



MEASURING CONCENTRATION RISK A PARTIAL PORTFOLIO APPROACH



MEASURING CONCENTRATION RISK A PDF



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TO MEASURE CONCENTRATION RISK - A COMPARATIVE STUDY









measuring concentration risk a pdf

dealing with concentration risk (and other types of risk not captured by the ASRF model), but banks and regulators have a large degree of freedom in choosing the quantitative tools to measure the additional capital required to cover concentration risk.

Measuring Concentration Risk A Partial Portfolio Approach

(BCBS,2004b). Basel II further states that credit concentration risk is an important factor behind major bank problems and that it needs to be considered when calculating the capital requirements required for credit risk (BCBS,2004b). In this chapter two subgroups of credit concentration risk, name and sector risk concentration, are presented.

To Measure Concentration Risk - A comparative study

Concentration risk is an important feature of many banking sectors, especially in emerging and small economies. Under the Basel Framework, Pillar 1 capital requirements for credit risk do not cover concentration risk, and those calculated under the Internal Ratings Based (IRB) approach explicitly exclude it.

Measuring Concentration Risk - A Partial Portfolio Approach

and importance of concentration risk in the loan portfolio. Causes of concentration risk and methods that are used to measure concentration risk are also examined in this article. The third part of this article analyses how the loan portfolio changed in Lithuanian bank's during 2004 - 2010 years.

Rita Skridulyt?, Loan Portfolios, Economics & Sociology

Measuring Concentration Risk for Regulatory Purposes+ Abstract. The measurement of concentration risk in credit portfolios is necessary for the de-termination of regulatory capital under Pillar 2 of Basel II as well as for managing portfolios and allocating economic capital. Existing multi-factor models that deal with concentration

Measuring Concentration Risk for Regulatory Purposes

The measurement of concentration risk in credit portfolios is necessary for the determination of regulatory capital under Pillar 2 of Basel II as well as for managing portfolios and allocating economic capital. Existing multi-factor models that deal with concentration risk are often inconsistent with the Pillar 1 capital requirements.

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Measuring Concentration Risk for Regulatory Purposes

The measurement of concentration risk in credit portfolios is necessary for the determination of regulatory capital under Pillar II of Basel II as well as for managing portfolios and allocating economic capital. Existing multi-factor models that deal with concentration risk are often inconsistent with the Pillar I capital requirements.

Measuring concentration risk for regulatory purposes

Measuring the Effects of Concentration and Risk on Bank Returns: Evidence from a Panel of Individual Loan Portfolios in Jamaica R. Brian Langrin† & Kirsten Roach‡ This Draft: 15 September 2008 Abstract The effect of loan portfolio concentration on bank returns is highly debated in the field of banking and finance.

Measuring the Effects of Concentration and Risk on Bank

Concentration indicators: Assessing the gap between aggregate and detailed data 1 Concentration indicators: Assessing the gap between aggregate and detailed data . Fernando Ávila. 1 ... of a portfolio credit risk and the HHI is a reliable standard for measuring concentration risk.

Concentration indicators: Assessing the gap between



MEASURING CONCENTRATION RISK IN BANK CREDIT PORTFOLIOS USING GRANULARITY ADJUSTMENT: PRACTICAL ASPECTS Mindaugas Juodis is a Doctor of Physical Sciences, Credit Risk Expert of Credit Risk Control Unit at SEB Lithuania and SEB Baltic Banks Credit Risk Competence Center.

MEASURING CONCENTRATION RISK IN BANK CREDIT - LB

managing credit concentration risk. The suitability of different measures and presentation techniques is discussed and illustrated in the context of a case study. We also look deeper into “measures,” examining the contributions and interactions of migration, name and sector concentration risk on the portfolio.

Analyzing Concentration Risk - Society of Actuaries in Ireland

Download PDF Download. Share. Export. Advanced. Chapter contents; Book contents ... This paper addresses the need to measure the concentration risk in credit portfolios, which is not captured by banks’ minimum capital requirements in the internal rating-based approaches under Basel II. ... Future challenges of concentration risk measurement.

Measuring concentration risk in credit portfolios

Basel Committee on Banking Supervision Working Paper No. 15 Studies on credit risk ... These examples illustrate the importance of measuring concentration risk in credit portfolios ... of the Basel Committee on Banking Supervision undertook a project with the