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Die Eskalation der Finanzkrise hat in kaum einem anderen Bereich so schnell Veränderungen gebracht wie in der Kreditanalyse. Die bankenaufsichtsrechtlichen Vorgaben aus Basel setzen nach der Finanzkrise neue Rahmenbedingungen für das Kreditgeschäft der Banken. Gleichzeitig haben an den Kapitalmärkten die unterschiedlichsten Kreditprodukte stark an Bedeutung gewonnen, von Unternehmensanleihen bis hin zu Verbriefungen. Die Kredit- und Kapitalmärkte wachsen im Globalisierungsprozess immer enger zusammen. Kreditrisiken müssen analysiert und gemanagt werden - in Banken ebenso wie am Kapitalmarkt, bei institutionellen wie bei privaten Anlegern. Durch mehr Professionalität schützen sich Marktteilnehmer vor den Folgen von Kreditkrisen.

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