bankenverband

Themenbeitrag
Auswirkungen von Basel III auf die Handelsfinanzierung

1. Dezember 2011

Die neuen Eigenkapital- und Liquiditätsvorschriften (Basel III), die der Stabilisierung der Finanzmärkte dienen sollen, dürfen nicht zu einer ernsthaften Beeinträchtigung der Handels- und Exportfinanzierung führen. Um auf diese in der aktuellen Diskussion oftmals nicht hinreichend erkannte Problematik aufmerksam zu machen, hat der Bankenverband die "Joint Industry Communication on Trade Finance and the Basel Framework" im Dezember 2011 mitunterzeichnet. Bereits im November 2010 war ein solches Schreiben an die Staats- und Regierungschefs der G20 und die Mitglieder des Baseler Ausschusses gerichtet worden.

Aus der Erklärung (2011):

The undersigned organizations represent a broad range of financial institutions, manufacturing and services companies, and individuals that provide important services throughout the international community. We support policies that aim to strengthen the resilience of the financial services sector, as promulgated by G-20. While we are encouraged by the G-20's objective to lower costs for trade with emerging economies, we remain concerned about the unintended consequences of the regulatory treatment of trade finance instruments under the Basel framework, as it does not reflect the risk profile of trade finance assets, nor does it take into account the adverse effects of the proposed changes on global trade and growth in the real economy.

At its November 2010 Summit in Seoul, G-20 Leaders decided "to monitor and assess trade finance programs in support of developing countries, in particular their coverage and impact on LICs (i.e. Low Income Countries), and to evaluate the impact of regulatory regimes on trade finance." The Basel Committee completed this assessment ahead of the most recent G-20 Summit in Cannes and made two changes to the Basel capital framework intended to alleviate the regulatory burden for trade finance.

We applaud the G-20 and the Basel Committee for recognizing the importance of trade finance to the international economy and we note that the findings of the Committee reflect some progress in efforts to recognize the low risk nature of trade finance. We emphasize, however, that these measures do not go far enough in this regard and will not provide significant relief from the increase in capital costs impacting trade lending. It is our view that there is significant opportunity to mitigate these unintended consequences by further distinguishing the short-term, low-risk nature of trade finance and its criticality to global economic growth. […]