Growth against the Market Trend
Preliminary Financial Figures on the Year ended 31 December 2008
Contents

1. Overview of key performance indicators
2. Performance of the business units
3. Hypoport’s shares
4. Outlook
Growth in Revenues and Stable Earnings Despite Financial and Economic Crisis

Key performance indicators of the Hypoport Group on the year ended 31 December 2008 (preliminary)

<table>
<thead>
<tr>
<th>€ thousand</th>
<th>2007</th>
<th>2008</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue*</td>
<td>40,726</td>
<td>52,679</td>
<td>+ 29.3%</td>
</tr>
<tr>
<td>EBITDA*</td>
<td>8,742</td>
<td>8,063</td>
<td>- 7.8%</td>
</tr>
<tr>
<td>EBIT*</td>
<td>6,164</td>
<td>4,969</td>
<td>- 19.4%</td>
</tr>
<tr>
<td>Number of employees</td>
<td>402</td>
<td>489</td>
<td>+ 21.6%</td>
</tr>
<tr>
<td>Net profit*</td>
<td>6,439</td>
<td>3,086</td>
<td>- 52.1%</td>
</tr>
</tbody>
</table>

*from business fields to be continued

Hypoport Demonstrates a Stable Development of its Balance Sheet

Key figures of the Hypoport Group on the year ended 31 December 2008 (preliminary)

<table>
<thead>
<tr>
<th>€ thousand</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-current assets</td>
<td>28,070</td>
<td>29,071</td>
</tr>
<tr>
<td>Current assets</td>
<td>20,161</td>
<td>27,919</td>
</tr>
<tr>
<td>Equity</td>
<td>22,930</td>
<td>22,910</td>
</tr>
<tr>
<td>Non-current liabilities</td>
<td>15,579</td>
<td>22,952</td>
</tr>
<tr>
<td>Current liabilities</td>
<td>9,722</td>
<td>11,128</td>
</tr>
<tr>
<td>Total assets</td>
<td>48,231</td>
<td>56,990</td>
</tr>
<tr>
<td>Liquid assets</td>
<td>3,100</td>
<td>7,458</td>
</tr>
</tbody>
</table>
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Hypoport is the Internet-based Financial Service Provider
Two corporate divisions, four business units
### Generation of Leads over the Internet Increases Steadily

**Generation of Leads by Dr. Klein**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Leads (in million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>0.9</td>
</tr>
<tr>
<td>2007</td>
<td>2.5</td>
</tr>
<tr>
<td>2008</td>
<td>4.7</td>
</tr>
</tbody>
</table>

Number of Leads increased by +129% p.a.

**Table of Banks**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Nom.</th>
</tr>
</thead>
</table>
| netbank    | 6.10%
| cornirect  | 5.00%
| nordsbank  | 4.50%
| all banks  |      |

**Dr. Klein**

Dr. Klein is an internet based provider of financial services and a 100% subsidiary of Hypoport AG. Dr. Klein offers services to private customers via the internet and offers telephone and personal consultations for banking and financial products. The company offers services ranging from life insurance to real estate financing.
Online Generation of Leads is still the Basis for Strong Growth
Sales power of Dr. Klein

Number of Branches

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>79</td>
<td>104</td>
<td>154</td>
</tr>
</tbody>
</table>

Advisers in branch-based sales

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>97</td>
<td>147</td>
<td>235</td>
</tr>
</tbody>
</table>

Telephone sales staff

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>39</td>
<td>38</td>
<td>47</td>
</tr>
</tbody>
</table>

Independent financial advisers acting as agents

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value</td>
<td>920</td>
<td>1,278</td>
<td>1,801</td>
</tr>
</tbody>
</table>

+40% p. a.

+56% p. a.

+10% p. a.

+40% p. a.
Business Unit Corporate Real Estate Clients with Top Result
Key figures of the business unit Corporate Real Estate Clients

Extreme increase of requests with Dr. Klein, because many house banks and classical lenders are no more available due to the financial and economic crisis

Best EBIT in the business unit's history
Sustainable Course of Expansion
Key figures of the business unit Financial Service Provider

EUROPACE platform gains further market shares
Development of a new EUROPACE platform and set up of new business fields (Cooperative banks in Germany, distribution unit in the Netherlands) result in higher costs -> effects EBIT
EUROPACE Growth Against the Market Trend
Performance of the transaction volume in comparison to the market development

**Total German market**

- **New mortgage finance business with private clients** (€ million)
  - 2006: 188
  - 2007: 182
  - 2008: 176
  - **-3% p. a.**

- **Volume of new personal loans** (€ million)
  - 2006: 119
  - 2007: 101
  - 2008: 72
  - **-22% p. a.**

**Volume of EUROPACE transactions**

- **Volume of EUROPACE mortgage finance business** (€ million)
  - 2006: 8.9
  - 2007: 11.9
  - 2008: 13.5
  - **+23% p. a.**

- **Volume of EUROPACE personal loans** (€ million)
  - 2006: 0.3
  - 2007: 0.5
  - 2008: 1.1
  - **+91% p. a.**

Source: Bundesbank
After Shut Down of EUROPACE for Investors Only the Profitable Business Remains
Key figures of the business unit Institutional Clients

Continuation of the successful business field EUROPACE for Issuers from Amsterdam Europe-wide
Business field EUROPACE for Investors and its operative unit have been sold with effect 1.1.2009

Revenue*
(€ million)

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>Not yet in the group</td>
</tr>
<tr>
<td>2007</td>
<td>2.1</td>
</tr>
<tr>
<td>2008</td>
<td>2.3</td>
</tr>
</tbody>
</table>

EBIT*
(€ million)

<table>
<thead>
<tr>
<th>Year</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>Not yet in the group</td>
</tr>
<tr>
<td>2007</td>
<td>0.5</td>
</tr>
<tr>
<td>2008</td>
<td>0.4</td>
</tr>
</tbody>
</table>

*from business fields to be continued
the closed business fields burden the business unit in 2007 with an EBIT of € -1.9 Mio. and in 2008 with an EBIT of € -3.4 Mio. The closed business fields will not burden the Group's profit in 2009 anymore
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Share Price follows Pressure of the Industry
Share Performance for the year 2008 compared with the DAXSector Financial Services Performance-Index

Hypoport, WKN 549336 (right axis)
DAXSector Financial Services Performance-Index, WKN 966042 (left axis)

Expectation of the stock price (Research LBBW): 6.10 EUR
Free Float amounts to 37 per cent*
Breakdown of shareholders as at 16th March 2009

Number of shares: 6,112,890
- Revenia GmbH (Ronald Slabke, Co-CEO) 36.6%
- Kretschmar Familienstiftung 34.8%
- Deutsche Postbank AG 18.8%
- Streubesitz 9.8%

*as defined by the German Stock exchange
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Growth Path to Be Continued
Outlook for 2009

We will continue our strategy of expanding Hypoport’s market share. For the financial product sales and for the B2B financial market place our focus will be the within the areas of health- and property insurances as well as investments and building society savings.

In 2009 we strive for an above average expansion of our branches and independent adviser network to increase Dr. Klein’s regional presence significantly.

We expect a two digit growth in revenues for 2009 and a net profit on the level of the previous year.

After the cease of the financial and economic crisis we expect to return to high EBIT margins combined with a significant higher market share.