

Press release

Volume of transactions in 2015

EUROPACE achieves 25 per cent growth in 2015

Berlin, 19 January 2016: The volume of transactions processed in 2015 on EUROPACE – the leading German marketplace for financial products – grew by 25 per cent year on year to €45.2 billion, setting a new record. Mortgage finance, which accounted for transactions totalling €35.6 billion, was not only the most important product segment once again in absolute terms, it also achieved the strongest growth rate of 28 per cent. However, *Bausparen* and personal loans also saw double-digit year-on-year growth. There was also a further sharp rise in the number of partners actively using EUROPACE, which was up by around 20 per cent to almost 350.

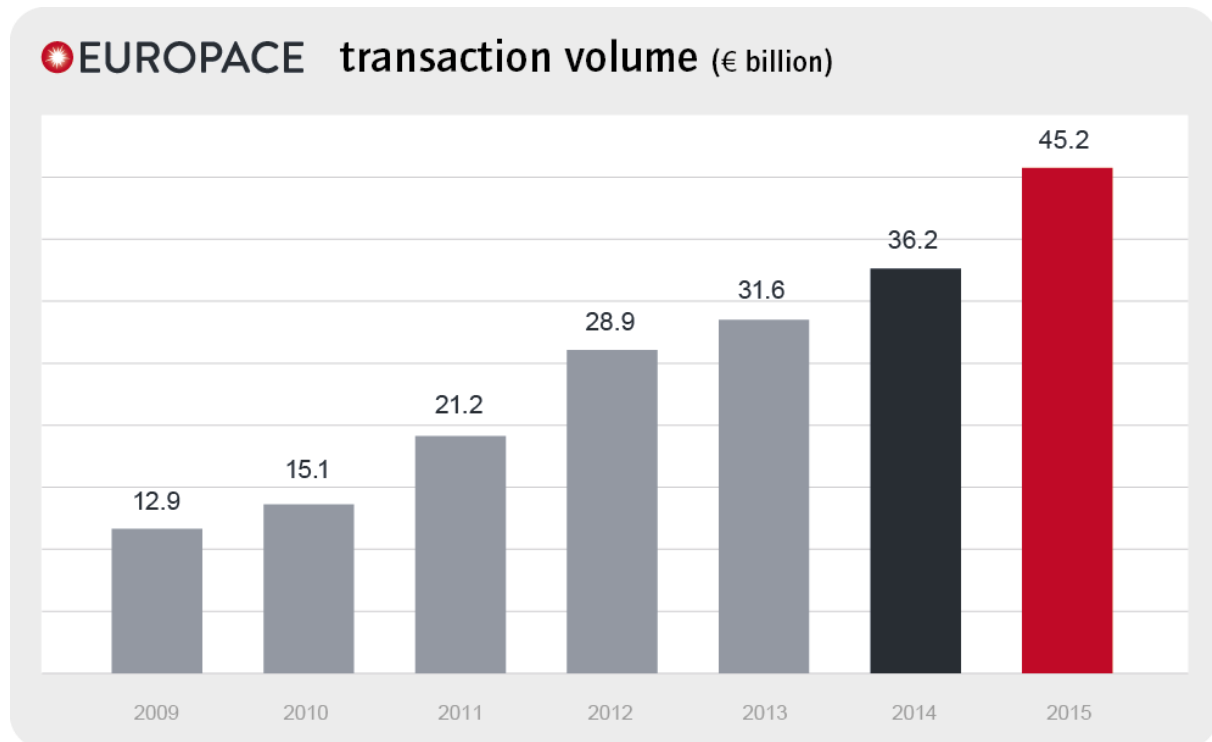
"The rise in interest rates in the early summer provided a significant boost to what had been a fairly lethargic market, and all market participants benefited from it," commented Thilo Wiegand, Chief Executive Officer of Europace AG. "Because the appeal of our flexible marketplace solution also won over a large number of new partners, we beat our existing record once more, significantly outperforming the record results of 2014. At the same time, the marketplace effect is only just coming properly into play. There are still plenty more potential partners, and demand for residential property remains high."

The fourth quarter of the year traditionally tends to be weak for the sector. Whereas the transaction volume was more than €11 billion in each of the first three quarters of 2015, the figure for the fourth quarter was slightly lower at €10.9 billion. "However, we should not forget that 2015 was the first year ever in which quarterly transaction volumes exceeded the €10 billion threshold," said Wiegand, putting the difference into perspective.

The product segments in detail

The total volume of transactions generated across all product segments grew by almost 25 per cent year on year to €45.2 billion (2014: €36.2 billion). The transaction volume attributable to the mortgage finance product segment was €35.6 billion, an increase of €7.8 billion or 28 per cent on the previous year, which meant that this product segment accounted for almost 79 per cent of the total volume. The other product segments also achieved double-digit growth. Building finance helped boost the

marketplace's growth by generating transactions worth €7.8 billion in 2015, which was a 13 per cent rise on the total of €6.9 billion the previous year. The personal loans product segment grew by 20 per cent year on year, from €1.6 billion in 2014 to €1.9 billion in 2015.



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 around 350 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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