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Peter Konwitschka



a holistic concept

Lawyering  
a holistic concept

Welcome

# Lawyering

a holistic concept

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Lawyering  
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Heute:  
a loan is a loan is a loan

# Was machen Banken in Österreich?

WKO Statistik 5/2020

# Lawyering

a holistic concept

## Bankensektoren in Österreich

- I. Aktienbanken und Bankiers: 40
- II. Sparkassensektor: 49
- III. Landes - Hypothekenbank: 8
- IV. Raiffeisensektor: 380
- V. Volksbankensektor: 9
- VI. Bausparkassen: 4
- VII. Sonderbanken: 59
  - davon: Betriebliche Vorsorgekassen: 8;
  - KAGs: 19; Immobilien -KAGs: 5
- VIII. § 9 BWG – Zweigstellen: 23

Was sind Bankgeschäfte?

→ § 1 BWG



# Was sind die Kerninhalte von Kreditverträgen?

zB LMA-Standard

# Wie gehen Banken mit notleidenden Krediten um?

→ [https://www.schoenherr.eu/uploads/tx\\_news/Restructuringguide.pdf](https://www.schoenherr.eu/uploads/tx_news/Restructuringguide.pdf)

# Reading Recommendation:

*Thaler/Sunstein*  
**Nudge**

Part II.8: Credit Markets

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DANKE!

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