A pioneering transaction in European equity release and structured credit

CLIENT Arrago



TRANSACTION TYPE Sell-side Advisory

FUNDER Leading international investor

value €250mn

Client description

Arrago is a French fintech specializing exclusively in Equity Release Mortgages, offering flexible financial solutions to senior homeowners. Leveraging advanced data analytics and strong underwriting discipline, Arrago is a pioneer in addressing the financial needs of aging populations through home equity access.

Deal description

Alantra advised Arrago on a €250mn transaction combining the sale of a French Equity Release Mortgage portfolio with a Forward Flow facility for future originations. Structured as a long-term partnership, the deal enables Arrago to scale its lending platform with institutional capital and marks the first Forward Flow agreement for Equity Release Mortgages in Europe.

A successful outcome

ALEXIS ROUESSE CEO | Arrago

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This fundraising marks a major milestone for Arrago and reflects the strong confidence institutional investors have in our model and vision. This funding will significantly boost our lending capacity as we continue to lead a market expected to exceed €8bn by 2035."



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FERNANDO FERNÁNDEZ-KELLY MANAGING DIRECTOR | ALANTRA

This transaction represents a breakthrough for the European Equity Release Mortgage market, being the first Equity Release Mortgage Forward Flow agreement in Europe and the first transaction of its kind in France."

This pioneering transaction establishes Arrago as a market leader in Equity Release Mortgages and highlights Alantra's expertise in structured credit. It marks a European first and reinforces our role in connecting fintech innovators with institutional capital.

ALANTRA