

## **cosmofunding concludes first real estate secured financing transaction via an online platform**

**cosmofunding has concluded the first successful financing transaction secured by mortgage certificates. A real estate company has completed a private placement via the money market and capital market platform.**

The market for real estate financing is undergoing significant changes and is currently being driven by increasing digitalization and the low interest rate environment. Thanks to standardized processes and the reduction of complexity, existing and new financing solutions can be offered at significantly lower prices. The private placement that has been concluded with a term of just one month takes advantage of the prevailing low interest rate environment. This innovative transaction opens up new and attractive opportunities for the financing of real estate in Switzerland. At the same time, digitization and new platforms make it possible to rapidly and easily obtain and compare different offerings online.

cosmofunding is digitizing the market for financing between the public sector and private companies on the one hand, and institutional investors on the other. Tailored requests for borrowing can be individually structured, and the terms and volumes can be freely selected. The platform is continuously being developed, as demonstrated by the expansion of the product range to include this latest option.

“With cosmofunding, we are revolutionizing the mortgage market for institutional property owners and – through securitization and by directly passing on low interest rates – are creating massive value for our clients and thus showcasing our innovative strength. With an estimated volume of more than CHF 600 billion of outstanding mortgages from institutional companies, cosmofunding has significant potential,” stated Fredy R. Flury, Head Risk Management FIRC Investment Banking.

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