

Importance of Basel III for lending alternatives to SMEs



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(Prof. Demond McClure)

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GRIN Verlag GmbH Sep 2013, 2013. Taschenbuch. Book Condition: Neu. 211x146x2 mm. This item is printed on demand - Print on Demand Titel. Neuware - Seminar paper from the year 2012 in the subject Business economics - Investment and Finance, grade: 1, University of Innsbruck, course: Aktuelle Themen in Banking and Finance, language: English, comment: Corporate Finance is probably one of the most important fields within a firm and its significance has even increased due to worse market conditions coming with the new regulatory rules of Basel 3. Apart from the most prominent financing type of bank loans several alternatives exists. This paper especially deals with leasing and factoring as strongly growing lending alternatives. , abstract: Basel III is currently on everyone's lips. Some weeks before the introduction of the first requirements it is still not fully clear how and which parts of it will be implemented. Several studies about the impact of Basel III on bank loan availability for small and medium sized companies (SMEs) do exist (e.g. McKinsey (2010)) which have shown that the introduction of those new regulatory requirements hamper the access for SMEs to sufficient sources of funding. This raises the question if these restrictions for bank lending can be substituted by some alternative funding source or if the availability of external finance to SMEs will be constrained under Basel III. This seminar paper focuses on the lending alternatives apart from bank loans and the possibility of gathering additional equity capital. This is basically the so called asset based finance. Thereby the paper concentrates on European SMEs as long as their conditions are quite similar to those of Austrian SMEs and the introduction of Basel III can be expected to be most strict for European financial institution and thus may hit those SMEs the...

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