



Die Bedeutung des Schattenrating (German Edition)

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Ab Mitte 2005 entfallen für die Sparkassen und Landesbanken die staatliche Gewährträgerhaftung, und damit auch das Hauptargument für deren bisher sehr gute Bonität. Gerade das Versprechen des Staates im Hintergrund führte bisher zu erstklassigen Ratings, und damit zu günstigen Refinanzierungsmöglichkeiten. Das nun kürzlich veröffentlichte Schattenrating ist besser ausgefallen als viele erwartet hätten. Die konkreten Auswirkungen auf die Refinanzierungsmöglichkeiten- und konditionen können derzeit jedoch noch nicht verlässlich beurteilt werden. Lediglich eine Signalwirkung ist bisher festzustellen.

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