



# Credit Scoring im Privatkundengeschäft (German Edition)

Christian Marx

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Studienarbeit aus dem Jahr 2008 im Fachbereich BWL - Investition und Finanzierung, Note: 2,0, Frankfurt School of Finance & Management, Veranstaltung: Risikomanagement & Hedge-Accounting, Sprache: Deutsch, Abstract: Nach Ansicht des Baseler Ausschusses sei der Kreditrisikobereich in Anbetracht der angewandten Methodik im Vergleich zum Marktrisikobereich weit zurück geblieben.

Es gilt hierbei zwischen den Begriffen Credit Scoring und Rating zu unterscheiden. Ratingsysteme sind Methoden zur Bonitätsbeurteilung von juristischen Personen. Beim Scoring spricht man von der Bonitätsbeurteilung natürlicher Personen.

Zielsetzung dieser Arbeit ist es, das Credit Scoring, als Verfahren bei der Vergabe von Krediten im Privatkundengeschäft anhand ausgewählter und in der Praxis angewandter statischer Verfahren, näher zu bestimmen und dessen Vorgehensweise zu erklären



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