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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 leisteten 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 hierher Hypotheken Die weiter steigenden Preise für Eigenheime sahen Finanzinstitute als ausreichende Garantie dafür an nun auch schwachen Schuldnern 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 Welt Versicherungen Investmentfonds und deren Kunden An sich nützlichen Verbriefungen der Volkswirtschaft weil die Kreditversorgung dadurch verbessert werden kann und die Risiken zu jenen Banken und Investoren wandern die willens und in der Lage sind sie zu tragen In der Praxis aber wussten die Investoren meist nicht welche Risiken in den forderungsbesicherten Wertpapieren wirklich steckten Sie verliehen sich auf die Einschätzung der Rating Agenturen die dem größten Teil der forderungsbesicherten Wertpapiere Bestnoten gegeben hatten Deshalb weckt die aktuelle weltweite Finanzmarktkrise den Unmut über Rating Agenturen bei Verbriefungen

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