



Concentration Risks in the Loan Portfolios of the German Savings

Dominik Stephan

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Risk Concentration in loan portfolios endanger the safeness of banks and reduce their profitability. Savings Banks and Credit Unions, as small banks which are specialized on geographic regions, are supposed to show high risk concentration in their loan portfolios and perform weakly.

This paper will analyse the consequences of the “Regional Principle“ of the German Savings banks and Credit Unions on the risk concentration in their loan portfolios. One main subject is to show the positive and negative impacts of both strategies, specialization and diversification, on risk concentration, and to explain under which circumstances a bank should decide to specialize or to diversify. Furthermore possibilities will be presented to profit from both strategies thanks to credit risk transfer by new financial products. The Regional Principle, its origin and how it determines the strategy of Savings Banks and Credit Unions will be observed in the first part. Further I will explain why they can be considered as a homogenous group of banks. Within the second part will be presented the importance and the sources of concentration risks. Under which circumstances a Financial Institute should specialize or diversify, advantages and disadvantages and the trade off between both strategies will be presented in chapter three. As Savings Banks and Credit Unions would be better off within a regional diversification strategy, in chapter five will be presented the possibility of diversification under the use of derivatives and asset backed securities. Finally the paper will end with a conclusion considering results in wider context of Savings Banks and Credit Unions.

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