

## Press release

### Volume of transactions in the first nine months of 2015

### **EUROPACE achieves 27 per cent year-on-year growth**

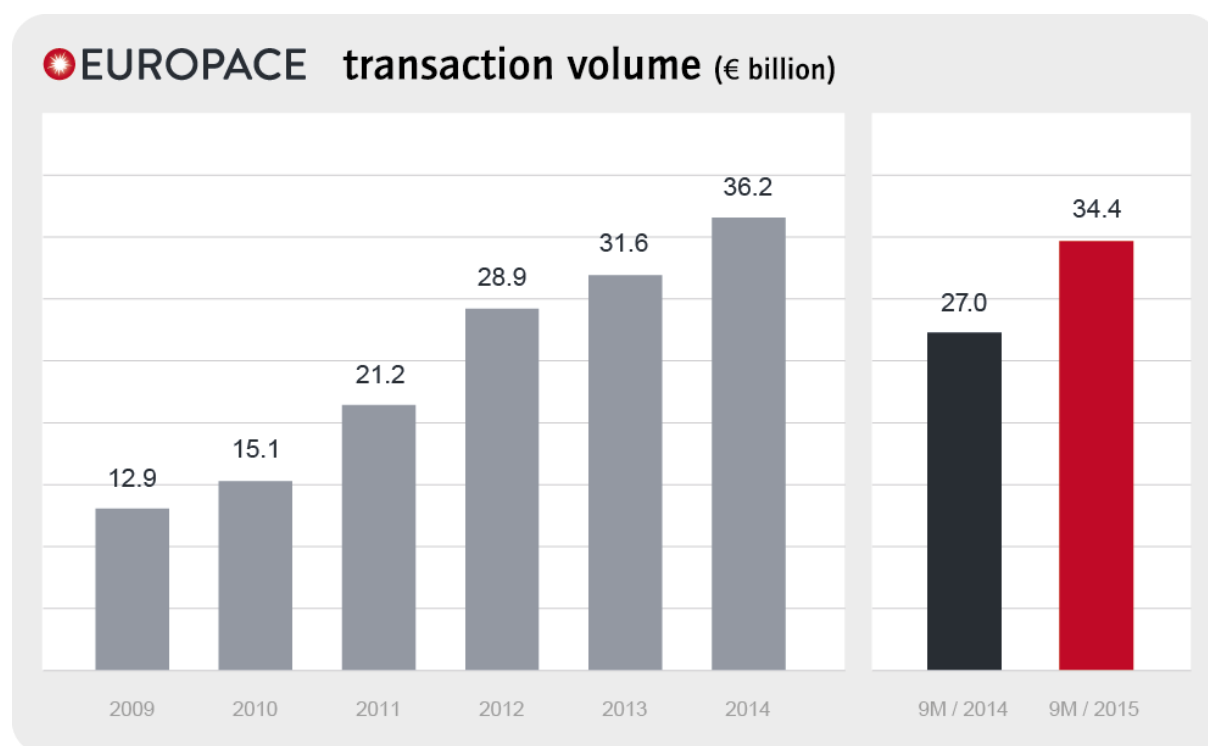
**Berlin, 20 October 2015: The volume of transactions processed on EUROPACE, the internet-based marketplace for financial products, was up by 27 per cent year on year to €34.4 billion in the first nine months of 2015. The volume of transactions processed in the third quarter of 2015 totalled €11.5 billion, representing a year-on-year increase of 20 per cent (Q3 2014: €9.6 billion). The mortgage finance business, the highest-volume and fastest-growing of the three product types on EUROPACE generated year-on-year growth of 31 per cent, while building finance (13 per cent) and personal loans (18 per cent) also achieved double-digit growth once again.**

One year ago, we announced that we had crossed the €9 billion threshold for the first time. In 2015, our transaction volume has exceeded €11 billion in each quarter to date. "The growth is tremendous," acknowledges Thilo Wiegand, Chief Executive Officer of Europace AG. "We brokered the first transaction via our platform in the summer of 2000. Today – 15 years later – up to 20 per cent of mortgage finance transactions in Germany are processed via EUROPACE and our internet-based marketplace is setting standards in the lending market. You could say that we are the old hand among the 'fintech' companies."

### **Performance of the EUROPACE platform in the first nine months of 2015 in detail**

The total volume for the period January to September 2015 increased by 27 percent year on year to €34.4 billion (Q1-Q3 2014: €27.0 billion). In the third quarter, the transaction volume totalled €11.5 billion and could almost replicate the volume of transactions processed in the second quarter 2015 (€11.8 billion). "The second quarter of 2015 was by far the strongest quarter in the history of our company," explains Wiegand. "The interest rate hike in spring resulted in one-off effects that gave our business an additional boost, particularly in our strongest segment, mortgage finance. We are delighted that, even in the absence of these one-off items in the third quarter, we still managed to achieve the second-best quarter in our history, falling only marginally short of the figure for the preceding quarter. Overall, the mortgage finance market is experiencing a period of growth that is being driven by new building and rising prices."

The mortgage finance segment grew by 31 per cent year on year in the first nine months of 2015 to a total of €27.2 billion (Q1-Q3 2014: €20.7 billion). The building finance segment achieved growth of 13 per cent over the same period to a total of €5.8 billion (Q1-Q3 2014: €5.1 billion). Personal loans also saw double-digit growth once again, achieving a year-on-year increase for the nine-month period of 18 per cent to €1.4 billion (Q1-Q3 2014: €1.2 billion). Comparing Q3 2015 with Q3 2014, mortgage finance saw an almost 21 per cent year-on-year increase to €9.0 billion, building finance an increase of 13 per cent to €2.0 billion and personal loans an increase of 24 per cent to €0.5 billion.



**Note:** Neither the revenue nor the earnings generated by Europace AG can be directly extrapolated from the transaction figures given above.

#### About EUROPACE

EUROPACE is an online financial marketplace that is run by Europace AG and its sister companies. It is the largest German transaction platform offering mortgages, building finance products and personal loans. A fully integrated system links more than 300 partners – banks, insurers and financial product distributors. Several thousand users execute some 35,000 transactions per month on this platform, generating a monthly volume of roughly €4 billion. EUROPACE has been certified as meeting the requirements of the TÜV data protection assessment. Europace AG is a wholly owned subsidiary of Hypoport AG, which is listed in the Prime Standard of the Frankfurt Stock Exchange.

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