



Outsourcing der Rating-Ermittlung (German Edition)

G. Dengl

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Der methodische Kern der Basel-II-Anforderungen ist die Berechnung risikogewichteter Aktiva (RWA). Zur Ermittlung der einzelnen Parameter der RWA sind statistische Daten in ausreichender Menge notwendig. Diese können gerade von kleinen Banken in der Regel nicht bereitgestellt werden. Anbieter von Pooling-Lösungen haben sich bereits mit einem nahe liegenden Geschäftsmodell etabliert: die Banken übermitteln jeweils echte Ausfalldaten und erhalten dafür im Gegenzug die statistischen Werte, die sie zur RWA-Kalkulation benötigen.

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