Confirmed outlook in face of adverse environment

Financial figures as of 30th September 2013
Contents

1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Further rise in interest rates followed by sideways motion characterise third quarter

Interest rate trends of important segments since 2007
2 of 3 business units are affected negatively 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 fiscal year 2012
Contents

1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Three business units – one enterprise

Business unit Private Clients
Strong development in mortgage finance
Key figures of the business unit Private Clients

Considerable 19% rise of transaction volume “loan brokerage“.

22% increase of transaction volume “loan brokerage“, therefore gain of market shares.

Supported by communicating real estate as retirement provision and instrument for interest rate hedging, volume „Bausparen“ rises by 73%.

In highly competitive market, transaction volume in product segment „personal loan“ declines by 33% compared to previous year.
High dynamics apart from private health insurance
Key figures of product segment insurance (business unit Private Clients)

Transaction volume: insurance

Transaction volume „insurance“ rises by 17%. However, growth rates cannot be reached on yearly basis due to market-related absence of traditional end of year rush.

New business for private health insurance stressed by adverse environment. Relevant transaction volume declines by 46%.

Despite of likewise difficult market conditions, life insurance volume increased by 27%.

Strong 142% rise in new business for property insurance and 36% rise in existing business.

Until the near-future, because of the low volume of business, there will not be an opportunity to reduce dependency on new business for life and health insurance with the help of portfolio extension.
Weak market environment for simple financial service products

Key figures of product segment „Simple banking and insurance products“ (business unit Private Clients)

Decline of lead number by 39% to 2.5 million.

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

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

Cost-intensive reduction of dependency on simple financial service products with enhancements of business models in further product segments advances.
Growth of franchise organisation continues
Lead generation and cross-channeling: 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

Branch-based sales:
Number of advisors

2009 2010 2011 2012 9M 2013
431 544 643 759 883

3,998 independent financial advisors

Financial figures 9M 2013
Ongoing positive trend in mortgage finance.

Situation remains very difficult for insurance industry because of pension products suffering from low interest and difficult situation of private health insurance. Reorganisation continues, yet with considerable negative effects on earnings.

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

Results of intensive adjustment on revenue and costs are visible on quarterly basis. However, Q4 will be affected by several challenges.

Return to profit zone expected for 2014.
Three business units – one enterprise
Business unit Financial Service Providers
8.6 billion € in Q3 – new optimum!
Transaction volume of EUROPACE

billion €

- Mortgage loans
- Personal loans
- Bausparen

Financial crisis

GENOPACE – Market place for the cooperative banking group
Accelerated partner recruitment compared to previous year

Number of partners

Pleasant transaction development in third quarter.

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

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 deals in Bauspar segment.
FINMAS – Financial market place for savings banks
Accelerated partner recruitment compared to previous year

Transaction results top expectations.
12 of the top 25 savings banks are partners of FINMAS.
High investments and long sales cycle for recruiting new partners and intensification of platform use of existing partners continue.
Second financial institution acts as fully distribution-oriented savings bank and more institutes are in development.
Several projects to win partners in new regional organisations.
Increasing interest by several Landesbausparkassen.

Number of partners

<table>
<thead>
<tr>
<th></th>
<th>Q3 2012</th>
<th>Q3 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>CAGR</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td></td>
<td>40</td>
<td>60</td>
</tr>
</tbody>
</table>

Started: Q IV / 2009
Appealing platform functionalities ensure loyalty of existing partners / attract new ones

Key figures of the business unit Financial Service Providers

Exceptional development of transaction volume supports positive earnings development.

Due to low interest rates, clients decide in favour of long-term fixed interest rates, which bolsters earnings.

Consistent and substantial expansion of platform functionalities (Process management, Baufi Lead) strengthens integration depth of partners.

Progress in integration of new platform partners.

First distributors start deflecting business to new front end.

* From continued operations
Three business units – one enterprise
Business unit Institutional Clients
Business trend follows successful years due to successful enhancements

Key figures of the business unit Institutional Clients

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

- **CAGR**: -27%
- **Renewals**: 530, 258 (9M 2012, 9M 2013)
- **New business**: 1,051, 901 (9M 2012, 9M 2013)

**Revenue (million €)**

- **CAGR**: +13%
- **9M 2012**: 8.3
- **9M 2013**: 9.4

**EBIT (million €)**

- **CAGR**: +19%
- **9M 2012**: 2.7
- **9M 2013**: 3.2

Most successful quarter of company history.

Business trend follows normal volatility.

Pipeline very well-stocked for the upcoming months, with deceleration in low-margin communal business and big deals.

Rising interest rates lead to high deal volume.

Innovative financing models secure unique selling proposition for commercial housing industry.

Positive stimuli through adjustment of KfW program for energetic investments to life span 10/10/10 at the end of June.

Good business trend in consulting segment for real estate investors and emitters.

Significant rise of number of borrowers and product providers.
Contents

1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Best quarterly result of company history despite highly uncertain market environment

Summary of Hypoport's key figures as of 30st September 2013

**Revenue**

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>62.9</td>
<td>75.7</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td>+20%</td>
</tr>
</tbody>
</table>

**Equity**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>9M 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>29.8</td>
<td>33.5</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td>+12%</td>
</tr>
</tbody>
</table>

**EBITDA**

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>7.2</td>
<td>7.2</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td>+/−0%</td>
</tr>
</tbody>
</table>

**EBIT**

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>3.7</td>
<td>4.1</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td>+13%</td>
</tr>
</tbody>
</table>

**Group profit**

<table>
<thead>
<tr>
<th></th>
<th>9M 2012</th>
<th>9M 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>1.54</td>
<td>3.59</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td>+133%</td>
</tr>
</tbody>
</table>

* From continued operations
Contents

1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Trading volume and share price still on low level
Share price in the first nine months of 2013 and breakdown of shareholders as of 30th September 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
No directors’ dealings in Q3

Designated Sponsor
Close Brother Seydler Bank AG

Activities for investors in 2013
07.06.2013  Annual stockholders meeting
11.11.2013  German Equity Forum

Research in Q3 2013

<table>
<thead>
<tr>
<th>Analyst</th>
<th>Recomm.</th>
<th>Target price</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montega</td>
<td>Buy</td>
<td>10.50 €</td>
<td>06.08.2013</td>
</tr>
<tr>
<td>CBS Research</td>
<td>Buy</td>
<td>11.00 €</td>
<td>05.08.2013</td>
</tr>
</tbody>
</table>
Contents

1. Market environment
2. Performance of business units
3. Overview of key performance units
4. Hypoport’s shares
5. Outlook
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 double-digit sales growth and return to income levels of record years. For 2014 we expect double-digit growth in sales and earnings.