

Asset backed securities and structured finance



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ASSET BACKED SECURITIES AND STRUCTURED FINANCE



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GRIN Verlag Feb 2008, 2008. Taschenbuch. Book Condition: Neu. 210x148x2 mm. This item is printed on demand - Print on Demand Neuware - Seminar paper from the year 2006 in the subject Business economics - Investment and Finance, printed single-sided, grade: 1,0, Pforzheim University, course: Corporate Finance, 24 entries in the bibliography, language: English, abstract: Almost all companies do have an effective debenture management nowadays. Nevertheless, it is not unusual for companies to have very high values in receivables. Especially for companies with a turnover of more than 100 million the receivables grow to a value of 10 million or more (IKB (2005), p.1). This capital is usually unavailable for the company; it may become available using Asset Securitisation to refinance the receivables. The influence of Basel II on the behaviour of credit institutions further reinforces the importance of Asset Securitisation as a tool for companies to improve the capital costs and the balance sheet ratios as the investigation in this paper will point out. This again has implications for the rating of enterprises. Due to the growing interest in Asset Securitisation, a lot of research has been done by the European financial institutions. In the second part of this paper, the question of a definition and of the basic structure of an Asset Backed Security will be examined. Furthermore the requirements for an Asset Securitisation in respect to the portfolio of assets will be explained. The third part of this paper is concerned with the possibilities of traditional ABS for companies, that are carried on by the advantages and disadvantages of Asset Securitisation for the participants. Within structured finance the questions of adding value for the different participants within structured finance transactions is examined. In the fourth part the possible use of structured finance products for enterprises is described examining especially the...



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