

Press release

Volume of transactions in Q3 2011

Approx. €100 million brokered on EUROPACE every day

Berlin, 12 October 2011: The volume of transactions generated on the Europace platform in the third quarter of 2011 topped the €6 billion mark for the first time. The improvement in market conditions and the many years of capital investment in this platform generated aggregate growth of roughly 38 per cent compared with the corresponding period of 2010.

This transaction volume of €6.17 billion means that the 160 or so partners that use the Europace marketplace increased the total volume of new loans brokered by 38 per cent compared with the third quarter of 2010 (Q3 2010: €4.48 billion). The sharp upturn in the market after the summer months also generated growth of 33 per cent compared with the previous quarter (Q2 2011: €4.64 billion).

Uncertainty in financial markets boosts real estate and independent advisers

Growth was fuelled by all three product segments. The volume of mortgage finance transactions, which is traditionally the strongest driver of growth, advanced by 27 per cent year on year to €4.98 billion (Q3 2010: €3.91 billion). "The turmoil in financial markets and the ongoing political wrangling are unsettling consumers", claimed Thilo Wiegand, the Hypoport AG Management Board member responsible for Europace, adding: "This situation, coupled with the low level of interest rates, has triggered a flight to tangible assets – primarily real estate." In this environment, products such as building finance had increasingly been used as a form of long-term funding, explained Wiegand, and Hypoport had therefore sought to sharpen its focus on this product. This approach had enabled the Company to expand its volume of building finance transactions by 40 per cent compared with the previous quarter to €912 million (Q2 2011: €650 million). This translated into growth of 192 per cent compared with the corresponding quarter of 2010 (Q3 2010: €312 million). Consumers proved to be slightly more reluctant to take out personal loans: the volume of transactions generated in this product segment grew by 8.29 per cent year on year to €287 million (Q3 2010: €265 million).

"The total daily volume of new loans brokered via the Europace marketplace amounts to some €100 million", summarised Wiegand. He explained that the main reason for this encouraging level of growth – in addition to the aforementioned factors – was the renewed interest in independent advice. "Many partners on Europace are independent intermediaries that can provide their clients with the best

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offerings in the market because they have access to a wide range of products", concluded Wiegand. He stressed that independent brokers therefore made options available that were becoming increasingly important – especially at a time of turbulent and opaque market conditions.

Information on Hypoport AG

As an independent financial product distributor that runs a B2B financial marketplace, Hypoport operates successfully in two mutually reinforcing segments. It always provides the simplest access to the best financial services.

In the form of EUROPACE – its online financial marketplace – Hypoport develops and operates the largest German platform offering mortgages, building finance products and personal loans. A fully integrated system links more than 160 partners – banks, insurers and financial product distributors. Several thousand users execute roughly 10,000 financing transactions worth a total of up to €2 billion on EUROPACE every month.

The Hypoport subsidiary Dr. Klein & Co. AG is an independent online distributor of financial products. This firm's specialists provide private clients with a full range of advisory services around mortgage finance, insurance and investments. Dr. Klein & Co. AG has been a major financial service partner to housing companies, local authorities and commercial property investors since 1954.

Hypoport AG is headquartered in Berlin, employs more than 450 people and is listed in the Prime Standard of the Frankfurt Stock Exchange.

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