

Hypoport's record-breaking year continues

Financial figures for the first nine months of 2015



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- 1. Market environment**
2. Performance of business units
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook

Continuous decline in long-term interest rates broken in Q2

Development of important interest rates and mortgage finance volume in Germany



Profound transformation process in market environment for financial services

Development of market environment for relevant financial service products



Private insurance

Private Clients

-  Low-interest environment keeps life insurance / private health insurance unappealing
-  Ongoing high regulatory pressure

Commercial financing



Institutional Clients

-  German housing companies must promote new residential space
-  Number of market transactions increased





Private financing

Private Clients, Financial Service Providers

-  Structural market growth due to new construction and price trend
-  Special effects due to interest rate stimulus in spring
-  Residential Credit Directive occupies product providers

Bausparen

Financial Service Providers, Private Clients, Institutional Clients

-  Demand for interest rate hedging
-  Low demand as saving product

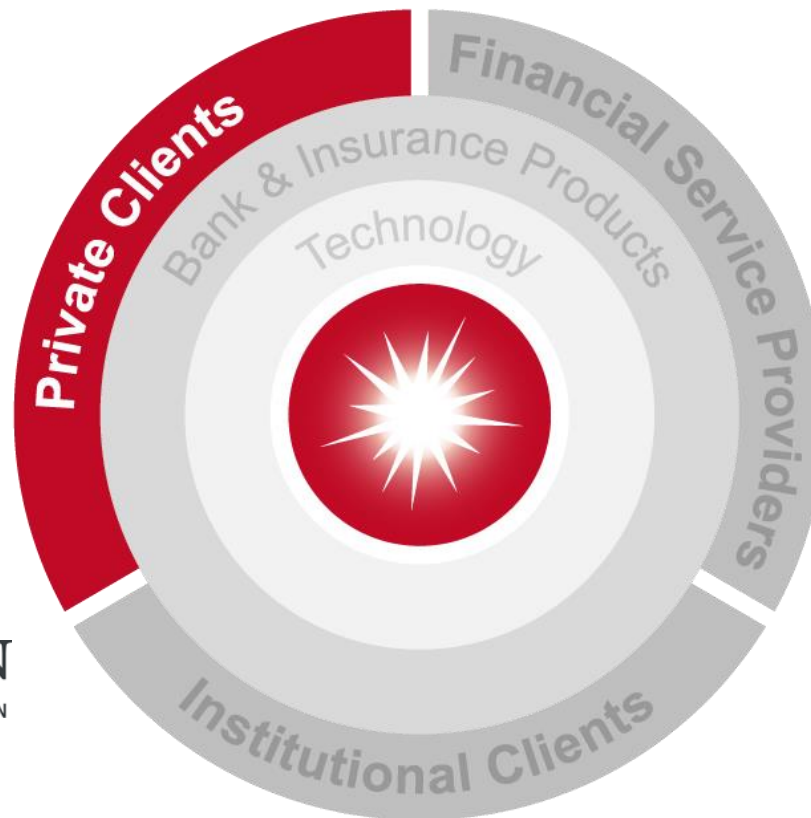


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Business unit Private Clients

Presentation of segment results



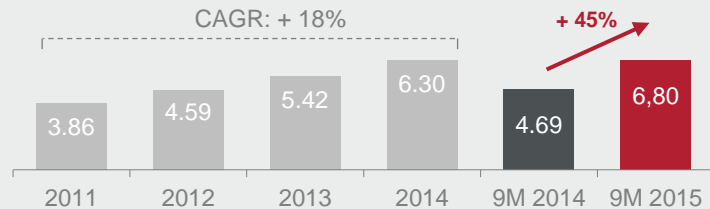
DR. KLEIN
DIE PARTNER FÜR IHRE FINANZEN

 **EUROPACE**

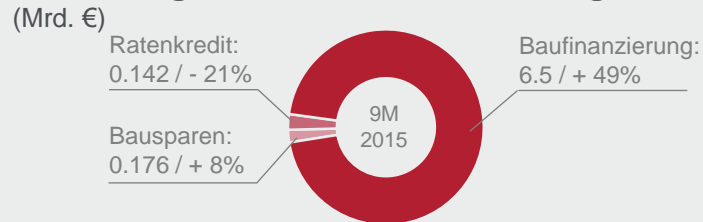
Growth in private mortgage finance business continues to be stronger than market trend

Private Clients: Transaction volume of product segment financing and number of active advisors

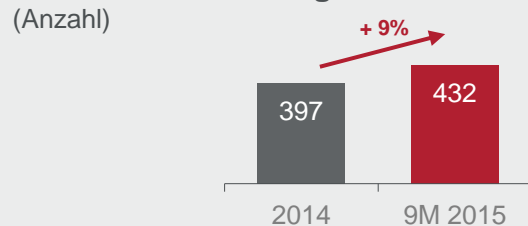
Transaction volume: Financing (billion €)



Vermittlungsvolumen nach Produktsegment (Mrd. €)



Berater Finanzierung im Filialvertrieb (Anzahl)

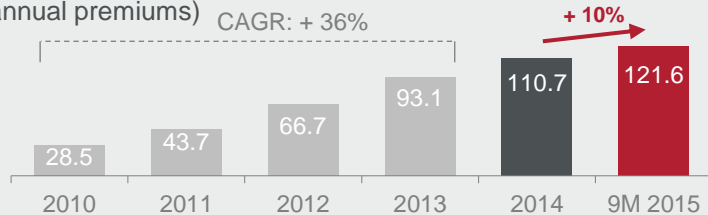


- Ongoing significant rise in market share of mortgage finance.
- Focus on Bausparen for interest rate hedging enables slight increase in volume.
- Highly competitive online market for personal loans. Focus on profitable on-site consulting by franchise operations.
- Productivity increase of active advisors due to the introduction of Europace 2.

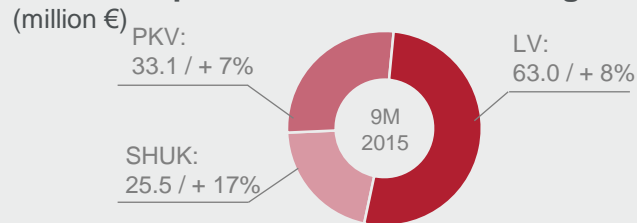
Automation leads to gain in efficiency in insurance sales

Private Clients: Insurance policies under management and number of active advisors

Insurance policies under management (million €, annual premiums) CAGR: + 36%

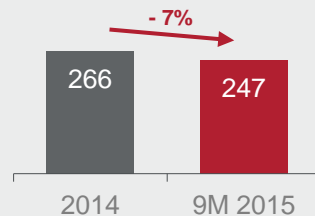


Insurance policies u. m.: Product segments



Franchise: Active advisors

(number)

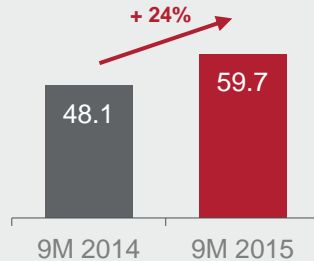


- Growth in insurance policies under management, particularly in sustainable and high-margin SHUK segment (e. g. car and liability insurance).
- New business of health (PKV) and life insurance (LV) remains under pressure due to new regulation and low interest rates.
- Focus on advisors with successful sustainable portfolio management.
- Advancing automation in sales and portfolio processes in insurance business enables further economies of scale.

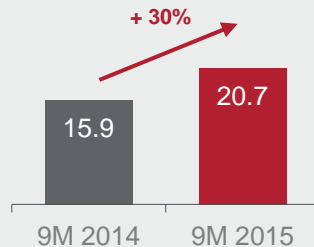
Business unit Private Clients continued its strong growth

Private Clients: Revenue, gross profit & EBIT

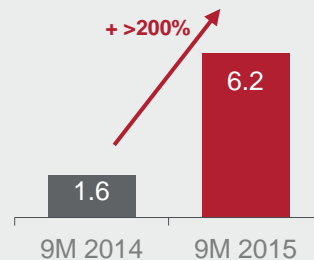
Revenue
(million €)



Gross profit
(million €)



EBIT
(million €)



- Expansion of market share in mortgage finance leads to significant double-digit revenue growth.
- Focus on productive insurance advisors leads to disproportionate gross profit growth.
- Significant EBIT boost due to sales performance in mortgage finance and efficiency gains in insurance segment.
- Best-ever results for revenue and EBIT in the first nine months.

Business unit Financial Service Providers

Presentation of segment results



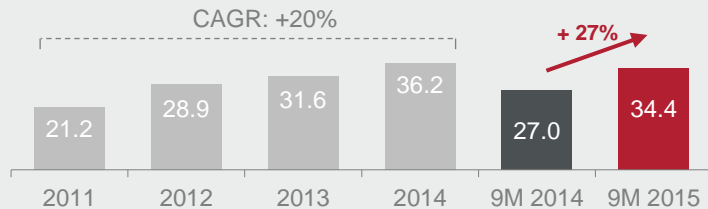
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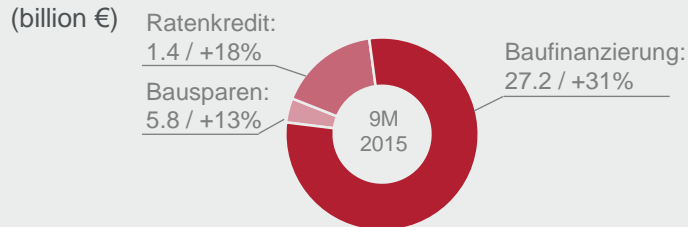
EUROPACE strengthens market position

Financial Service Providers: Transaction volume and number of partners

Transaction volume (billion €)

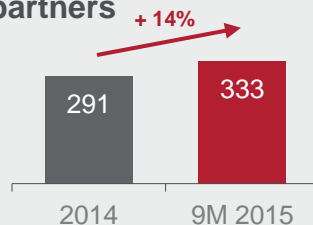


Transaction volume: Product segments



Contractual partners

(number *)



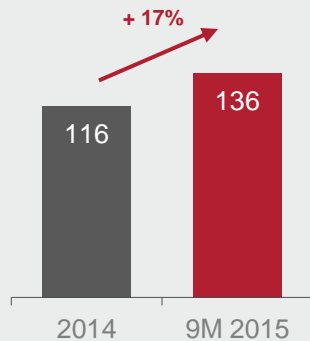
* including FINMAS und GENOPACE partners

- Mortgage finance on EUROPACE captures further market share.
- Bauspar volume profits from optimised cross-selling solution on EUROPACE marketplace.
- New sales front end EUROPACE 2 is well-received by the market.
- Pilot phase for personal loan frontend EUROPACE 2 successful.
- Entire change of all partners to EUROPACE 2 is planned up to and including 2016.
- Recruiting of additional partners is proceeding according to plan.

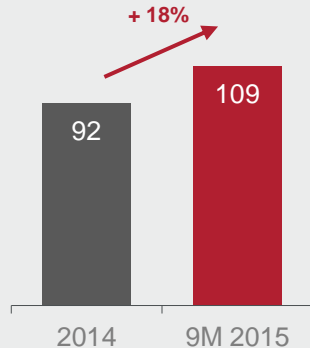
GENOPACE and FINMAS maintain growth

Financial Service Providers: Number of partners of FINMAS and GENOPACE

GENOPACE contractual partners (number)



FINMAS contractual partners (number)

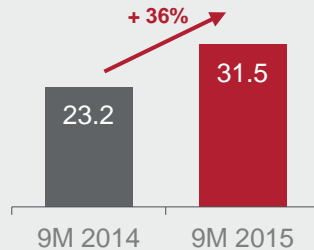


- GENOPACE: 17 of the top 25 cooperative banks are contractual partners.
- FINMAS: 15 of the top 25 savings banks are contractual partners.
- Both segments focus more strongly on the utilisation of multi-channel distribution.
- Investments in long sales cycle for recruiting new partners and intensification of platform use.
- Continuously high growth potential with both existing and new partners continues.

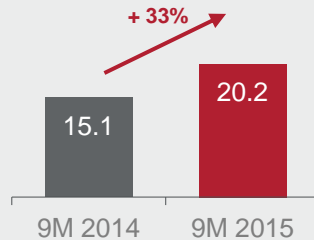
B2B marketplace shows ability to use effects of scale

Financial Service Providers: Revenue, gross profit and EBIT

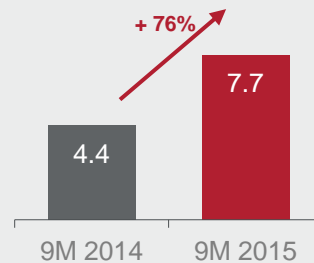
Revenue (million €)



Gross profit (million €)



EBIT (million €)



- Constant expansion of market share progresses.
- In addition, trend to long fixed-interest periods strengthens sales.
- Best-ever results for revenue and EBIT in the first nine months.

Business unit Institutional Clients

Presentation of segment results



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 **EUROPACE**

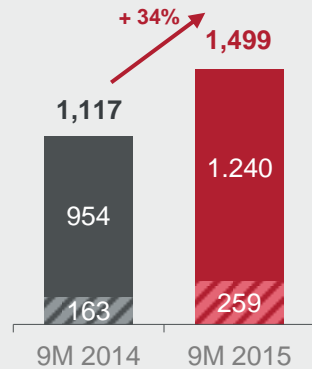
Volume increase illustrates market position

Institutional clients: Volume of brokered loans and consulting revenue

Volume of brokered loans

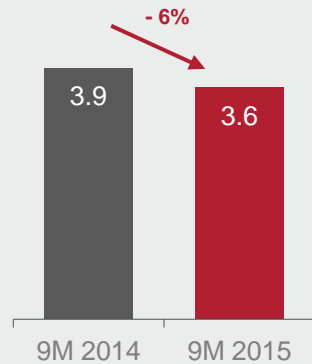
(million €)

■ New business
▨ Renewals



Consulting revenue

(million €)

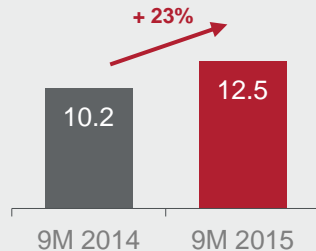


- Ongoing strong rise in transaction volume in the first nine months.
- Decline in consulting revenue due to lower real estate transactions.

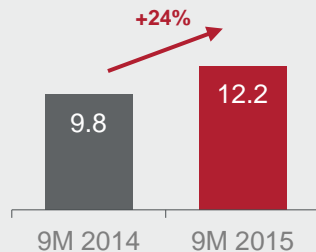
Strong individual transactions support earnings trend

Institutional Clients: Revenue, gross profit and EBIT

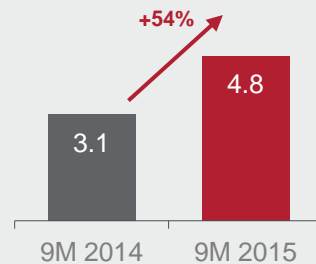
Revenue (million €)



Gross profit (million €)



EBIT (million €)



- A small number of high-volume high-margin loans were brokered in addition to the underlying business.
- Continuously high potential due to filled sales pipeline and new business segments.
- Best-ever results for revenue and EBIT in the first nine months.



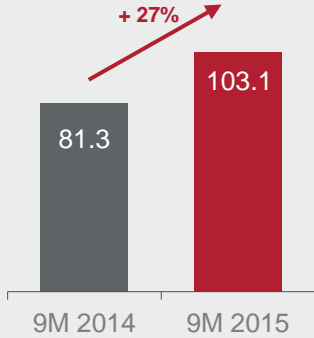
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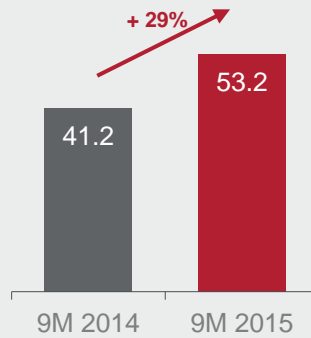
Hypoport's record-breaking year continues

Summary of Hypoport's key figures

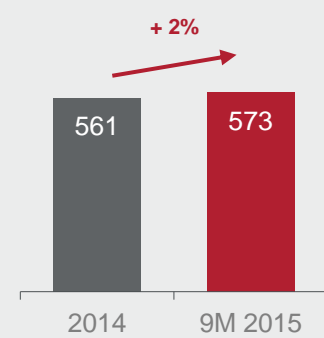
Revenue
(million €)



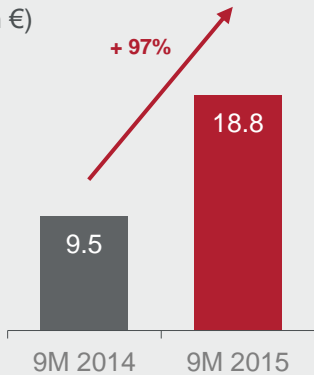
Gross profit
(million €)



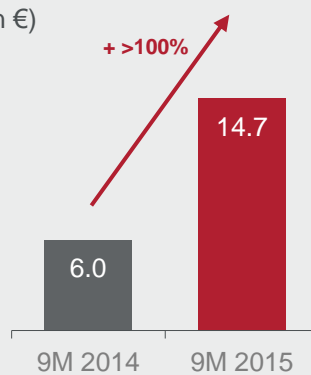
Number of employees
(Ø headcount)



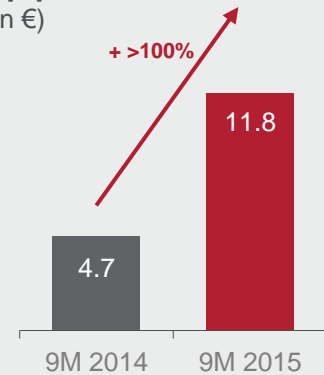
EBITDA
(million €)



EBIT
(million €)



Group profit
(million €)





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Investor relations activities have been extended

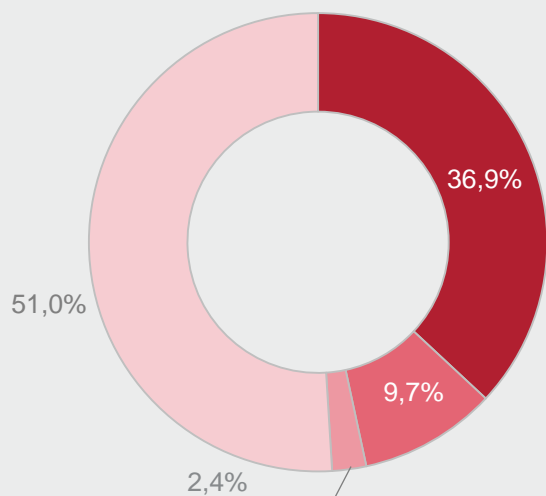
Breakdown of shareholders, share buy-back programmes and investor relations activities

Breakdown of shareholders as of 30 Sep 2015

Non-free float

- Ronald Slabke (Founder, CEO)
- Deutsche Postbank AG
- Company shares

Free float



Share buy-back programmes as of 30 Sep 2015

Year	Purchased shares	Max. share price
2015	44,019 pieces	40.00 €
2015	33,655 pieces	19.00 €
2014	26,045 pieces	13.00 €

Investor relations activities

Date	Event	Location
11/2015	Deutsches Eigenkapitalforum	Frankfurt a. M.
11/2015	Prior Kapitalmarktkonferenz	Frankfurt a. M.
09/2015	Bausektorkonferenz	Frankfurt a. M.
08/2015	Small Cap Conference	Frankfurt a. M.
08/2015	H1/15 Conference Call	Nationwide
05/2105	Roadshow	Frankfurt a. M.

Additional one-on-one talks

Share price follows successful business figures

Share price performance, research and S-Dax ranking

Performance of Hypoport's shares (Daily closing prices, Xetra, Euro) as of 30 October 2015



Research

Analyst	Empfehlung	Kursziel	Datum
ODDO Seydler	Buy	57.00 €	10/23/2015
Börse Online	Buy	50.00 €	09/17/2015
Montega	Buy	37.00 €	07/23/2015

S-Dax-Ranking Hypoport

Datum	Rank MarketCap	Rank Turnover 12M
30.09.2015	110	114
30.06.2015	120	122
31.03.2015	128	129

Indices: GEX, DAX Int. Mid 100 Source: Deutsche Börse



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Hypoport will continue its profitable growth

Hypoport's outlook for the year 2015

We will consistently continue to pursue our strategy of acquiring additional **market share** in all business units. We shape markets through product innovation and expand our technological lead. At the same time, we increasingly use the positions we gained to **improve our profitability**.

For our business unit **Private Clients**, we strive for a strong development of the mortgage finance business, combined with growth in insurance policies under management in the insurance business and **methodic improvement of our margin structure**.

Our business unit **Financial Service Providers** will improve the 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.

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

For 2015, Hypoport expects double-digit growth in revenue. In addition, Hypoport anticipates a rise of the EBIT margin and, as a result, disproportionate growth in earnings.