

Simon Schweihoff

**Value-at-Risk and beyond. Analyse
moderner Ansätze der Risikomessung im
regulatorischen Umfeld**

Bachelorarbeit

Value At Risk Beyond Moderner Risikomessung Regulatorischen

Aswath Damodaran



Value At Risk Beyond Moderner Risikomessung Regulatorischen:

Value-at-Risk and beyond. Analyse moderner Ansätze der Risikomessung im regulatorischen Umfeld Simon Schweihoff, 2015-11-30 Bachelorarbeit aus dem Jahr 2015 im Fachbereich BWL Bank Borse Versicherung Note 1,7 FOM Essen Hochschule für Ökonomie Management gemeinnützige GmbH Hochschulleitung Essen früher Fachhochschule Sprache Deutsch Abstract Es ist Ziel der vorliegenden Arbeit verschiedene Ansätze der Risikomessung unter den Aspekten der regulatorischen Anforderungen zu untersuchen. In diesem Zusammenhang ergeben sich die Fragestellungen, worunter die Risikomessung im Risikomanagementprozess einzuordnen ist, welche Ansätze eine geeignete Quantifizierung von Einzel- und Gesamtrisiken ermöglichen und welche Vorschriften seitens der Aufsichtsbehörden im Hinblick auf Risikomessung bestehen. Dafür ist in Kapitel 2 zunächst der Risikobegriff unter aktuellem Verständnis in der allgemeinen Definition und seinen verschiedenen Ausprägungen zu erläutern. Eine Risikomessung geht mit einer vorherigen systematischen Identifizierung und einer anschließenden Steuerung und Überwachung aller Risiken einher. Im Rahmen des aufgeführten Risikomanagementprozesses soll daher unter Kapitel 2.2 der idealtypische Ablauf in einem installierten Risikomanagement einer Bank, einer Versicherung oder eines Wirtschaftsunternehmens aufgezeigt werden. Nicht jede Art von Risiko lässt sich auf dieselbe Art und Weise bewerten. Daher wird eine Unterteilung in verschiedene Risikoarten unter Berücksichtigung von möglichen Risikomessungen in Kapitel 2.3 vorgenommen. Risiken können eingegangen werden, sofern sie transparent und in einer Größe quantifizierbar sind. Für die Risikomessung eignen sich sogenannte Risikomasse, wodurch gewisse Risikoarten quantifiziert und in einem Portfolio aggregiert werden können. Der Value at Risk (VaR) beschreibt dabei ein modernes Risikomaß und gibt Auskunft über eine mögliche Schadenshöhe. Die Stärken und Schwächen des VaR inklusive der Analyse von möglichen Berechnungsmethoden werden als Schwerpunkt dieser Arbeit in Kapitel 3 erläutert. Weitere mit dem VaR verwandte Risiken. An Introduction to Value-at-Risk Moorad Choudhry, 2013-05-13 The value at risk measurement methodology is a widely used tool in financial market risk management. The fifth edition of Professor Moorad Choudhry's benchmark reference text *An Introduction to Value at Risk* offers an accessible and reader-friendly look at the concept of VaR and its different estimation methods and is aimed specifically at newcomers to the market or those unfamiliar with modern risk management practices. The author capitalises on his experience in the financial markets to present this concise yet in-depth coverage of VaR set in the context of risk management as a whole. Topics covered include: Defining value at risk; Variance covariance methodology; Portfolio VaR; Credit risk and credit VaR; Stressed VaR; Critique and VaR during crisis. Topics are illustrated with Bloomberg screens, worked examples and exercises. Related issues such as statistics, volatility and correlation are also introduced as necessary background for students and practitioners. This is essential reading for all those who require an introduction to financial market risk management and risk measurement techniques. Foreword by Carol Alexander, Professor of Finance, University of Sussex. Value at Risk, 3rd Ed., Part III - Value-at-Risk Systems Philippe

Jorion, 2006-10-19 This chapter comes from Value at Risk the industry standard in risk management Now in its Third Edition this international bestseller addresses the fundamental changes in the field that have occurred across the globe in recent years Philippe Jorion provides the most current information needed to understand and implement VAR as well as manage newer dimensions of financial risk

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Value and Risk Aswath Damodaran, 2008 Risk can be both a threat to a firm's financial health and an opportunity to get ahead of the competition Most analysts when they refer to risk management focus on the threat posed by risk and emphasize protecting against that threat i.e. risk hedging In keeping with this narrow definition of risk management the risk associated with an investment is almost always reflected in the discount rate in conventional discounted cash flow models Since we also assume that only market risk affects discount rates it follows that firms that expend time and resources in hedging firm specific risk will lose value to the extent that risk management is expensive Firms that reduce exposure to systematic risk will see no effect on value if risk hedging products are fairly priced In this paper we consider ways in which

we can broaden both the definition of risk management to include ways of exploiting risk to gain a competitive advantage and the analysis of the effects on value We argue that risk management can affect expected cash flows by altering investment policy and creating competitive advantages which in turn can have consequences for expected growth rates and excess returns This offers the potential for a payoff to risk management for many firms that may not benefit from risk hedging In the closing part of this paper we consider the steps involved in developing a comprehensive strategy for dealing with risk

Problems of Value At Risk - A Critical View Alexander Melichar,2010-11-30 Seminar paper from the year 2009 in the subject Business economics Controlling grade 1 5 University of Innsbruck Institut f r Banken und Finanzen course Seminar SBWL Risk Management language English abstract This seminar paper is divided in the following chapters 1 Definition of Value at Risk What is VaR several definitions of this figure 2 The three common approaches for calculating Value at Risk Historical simulation Monte Carlo simulation Variance Covariance model 3 The critical view Problems and limitations of Value at Risk Which approach can be meaningfully used and when not Why is Value at Risk not the only truth in financial institutions What are the strengths and weaknesses of the several approaches in calculating Value at Risk

Implementing Value at Risk Philip Best,1998-12-29 Implementing Value at Risk Philip Best Value at Risk VAR is an estimate of the potential loss on a trading or investment portfolio Its use has swept the banking world and is now accepted as an essential tool in any risk manager s briefcase Perhaps the greatest strength of VAR is that it can cope with virtually all financial products from simple securities through to complex exotic derivatives This allows the risk taken across diverse trading activities to be compared This said VAR is no panacea It is as critical to understand when the use of VAR is inappropriate as it is to understand the value VAR can add to a bank s understanding and control of its risks This book aims to explain how VAR can be used as an integral part of a risk and business management framework rather than as a stand alone tool The objectives of this book are to explain What VAR is and isn t How to calculate VAR the three main methods Why stress testing is needed to complement VAR How to make stress testing effective How to use VAR and stress testing to manage risk How to use VAR to improve a bank s performance VAR as a regulatory measure of risk and capital Risk management practitioners general bank managers consultants and students of finance and risk management will find this book and the software package included an invaluable addition to their library Finance Investment Value at Risk Philippe Jorion,1997 Noted author lecturer and professor Dr Philippe Jorion has written Value at Risk The New Benchmark for Controlling Derivatives Risk the first comprehensive book on value at risk a system which allows you to gauge financial risks and take proactive steps to control those risks Through detailed fascinating case histories discover how institutions have been burned by their inattention to financial risks and how you can avoid a similar fate BOOK JACKET Title Summary field provided by Blackwell North America Inc All Rights Reserved **VAR** ,1997 Understanding and Applying Value at Risk

Value-at-Risk Glyn Holton,2003-02-01

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