



Die neue Mittelstandsbank des Bundes (German Edition)

M. Floßmann

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Mit der Fusion von Kreditanstalt für Wiederaufbau (KfW) und Deutscher Ausgleichsbank (DtA) zur neuen „Mittelstandsbank“ werden die beiden Förderbanken des Bundes unter einem Dach zusammengefasst. Durch die Zusammenführung der beiden Institute soll eine schnellere, transparentere und effizientere Förderung des deutschen Mittelstandes ermöglicht werden. Gerade die starke Zurückhaltung der Großbanken bei der Kreditvergabe stellt die Mittelstandsbank vor hohe Herausforderungen, da die Vergabe von Förderkrediten in aller Regel über die Hausbank des Unternehmens, welche auch das Kreditausfallrisiko trägt, erfolgt. Eine flexiblere und risikoabgestufte Margenpolitik sowie Möglichkeiten der teilweisen Übernahme des Kreditausfallrisikos durch die Mittelstandsbank sollen die Attraktivität der Vergabe von Förderkrediten seitens der Durchleitungsinstitute (Hausbanken) erhöhen.

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