



## Too Big to Fail (German Edition)

*Christina Beier*

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Studienarbeit aus dem Jahr 2008 im Fachbereich BWL - Bank, Börse, Versicherung, Note: 1,7, Universität zu Köln (Seminar für Allgemeine Betriebswirtschaftslehre und für Wirtschaftsprüfung), Veranstaltung: Hauptseminar "Die Subprime-Krise", 33 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: Im Februar 2007 fielen die ersten zweitklassigen US-Hypothekenkredite aus. Da-mit begann die hiernach benannte Subprime-Krise, die mit dem Konkurs der In-vestmentbank Lehman Brothers und dem darauf folgenden Beinahe-Zusammenbruch der Finanzmärkte ihren Höhepunkt erreicht haben sollte. Vor dem Hintergrund der aktuellen Finanzkrise gewinnt das Verhalten des Staates in der bereits seit langem geführten Diskussion an Bedeutung, ob bedrohte Ban-ken gerettet werden sollen. Der Staat versucht einerseits, durch Rettungen eine Ausbreitung der Krise auf andere Institute zu verhindern, andererseits jedoch wer-den durch das Einspringen als „Lender of Last Resort“ (= Kreditgeber letzter In-stanz) falsche Anreize gesetzt. Insbesondere große Institute werden vom Staat häufig als „too big to fail“ eingestuft. Im Rahmen dieser Seminararbeit wird die Historie staatlicher Maßnahmen zur Rettung großer Banken kritisch beleuchtet und am Beispiel der großen US-Investmentbanken im Verlauf der Subprime-Krise analysiert. Die Investmentban-ken sind durch ihr Geschäftsmodell besonders stark von der Finanzkrise betroffen. Mit der Investmentbank Lehman Brothers spielt eine von ihnen eine zentrale Rolle in der Entwicklung der jetzigen Finanzkrise. Die einzelnen Interventionsmöglichkeiten werden lediglich grob dargestellt, da eine ausführliche Betrachtung den Umfang dieser Arbeit überschreiten würde. Bei der Darstellung der Ergebnisse wissenschaftlicher Studien und der Meinungen führender Ökonomen wird kein Anspruch auf Vollständigkeit erhoben, da dies ebenfalls über den Rahmen dieser Seminararbeit hinausgehen würde.

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