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## **Natixis and CMIS Group expand product offering with second mandate signed on Dutch Mortgage Platform**

**The Merius Investment Platform – a Dutch mortgage platform created by Natixis and CMIS Group – welcomes the signing of a second mandate with a European insurance company, expanding its offering to government-backed mortgages. This platform is a unique investment proposition that provides European-wide institutional investors flexible access to the Prime Dutch Mortgage Market.**

The Merius Investment Platform enables pan-European institutional investors a flexible and scalable investment solution to gain exposure to the Dutch Mortgage Market – an opportunity that was originally dominated by the domestic Dutch banks, insurance companies and pension funds. The platform utilises the CMIS Group specialist Dutch origination, underwriting and servicing infrastructure to manage complete lifecycle of each loan from inception. Once originated, these Dutch Residential Mortgage Loans are packaged into a customised, capital efficient Merius Mortgage Note which will be held by the investor.

The signing of a second mandate to provide Dutch government guaranteed (“NHG”) residential mortgages means the Merius Investment Platform now offers a complete range of flexible and competitive mortgage options to a wider variety of consumers, strongly positioning itself alongside other established Dutch mortgage lenders.

In a challenging financial environment where traditional bank funding is constrained, this platform gives institutional investors the opportunity to support homebuyers by giving them access to a competitive mortgage rate and, in turn, access to an interesting, diversified, risk-adjusted asset class.

Emmanuel Lefort, Natixis’ Head of Global Structured Credit & Solutions, says *“Natixis strives to deliver customised solutions that provide real value to our clients – the creation of this platform stands testament to this. The Dutch Mortgage Market has been recognised as an interesting and viable investment opportunity, so we’re delighted to be able to offer investors an innovative way to tap this asset class and we’re very much looking forward to building on our strategic partnership with CMIS Group.”*

Cor Zwaan, Director Investment Solutions CMIS Group, says *“Dutch mortgages are an attractive investment, offering high returns at relatively low risks. The Dutch mortgage funding landscape is changing. The demand for new mortgages is expected to continuously rise during the coming years and due to reticence of Dutch banks because of the increased monitoring requirements, alternative funding from institutional investors such as insurers and pension funds is needed to fill the gap. We highly value our collaboration with Natixis which enables us to offer flexible investment formats with tailor made investment solutions for quick and easy access to invest in Dutch Residential Mortgage Loans.”*