a summary at the end of each chapter which Young calls the Bottom Line facilitate the understanding process The only requirements for success are personal involvement and commitment on your part After reading and implementing the recommendations of Young you will have created a level of financial security to enable you to achieve your financial objectives **Wall Street and the Financial Crisis** United States. Congress. Senate. Committee on Homeland Security and Governmental Affairs. Permanent Subcommittee on Investigations,2010

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