

Summary

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“Optimal Bundles of Mortgage Loans for Private Clients”

This contribution focuses on the so far sparsely addressed issue of structuring mortgage lending for private clients based on differing nominal interest rates, which can be observed in the market. Hitherto ignored optimization potentials are identified and thus, systematically wrong financial advice can be avoided. Moreover, the results may serve as relevant starting points for an extension of existing business models of online financial intermediaries.