Successful adaptation to change
Financial figures as of 30th June 2013
1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Second quarter characterised by short considerable rise of interest rate

Interest rate development since 2007
2 of 3 business units are negatively influenced by current crisis

Influence of macro-economic environment on Hypoport’s business models
Diversified business models encounter differentiated environment
Development of market environment compared to 2012
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Three business units – one enterprise

Business unit Private Clients
Considerable 27% rise of transaction volume “loan brokerage“.  

30% Increase of transaction volume “loan brokerage“, therefore gain of market shares in a rather faltering market environment despite historically low interest rates and attractive financing conditions. 

Supported by communicating real estate as retirement provision, volume „Bausparen“ rises by 123%.  

In a highly competitive market, transaction volume “personal loan“ drops by 34%.
Insurance market has slowed down dramatically, particularly new business of private health insurance. Transaction volume in this segment declines by 52% to 1.4 million €.

In spite of likewise difficult market conditions for life insurance, the volume rose by 48% to 6.1 million €.

Strong rise in new business for general insurance by 193% and existing business by 31% to 85.1 million €.

Because of the small volume of business, dependency on new business in life insurance and health insurance will continue in the midfuture.

For the short term, the missing revenue in life insurance and health insurance can’t be counterbalanced.
Weak market environment regarding simple financial service products

Key figures of the business unit Private Clients

Decline of lead number by 38% to 1.9 million

Weak business with simple financial service products (e.g. call money), because providers have less demand for account deposits due to ECB „cheap money“ policy.

Rising distribution costs because of weak market environment and more intensive competitive environment.

Development of personal loans presence online is in cost-intensive pilot phase.
Leads are generated efficiently and processed by all distribution channels

Lead generation and cross-channelling: private clients

**Online sales**
Self-explanatory financial products, e. g. current accounts, car insurances

**Franchise Sales**
Advice-intensive sales products, e. g. mortgages, health insurances

**Broker Sales**
Advice-intensive sales products, e. g. mortgages, health insurances

€ Lead fee  € commission

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Branch-based sales:
Number of advisors

<table>
<thead>
<tr>
<th>Year</th>
<th>H1 2009</th>
<th>H1 2010</th>
<th>H1 2011</th>
<th>H1 2012</th>
<th>H1 2013</th>
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<tbody>
<tr>
<td></td>
<td>440</td>
<td>478</td>
<td>586</td>
<td>715</td>
<td>858</td>
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3,896 independent financial advisors
Weak health insurance business weighs on business unit’s results

Key figures of the business unit Private Clients

Ongoing positive trend in mortgage finance.

Situation remains difficult for insurance industry since pension products suffer from low interest and private health insurance continues to be slow. Only general insurance market stays in firm condition.

Low interest level leads to reluctant behaviour of banks regarding deposit business.

Results of intensive work on revenue and costs will be visible later in the course of the year.
Three business units – one enterprise

Business unit Financial Service Providers
Transaction volume exceeds 8 billion € for the first time in Q2

Transaction volume of EUROPACE

Billion €

- Mortgage loans
- Personal loans
- Bausparen

Graph showing financial figures from 2002 to 2013, indicating a significant increase in transaction volume.
GENOPACE – Market place for the cooperative banking group

New high-potential partners on board

13 of the top 25 cooperative banks are partners of GENOPACE.

GENOPACE exceeded two billion € accumulated transaction volume last year.

High investments and long sales cycle for recruiting new partners and intensification of platform use of existing partners continue.

Numerous new cooperations in progress - some partners do not engage immediately.

First Bauspar products were introduced on the platform.

Number of partners

![Number of partners chart]

Start: Q II / 2008
FINMAS – Financial market place for savings banks
Pleasant growth dynamic leads to an optimistic outlook

12 of the top 25 savings banks are partners of FINMAS.

Pleasant growth in transaction volume. FINMAS already passed one billion € accumulated transaction volume in the beginning of 2013.

High investments and long sales cycle for recruiting new partners and intensification of platform use of existing partners continue.

First meaningful financial institution acts as fully distribution-oriented savings bank.

Implementation of Bauspar supply for first Landesbausparkasse is almost completed.

Several projects for gaining partners in new regional associations.
Long-term investment pays off
Key figures of the business unit Financial Service Providers

Positive earning development continues. In spite of faltering market environment, transaction volume rose and exceeded eight billion € for the first time.

Due to low interest rates, clients decide in favour of long fixed interest rates which supports the earnings.

Continued growth of low-margin packaging revenue to the benefit of the platform

Consistent continuation of platform investments.

Progress in connecting new platform partners.

* From continued operations
Three business units – one enterprise

Business unit Institutional Clients
Decent development in less high-volume business

Key figures of the business unit Institutional Clients

**Volume of brokered loans**
(million €)

- Renewals: H1 2012 - 764, H1 2013 - 201
- New business: H1 2012 - 419, H1 2013 - 422

**Revenue**
(million €)

- H1 2012: 5.7
- H1 2013: 5.3

**EBIT**
(million €)

- H1 2012: 1.8
- H1 2013: 1.2

Business development within normal volatility. Pipeline well-stocked for the upcoming months.

Enduring low interest level leads to observant attitude of the customers.

New product ideas, e.g. Dr. Klein Energieeffizienzdarlehen (DEED), in commercial housing industry for Dr. Klein.

Additional positive impact expected from adjustment of KfW „program for energy-related investments“ to duration time 10/10/10 in June 2013.

Consulting for real estate investors and emitters shows good business trend above previous year's level.
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Results below expectations
Summary of Hypoport's key figures as of 30st June 2013

- **Revenue**: +16% from H1 2012 to H1 2013
  - H1 2012: 41.9 million €
  - H1 2013: 48.7 million €

- **Equity**: +5% from 2012 to H1 2013
  - 2012: 29.8 million €
  - H1 2013: 31.2 million €

- **Number of employees**: +11% from H1 2012 to H1 2013
  - H1 2012: 511
  - H1 2013: 567

- **EBITDA**: -48% from H1 2012 to H1 2013
  - H1 2012: 5.4 million €
  - H1 2013: 2.8 million €

- **EBIT**: -76% from H1 2012 to H1 2013
  - H1 2012: 3.0 million €
  - H1 2013: 0.7 million €

- **Group profit**: -9% from H1 2012 to H1 2013
  - H1 2012: 1.52 million €
  - H1 2013: 1.38 million €

* From continued operations
Trading remains at a low level
Share price in the first half of 2013 and breakdown of shareholders as of 30th June 2013

Number of shares: 6.194.958

- Revenia GmbH (Ronald Slabke, CEO)
- Kretschmar Familienstiftung
- Deutsche Postbank AG
- Sparta AG
- Free float
  - Stephan Gawarecki: 3.0%
  - Hans Peter Trampe: 2.8%
  - Other board members: 2.8%
  - Other shareholders: 28.2%

Basic data
- ISIN: DE 000 549 3365
- Symbol: HYQ
- Market segment: Regulated market
- Transparency Standard: Prime Standard

Directors' Dealings
In the 2nd Quarter the following directors' dealings were published:

<table>
<thead>
<tr>
<th>Transaction date</th>
<th>Notifying person/ entity</th>
<th>Transaction</th>
<th>Stock exchange</th>
<th>Number of shares</th>
<th>Execution price</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.06.2013</td>
<td>Thilo Wiegand</td>
<td>purchase</td>
<td>XETRA</td>
<td>2,000</td>
<td>7.463</td>
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</tbody>
</table>

Designated Sponsor
Close Brother Seydler Bank AG

Research in Q2 2013

<table>
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<tr>
<th>Analyst</th>
<th>Recomm.</th>
<th>Target price</th>
<th>Date (DD.MM.YYYY)</th>
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<tbody>
<tr>
<td>Montega</td>
<td>Buy</td>
<td>10.50 €</td>
<td>07.05.2013</td>
</tr>
<tr>
<td>CBS Research</td>
<td>Buy</td>
<td>11.00 €</td>
<td>06.05.2013</td>
</tr>
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Growth and profitability
Outlook for 2013

We will continue to pursue our strategy of acquiring additional market shares in all business units. At the same time we increasingly use the positions we gained to improve our profitability.

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, combined with a systematic improvement of our margin structure.

The business unit institutional clients will continue its ongoing growth by using its innovation leadership in the sector and an expansion of its product range.

For 2013 we expect two-digit sales growth and a return to income levels of record years.