



Seminar: Mortgage Lending Value – Germany's Sustainable Valuation Approach

HypZert

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Possible Seminar Topics:

1. Background information (45 min)

- Short Presentation of vdp, HypZert, information on HypZert's certifications
- Pfandbrief, regulatory framework
- Planned Regulatory Technical Standards (RTS) of the European Banking Authority (EBA) on the assessment of Mortgage Lending Value anticipated in Article 124, paragraph 4 of Regulation (EU) No. 575/2013
- Role of the valuer in the financing process

2. Valuation – Theory (2 hours)

- German Valuation Methods
- Market Value vs. Mortgage Lending Value
- Determination of the Mortgage Lending Value (methodology)

3. Valuation – Case Studies (3 hours)

- Application of BelWertV - Valuation examples and case studies: Residential Office, Retail