

## **Hypoport considerably boosts revenue & profitability**

Financial figures as of 30th June 2012

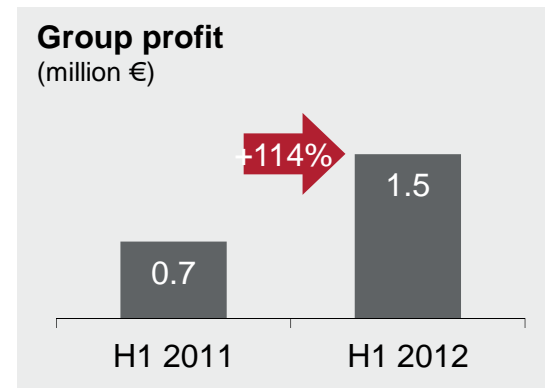
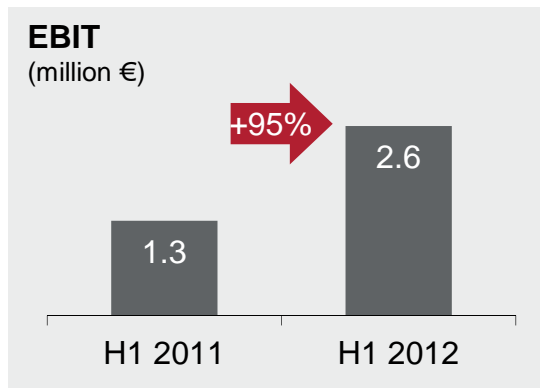
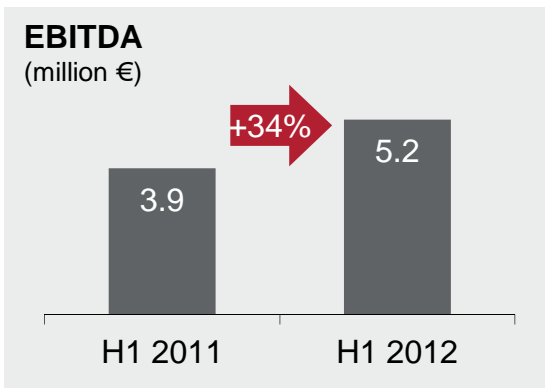
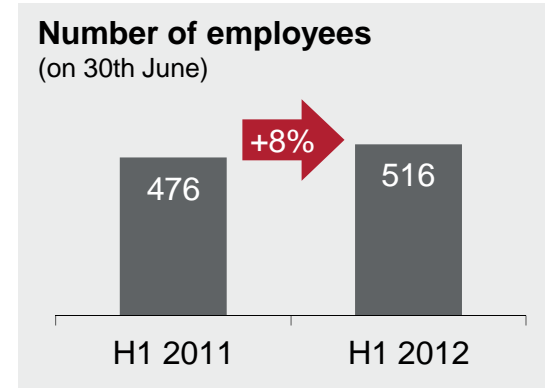
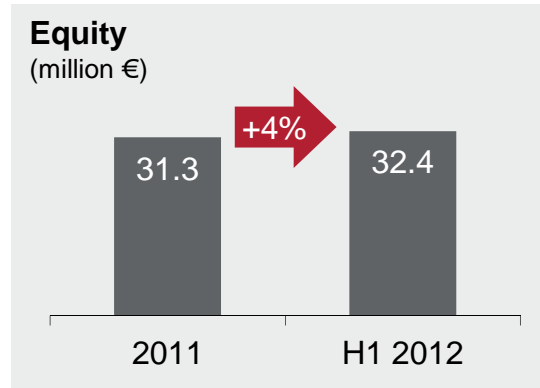
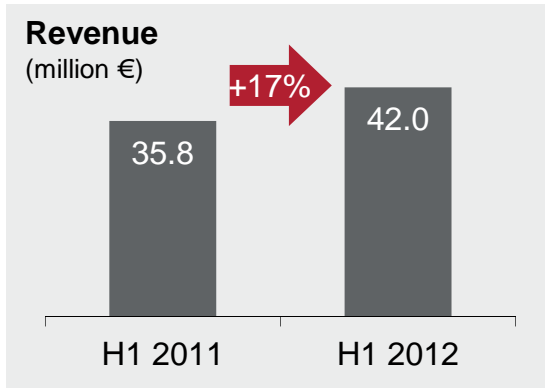


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- 2. Performance of the business units**
- 3. Hypoport's shares**
- 4. Outlook**

## Significant two-digit growth in all core figures

Key performance indicators of the Hypoport Group as of 30th June 2012





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2. **Performance of the business units**
3. Hypoport's shares
4. Outlook

**Three business units – one group**

Business unit Private Clients

**DR. KLEIN**  
DIE PARTNER FÜR IHRE FINANZEN

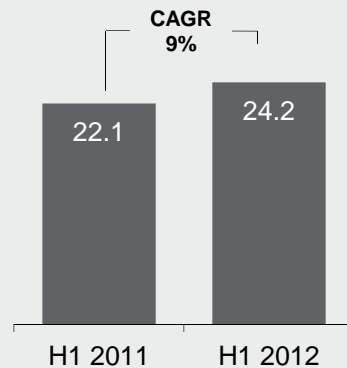


**EUROPACE**

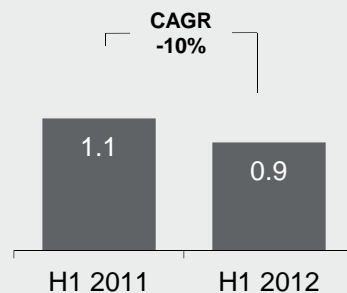
## Mortgage financing boosts revenue

Key figures of the business unit Private Clients

### Revenue (million €)



### EBIT (million €)



Continuously positive development in the areas „Simple financial service products“ and „mortgage financing“

A strong increase in the number of advisors, and a further increase in the number of branches

Selling expenses are still on a high level

Difficult market environment due to forthcoming and recently introduced regulation in the insurance market in conjunction with the volatility of capital.

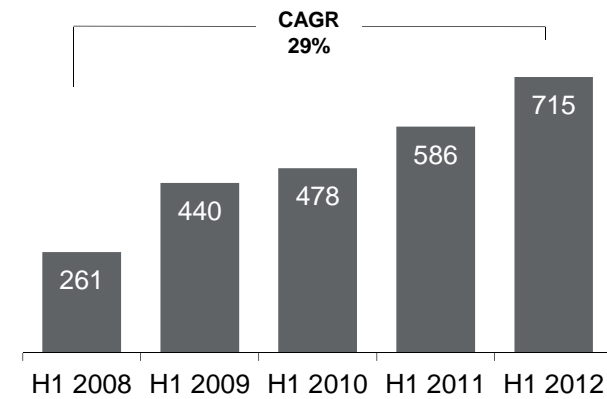
Historically low level of interest rates temporarily reduces potential profit of retirement provision products. However, since this segment reflects a basic human need the demand will restore on a high level in the long run.

## Strong growth in the number of advisors and branches

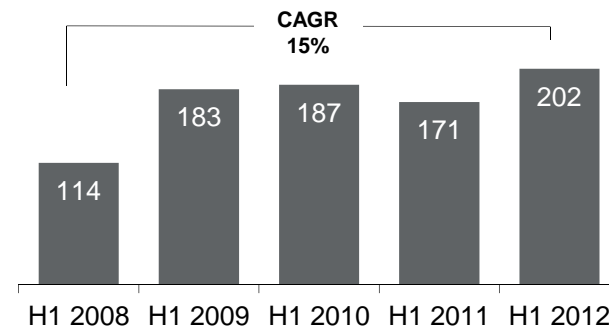
Development of the number of branches and advisors in branch-based sale



### Branch-based sales: Number of Advisors



### Branch-based sales: Number of branches

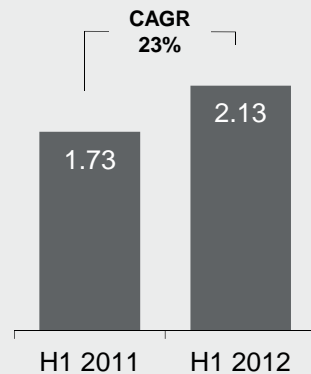


## Regulatory environment effects insurance market negatively

More key figures of the business unit Private Clients

### Transaction volume: loan brokerage

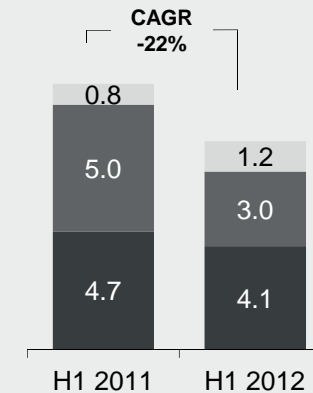
(billion €)



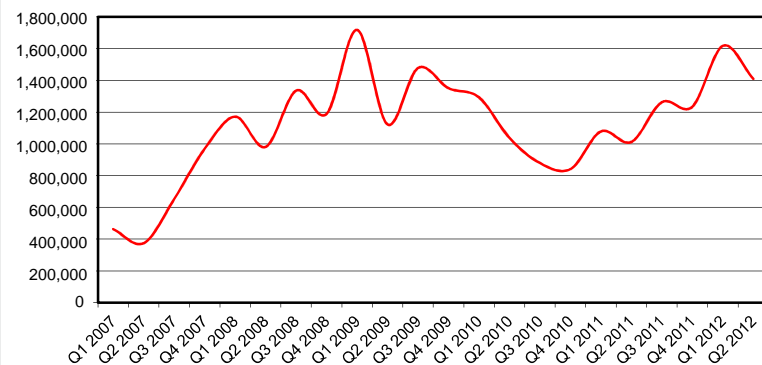
### Transaction volume: insurance premiums

(million €)

- general insurance
- private health insurance
- life insurance



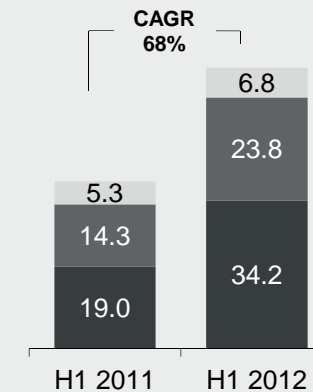
### Online sales: Number of leads



### Insurance policies under management:

premiums in million €, at 30th June

- general insurance
- private health insurance
- life insurance





**Three business units – one group**

Business unit Financial Service Providers

**DR. KLEIN**  
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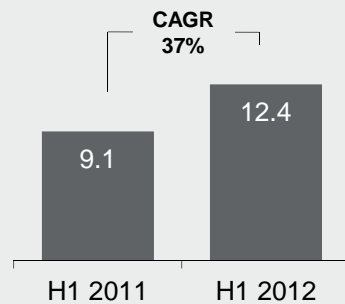


**EUROPACE**

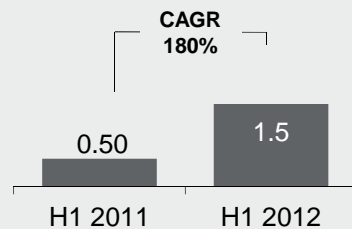
## Strong growth in profits demonstrates scalability

Key figures of the business unit Financial Service Providers

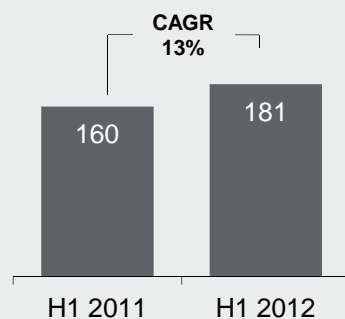
### Revenue (million €)



### EBIT (million €)



### Number of partners



Mortgages and Bausparen gain from an attractive market environment.

First businesses of insurances that are aligned with mortgages are installed.

The continued popularity of its consumer-friendly 'open' architecture in the distribution of financial services, and the ongoing expansion of the EUROPACE marketplace owing to its success in attracting new product suppliers and advisors.

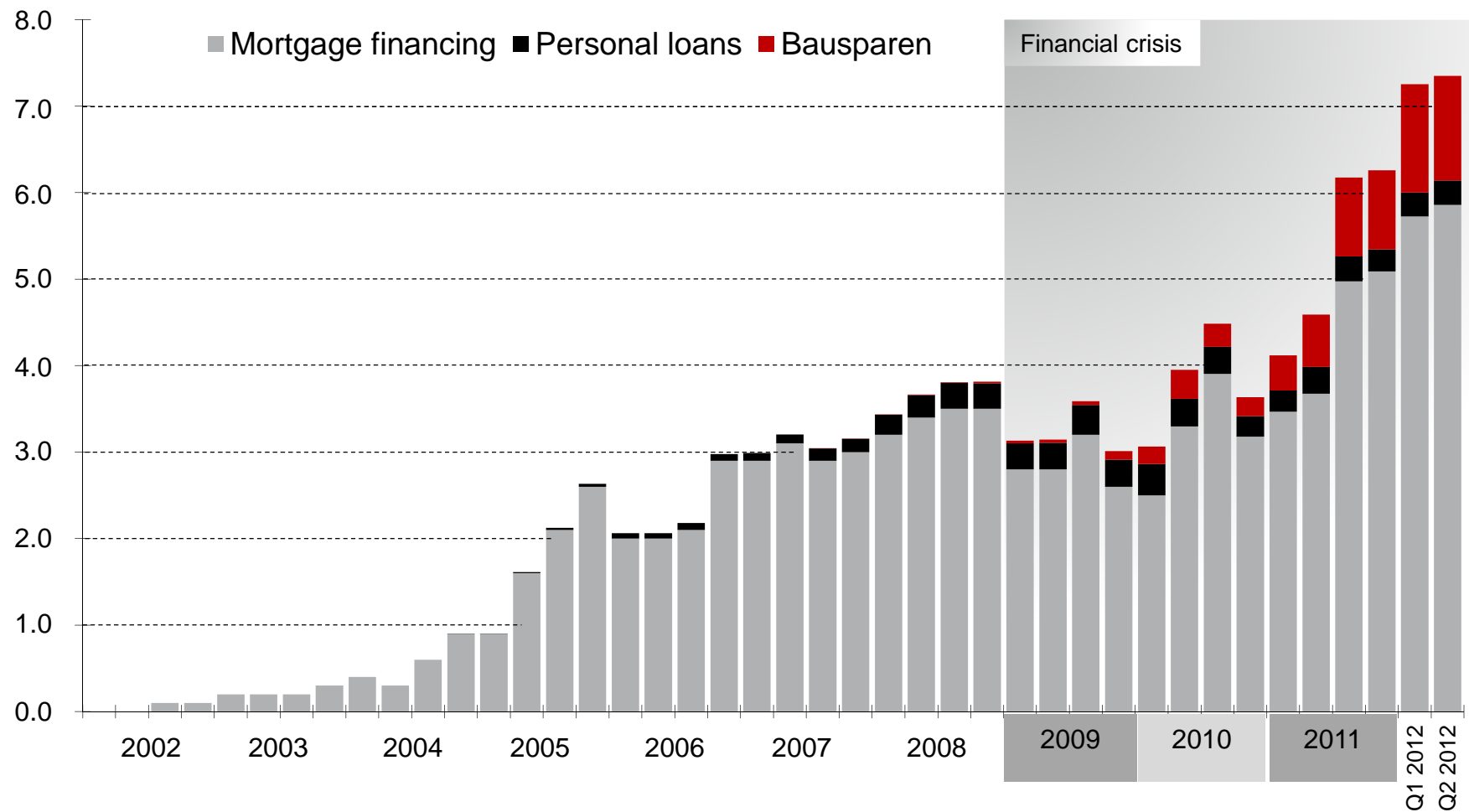
Increasing duration of fixed interest rates improves profits. Conversion rate still have potential for improvement.

Nearly 15 billion Euro transaction volume in first half year 2012

## Increase in transaction volume beats market development significantly

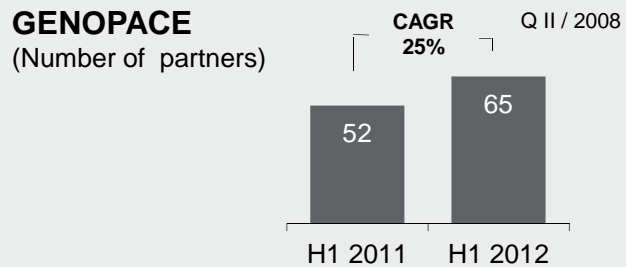
Development of the transaction volume of EUROPACE

Billion €



## Important investments als basis for future growth

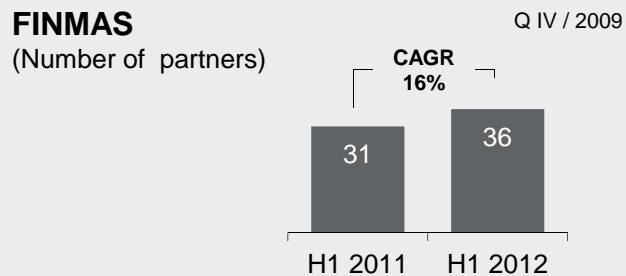
Development projects of the EUROPACE market place



Expansion of product range of GENOPACE to Bauspar-products in preparation

Prolonged high investment in the acquisition and training of new partners

Significant increase in cooperation requests



Positive development in transaction volume

High potential pilot- and implementation projects

Costs of implementation exceed expectations

**EUROPACE2** 2008  
New development of EUROPACE based on a new technology

EP2 market-engine: migration status approx. 90%

EP2 frontend: piloting

Rollout in sight

**Hypoport Stater** 2007  
EUROPACE in the Netherlands

2 product partners

Stagnating revenues on a modest level

Continuously very difficult market environment

**Three business units – one group**

Business unit Institutional Clients

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DIE PARTNER FÜR IHRE FINANZEN



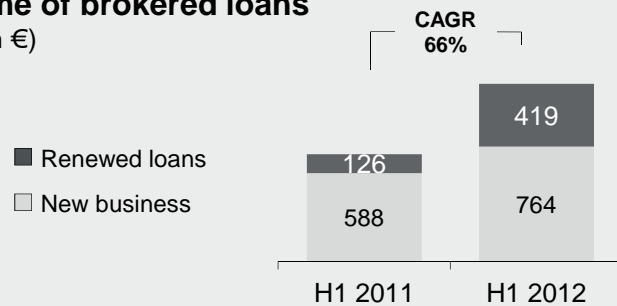
**EUROPACE**

## Business unit on track due to high volume of new business and several big deals

Key figures of the business unit Institutional Clients

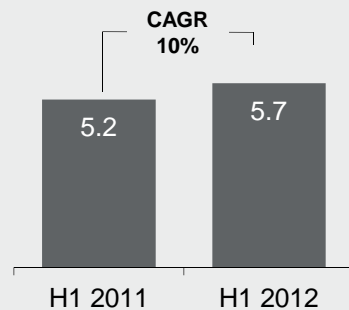
### Volume of brokered loans

(million €)



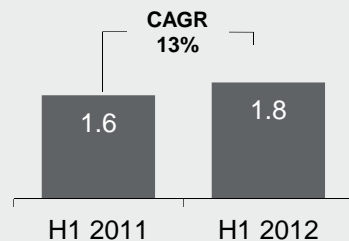
### Revenue

(million €)



### EBIT

(million €)



Business unit expands its leading position as a financial and insurance advisor to German housing companies, local authorities and commercial property investors.

The closing of several big deals for our customers additionally supports growth of business unit

Strong growth in volume of brokered loans especially in low margin, big volumed products



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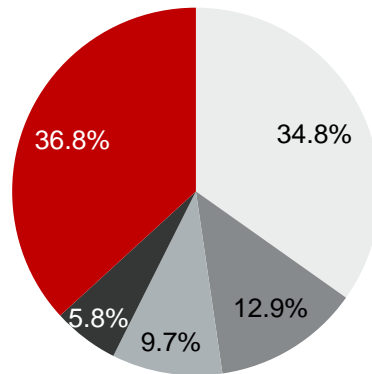
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## Increasing interest in information regarding Hypoport's shares by institutional investors

Share prices in the first half of 2012 und breakdown of shareholders as of 30th June 2012

**Number of shares: 6,194,958**

- Revenia GmbH (Ronald Slabke, CEO) 34.8%
- Kretschmar Familienstiftung 12.9%
- Deutsche Postbank AG 9.7%
- Sparta AG 5.8%
- Free Float 36.8%
  - Stephan Gawarecki 3.0%
  - Hans Peter Trampe 2.9%
  - other board members 2.8%
  - other shareholders 28.1%



### Directors' Dealings-Meldungen

Transaction date	Notifying person/entity	Transaction	Stock exchange	Number of shares	Execution price
15.06.2012	Christian Schröder	sale	XETRA	500	10.60
17.05.2012	Monika Schröder	sale	XETRA	1,000	10.00
17.04.2012	Monika Schröder	sale	XETRA	890	9.30
16.04.2012	Monika Schröder	sale	XETRA	110	9.30
02.04.2012	Thilo Wiegand	purchase	XETRA	333	8.25
02.04.2012	Thilo Wiegand	purchase	XETRA	400	8.29

### Share repurchase program started

Repurchase of up to 60.000 shares of Hypoport to provide treasury shares for share ownership schemes and other means of issuing shares to employees

### Designated Sponsor

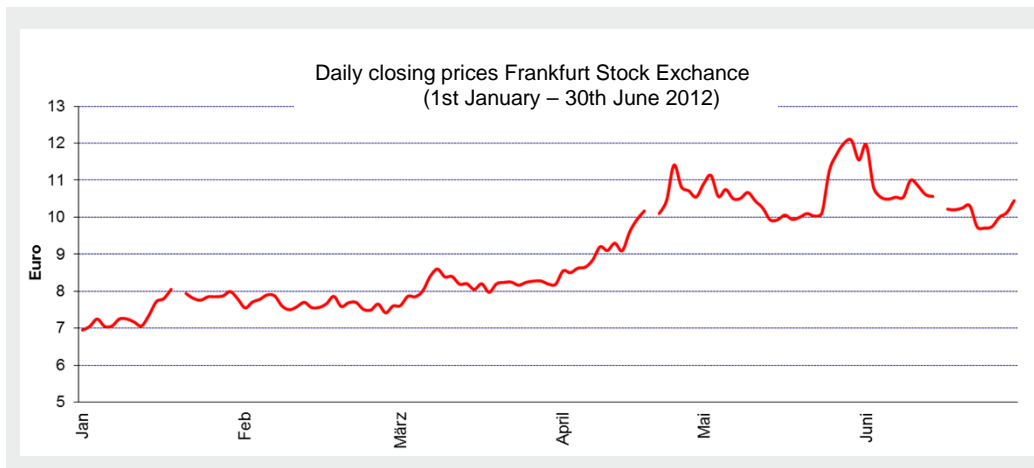
Close Brother Seydler Bank AG

### Activities for Investors 2012

- 01.06.2012 Annual Meeting
- 23.03.2012 Roadshow (Equinet)

### Research in Q2 2012

Analyst	Recomm.	Target price	Date
Equinet	Hold	11.50 €	08.05.2012
CBS Research	Buy	17.00 €	07.05.2012







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## First half year provides basis for a successful year 2012

Outlook for 2012



We will continue to pursue our strategy of acquiring additional market shares in all business units



Main focus for the B2B financial market place is an increased penetration of the market segments and the entry into product and customer segments which round up the market place



In the Private Clients Unit we aim for a distinct expansion in the number of independent advisors in our branch- and broker network in order to systematically improve our purchasing conditions and to prepare the basis for the enlargement of EUROPACE with new products



Assuming that our environment remains stable, in 2012 we currently expect to see a distinct two-digit growth in revenue and earnings above previous year's level