

Proposal 1

Survey: Motives for Credit Trading in Germany

What are the reasons for the sale of non-performing loans (NPL) and what underlying conditions impede credit trading? How can the reputation of the sector be described? And in what way do holders of NPL portfolios deal with their own NPLs?

A survey among participants of the German NPL market shall answer these questions. The German Association of NPL Investors and Servicing Companies (Bundesvereinigung Kreditankauf und Servicing e.V., BKS) will support your work with its working group "NPL market", consisting of the senior management from designated companies of the NPL sector, thereby achieving a widespread presence with access to a wide variety of all possible contact persons.

Your task is to subdivide the NPL market stringently into its sub sectors (e.g. B2B/B2C, shipping/real estate/consumer credit) and to develop the relevant questions for trading NPLs or not on this basis. The result will be an online questionnaire, which will be sent to all market participants (sellers of NPLs). The evaluation of these results shall be completed by February 2015 and will be used in a publication of the BKS.

Proposal 2

Meta-study: Data Collection regarding the NPL Market

In which way has the NPL market developed? To what extent do NPL transactions correlate with macroeconomic developments (e.g. loan origination)? Your task is to find data sources and to establish theses, which demonstrate significant correlations between NPL trading and macroeconomic variables. The verification of your theses will be carried out in a downstream study. The German Association of NPL Investors and Servicing Companies (Bundesvereinigung Kreditankauf und Servicing e.V., BKS) will support your work with its working group "NPL market", consisting of the senior management from designated companies of the NPL sector.