Hypoport continues successful fiscal year

Financial figures as of 30th September 2013
Content

1. Market environment
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport’s shares
5. Outlook
Interest rates remain on low level in 2014
Interest rate development of important segments since 2007

<table>
<thead>
<tr>
<th>Year</th>
<th>ECB central rate</th>
<th>Guaranteed interest of insurance</th>
<th>DGZF 10-years</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>2008</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>2009</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
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<tr>
<td>2010</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
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<tr>
<td>2011</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
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<tr>
<td>2012</td>
<td>4%</td>
<td>2%</td>
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</tr>
<tr>
<td>2013</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>2014</td>
<td>4%</td>
<td>2%</td>
<td>5%</td>
</tr>
</tbody>
</table>
Influence of market environment on Hypoport’s business units

Development of market environment for relevant financial service products

Private insurance
Simple banking products
Commercial financing
Institutional Clients
Financial Service Providers
Private Clients

Private financing
Bausparen

Demand Provider/products Regulation
Content

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Business unit Private Clients
Presentation of segment results
Best of both worlds: Lead generation online and on-site consultancy offline.

Private Clients: Development of sales capacity

- Franchise: Growth and increasing productivity of franchise partners. Test wins lead to improved brand perception.
- Brokers: Focus on productive brokers in mortgage loan segment.
- Online: Decline of lead numbers by 12 per cent (yoy), resulting from weak business for simple money products (e.g. call money) due to ECB’s "cheap money" policy.
Persistent extension of market share in loan brokerage

Private Clients: Transaction volume of loan brokerage and German Central Bank figures

- Rise in total volume of loan brokerage by 16 per cent (yoy).
- Further extension of market share in a faltering market environment. Rise of volume by 15.2 per cent to 4.34 billion €.
- Increase of personal loan volume by 7.1 per cent (yoy) to 178.4 million € and Bauspar volume by 45.7 per cent (yoy) to 162.6 million €.
Regulation and low interest rate weigh on new insurance business

Private Clients: Insurance policies under management and new business

- Insurance policies under management grow by 15 per cent (ytd). Volume of life insurance under management grows by 14 per cent (ytd) and particularly sustainable property insurance under management by 48 per cent (ytd).

- New business of health and life insurance remain under pressure due to new regulations and low interest rates.

- Due to the new „German Life Insurance Reform Act (LVRG)“, life insurance will become less appealing.
Profitable due to increase in loan brokerage and realignment of insurance business

Private Clients: Revenue, gross profit & EBIT

- Expansion of market share in mortgage finance leads to 13 per cent (yoy) revenue growth.
- Restructuring of insurance business takes effect. Ongoing decline of new business due to market disruption. Portfolio growth continues.
- Simple banking products are continuously unappealing due to low interest rates. Strong competition in online sales weighs on margins.
- EBIT rises significantly because of increased sales revenue and cost reductions in product segment insurance.
Transaction volume of 9.6 billion € generates best quarterly result in history
Financial Service Providers: Transaction volume of EUROPACE marketplace

- Mortgage loan
- Personal loan
- Bausparen

(billion € / quarter)

Financial & Banking crisis
EUROPACE market place continuously gains market share

Financial Service Providers: Transaction volume and number of partners

- Mortgage loan remains product with highest volume on EUROPACE. Transaction volume rose by 10.5 (yoy) per cent to 20.7 billion €.
- Extension of market share in Bauspar business and rise of volume by 14.3 per cent (yoy) to 5.1 billion €.
- Increase of personal loan business by 13.7 per cent (yoy) to 1.2 billion €.
- All relevant big banks are represented on EUROPACE. Ongoing growth of partners, primarily through FINMAS and GENOPACE.
GENOPACE und FINMAS continue strong growth
Financial Service Providers: Number of partners in FINMAS and GENOPACE

GENOPACE: Number of partners

- GENOPACE: Exceeded threshold of 100 partners, growth of 19 per cent (yoy).
- GENOPACE: 15 of the top 25 cooperative banks are partners.

FINMAS: Number of partners

- FINMAS: Rise by 40 per cent (yoy) to 84 savings banks.
- FINMAS: Stronger focus of savings banks on use of multi-channel distribution.
- High investments because of continuously long sales cycle for recruiting new partners and intensification of platform use.
EUROPACE remains on track
Financial Service Providers: Revenue, gross profit & EBIT

- Consistent extension of market share progresses.
- Despite double-digit growth of transaction volume, revenue only shows a moderate rise of 4 per cent to 23.2 million €, due to slight revenue decline of packager division.
- EBIT burdened by high expenses for adjustments to regulatory requirements and higher scheduled amortization over the course of the year.
- Nevertheless pleasing EBIT margin of 19 per cent.
Business unit Institutional Clients
Presentation of segment results
Services relating to loan brokerage gain significance

Institutional Clients: Volume of brokered loans und consulting revenue

- Smaller renewal business as a result of portfolio structure and stagnant interest environment.
- New business volume rises above previous year’s level.
- Consulting services gain significance and increase by 18 per cent (yoy)
Firm business trend in third quarter
Institutional Clients: Revenue, gross profit & EBIT

- Firm business trend including revenue increase by 10 per cent (yoy).
- Development of new product segments augments cost level.
- EBIT of first nine months soundly remains on previous year’s level.

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**Revenue** (million €)

<table>
<thead>
<tr>
<th></th>
<th>9M 2013</th>
<th>9M 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>9M 2013</td>
<td>9,2</td>
<td></td>
</tr>
<tr>
<td>9M 2014</td>
<td>10,2</td>
<td></td>
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</tbody>
</table>

**Gross profit** (million €)

<table>
<thead>
<tr>
<th></th>
<th>9M 2013</th>
<th>9M 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>9M 2013</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>9M 2014</td>
<td>9,8</td>
<td></td>
</tr>
</tbody>
</table>

**EBIT** (million €)

<table>
<thead>
<tr>
<th></th>
<th>9M 2013</th>
<th>9M 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>9M 2013</td>
<td>3,2</td>
<td></td>
</tr>
<tr>
<td>9M 2014</td>
<td>3,1</td>
<td></td>
</tr>
</tbody>
</table>

* Value of 2013 adjusted
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Hypoport remains on track
Summary of Hypoport’s key figures as of 30th September 2014

<table>
<thead>
<tr>
<th>Financial Figure</th>
<th>9M 2013</th>
<th>9M 2014</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong> (million €)</td>
<td>74,0</td>
<td>81,3</td>
<td>+10%</td>
</tr>
<tr>
<td><strong>Equity</strong> (million €)</td>
<td>36,8</td>
<td>41,2</td>
<td>+12%</td>
</tr>
<tr>
<td><strong>Number of employees</strong> (ø Headcount)</td>
<td>564</td>
<td>570</td>
<td>+1%</td>
</tr>
<tr>
<td><strong>EBITDA</strong> (million €)</td>
<td>7,2</td>
<td>9,5</td>
<td>+32%</td>
</tr>
<tr>
<td><strong>EBIT</strong> (million €)</td>
<td>4,1</td>
<td>6,0</td>
<td>+46%</td>
</tr>
<tr>
<td><strong>Group profit</strong> (million €)</td>
<td>3,6</td>
<td>4,7</td>
<td>+31%</td>
</tr>
</tbody>
</table>

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Share price follows successful start to the year
Share price performance and breakdown of shareholders as of 30th September 2014

- Revenia GmbH (Ronald Slabke, CEO)
- Kretschmar Familienstiftung
- Deutsche Postbank AG
- Sparta AG

Free float:
- Deutsche Balaton AG 3,7%
- Stephan Gawarecki 3,0%
- Hans Peter Trampe 2,3%
- Other shareholders 3,2%

Basic data
- ISIN: DE 000 549 3365
- Symbol: HYQ
- Market segment: Regulated market
- Transparency standard: Prime Standard
- Number of shares: 6.194.958

Research
- Montega: Kaufen, Target price 13,00 €, Date 04.08.2014
- CBS Research: Kaufen, Target price 17,00 €, Date 04.08.2014

Performance of Hypoport’s share price (Daily closing prices, Xetra, Euro)
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Profitable growth
Outlook for 2014ff

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

Main focus for our business unit Financial Service Providers is an ongoing increase of the penetration of market segments with our market place. In addition, the integrational depth of consumers shall be increased by an expansion of our product and service portfolio.

In our business unit Private Clients we seek restructuring of the insurance business, a strong development of the loan brokerage business and methodic improvement of our margin structure.

Our business unit Institutional Clients will continue its sustainable growth, benefitting from its innovation leadership in the industry sector and the expansion of the product portfolio.

For 2014, we expect a double-digit sales growth and income above the level of the record years 2010/2011.