Hypoport's record-breaking year continues
Financial figures for the first nine months of 2015
Content

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
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

- 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

- 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

- 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
EUROPACE strengthens market position

Financial Service Providers: Transaction volume and number of 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.

**Transaction volume** (billion €)

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<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>21.2</td>
<td>28.9</td>
<td>31.6</td>
<td>36.2</td>
<td>27.0</td>
<td>34.4</td>
</tr>
<tr>
<td>CAGR</td>
<td>+20%</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Change</td>
<td>+27%</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Transaction volume: Product segments** (billion €)

- Ratenkredit: 1.4 / +18%
- Bausparen: 5.8 / +13%
- Baufinanzierung: 27.2 / +31%

**Contractual partners** (number *)

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>9M 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>291</td>
<td>333</td>
</tr>
</tbody>
</table>

* including FINMAS und GENOPACE partners
GENOPACE and FINMAS maintain growth

Financial Service Providers: Number of partners of FINMAS and GENOPACE

- 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

- 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
Volume increase illustrates market position
Institutional clients: Volume of brokered loans and consulting revenue

- 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

- 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

<table>
<thead>
<tr>
<th>Financial figure</th>
<th>9M 2014</th>
<th>9M 2015</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (million €)</td>
<td>81.3</td>
<td>103.1</td>
<td>+ 27%</td>
</tr>
<tr>
<td>Gross profit (million €)</td>
<td>41.2</td>
<td>53.2</td>
<td>+ 29%</td>
</tr>
<tr>
<td>Number of employees (Ø headcount)</td>
<td>561</td>
<td>573</td>
<td>+ 2%</td>
</tr>
<tr>
<td>EBITDA (million €)</td>
<td>9.5</td>
<td>18.8</td>
<td>+ 97%</td>
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<tr>
<td>EBIT (million €)</td>
<td>6.0</td>
<td>14.7</td>
<td>+ &gt;100%</td>
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<tr>
<td>Group profit (million €)</td>
<td>4.7</td>
<td>11.8</td>
<td>+ &gt;100%</td>
</tr>
</tbody>
</table>
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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

<table>
<thead>
<tr>
<th>Year</th>
<th>Purchased shares</th>
<th>Max. share price</th>
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<tbody>
<tr>
<td>2015</td>
<td>44,019 pieces</td>
<td>40.00 €</td>
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<tr>
<td>2015</td>
<td>33,655 pieces</td>
<td>19.00 €</td>
</tr>
<tr>
<td>2014</td>
<td>26,045 pieces</td>
<td>13.00 €</td>
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**Investor relations activities**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>11/2015</td>
<td>Deutsches Eigenkapitalforum</td>
<td>Frankfurt a. M.</td>
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<tr>
<td>11/2015</td>
<td>Prior Kapitalmarktkonferenz</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>09/2015</td>
<td>Bausektorkonferenz</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>08/2015</td>
<td>Small Cap Conference</td>
<td>Frankfurt a. M.</td>
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<tr>
<td>08/2015</td>
<td>H1/15 Conference Call</td>
<td>Nationwide</td>
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<tr>
<td>05/2105</td>
<td>Roadshow</td>
<td>Frankfurt a. M.</td>
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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

<table>
<thead>
<tr>
<th>Research</th>
</tr>
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<tbody>
<tr>
<td>Analyst</td>
</tr>
<tr>
<td>ODDO Seydler</td>
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<tr>
<td>Börse Online</td>
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<tr>
<td>Montega</td>
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</table>

<table>
<thead>
<tr>
<th>S-Dax-Ranking Hypoport</th>
</tr>
</thead>
<tbody>
<tr>
<td>Datum</td>
</tr>
<tr>
<td>30.09.2015</td>
</tr>
<tr>
<td>30.06.2015</td>
</tr>
<tr>
<td>31.03.2015</td>
</tr>
</tbody>
</table>

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.