



Non-Performing Loans in Deutschland (German Edition)

Ulrich Bitterling

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Das Buch befasst sich primär mit den sich aus Non-Performing Loans (NPL) ergebenden Problemen, sowie den Handlungsoptionen deutscher Kreditinstitute. Die Banken sind gezwungen neben Wertberichtigungen und Abschreibungen neue Wege für ein aktives Rückführungsmanagement zu finden. Neben der klassischen institutseigenen Bearbeitung tritt zunehmend der Verkauf von NPL und das Outsourcing in den Vordergrund. Ursprünglich aus dem Ausland kommend, hat dieser Weg der „Industrialisierung“ des Bankgeschäftes auch auf Deutschland übergreifen. Nach mehreren Jahren schnellen Wachstums ist der deutsche Markt nun in eine Phase der Konsolidierung getreten. Die wichtigsten Prozess- und Rechtsfragen sind geklärt. Die Volumina, der auf dem Markt angebotenen Portfolien, werden kleiner. Ziel des Buchs ist es darzustellen, wie sich der relativ neue Markt entwickelt hat, welche Handlungsalternativen bestehen, welche Motive hierbei bedeutend sind, und welche Rechtsfragen eine Rolle spielen. Dabei werden die oben genannten Handlungsoptionen zunächst vorgestellt, um sie dann vergleichend zu betrachten, so dass Aussagen über deren Vor- und Nachteile möglich sind. Abschließend wird der typische Ablauf einer NPL-Transaktion unter Berücksichtigung der Möglichkeiten und Grenzen des Outsourcing näher beleuchtet. Dabei wird auch die Rolle des Servicers vertieft dargestellt.

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