



Aktuelle Entwicklungen am Pfandbriefmarkt (German Edition)

M. Floßmann

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Durch zunehmenden Wettbewerbsdruck am europäischen Markt sowie Zweifel an der Sicherheit der investierten Gelder im Falle einer Insolvenz der emittierenden Bank geriet der Pfandbrief verstärkt ins Visier der Marktbeobachter. Vor allem die Ratingagentur Moody's löste mit der Koppelung des Pfandbriefratings an das Emittentenrating Diskussionen aus. Eine Gesetzesänderung, die bisher im Entwurf vorliegt, soll nun die Unsicherheiten im Insolvenzfall beseitigen und zugleich die Position deutscher Pfandbriefe im internationalen Wettbewerb festigen. Die Berufung eines Sachverwalters durch die Bundesanstalt für Finanzdienstleistungsaufsicht sowie die Pflicht zu einer Überdeckung des Barwertes des Deckungsstocks in Höhe von zwei Prozent sind wesentliche Inhalte. Zugleich fordert der Verband deutscher Hypothekenbanken präzisere Mindeststandards für den europäischen Markt für Pfandbriefe und pfandbriefähnliche Produkte (Covered bonds).

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