Record year in 2015

Preliminary financial results for 2015
Mission: Financial-services and Technology

Key facts and figures

Record results in 2015 (yoy)
- Revenue: +24% (€112.3 million -> €139.0 million)
- EBIT: +143% (€7.9 million -> €19.3 million)
- Xetra share price: +655%
- EPS: €2.61

Hypoport growing faster than the market (yoy)
- Mortgage finance market according to Deutsche Bundesbank: +22%
- Europace: +28%
- Dr. Klein Private Clients: +47%
- Dr. Klein Corporate Clients: +26%

Member of the SDAX since December 2015
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5. Outlook
Growth in mortgage finance market volume for the first time

Changes in interest-rate and in the volume of mortgage finance in Germany

Volume of mortgage finance according to Bundesbank
Mortgage finance: market conditions remain positive

Performance of the relevant financial products and how they are influenced by market conditions

**Private finance**
Private clients, financial service providers

- Structural market growth from new builds and price increases
- One-off effect of interest-rate boost in the spring
- Mortgage credit directive keeping product suppliers busy

**Commercial finance**
Institutional clients

- The housing sector is supposed to create more social housing stock
- Regulation “EnEV 2016” makes it even more difficult to do inexpensive construction
- Modernization backlog in existing houses continues to grow
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Financial Service Providers business unit
Segment results
EUROPACE gains further significant market share

Financial Service Providers: volume of transactions and number of partners

- Mortgage finance on EUROPACE continues to grow faster than the market.
- The volume of building finance loans benefits from the platform's optimised cross-selling solution.
- All partners are to be fully transferred to EUROPACE 2 BaufiSmart in 2016.
- The new personal loan front end, KreditSmart, is starting to bear fruit, providing solid foundations for new alliances.
- Finmas: used by 114 Sparkassen (+24% ytd). 17 of the top 25 are partners.
- Genopace: used by 141 Volks-/Raiffeisenbanken (+22% ytd). 18 of the top 25 are partners.
EUROPACE gains further significant market share

Financial Service Providers: volume of transactions and number of partners

- Further increase in the EBIT margin.
- As expected, Q4 was slightly weaker due to seasonal factors.
- Most successful financial year in terms of revenue and earnings.
Private Clients business unit
Segment results
Dr. Klein continues to increase the volume of mortgage finance

Private Clients: Volume of loans brokered and number of advisors

- There were further substantial gains in market share in the mortgage finance business.
- Personal loans remains niche product cause to the competitive environment.
- Organic expansion in the number of advisors mostly via franchise system.
- Productivity increase for financial advisors as a result of implementing Europace 2 BaufiSmart.
Dr. Klein franchise system shows potential for scaling

Private Clients: revenue, gross profit and earnings

- Expansion of market share in loan brokerage leads to significant double-digit revenue growth.
- EBIT pushed up by productivity increases among advisors and a decrease in insurance losses.
- Nonetheless, risk provisions for advances on insurance policies reduced earnings by €1.5 million.
- Most successful financial year in terms of revenue and earnings.
Institutional Clients business unit
Segment results
Increase in volume underlines market position

Institutional Clients: volume of loans brokered and consulting revenue

- Ongoing increases in the volume of mortgages brokered results in a record volume of long-term loans being brokered in 2015.
- Slight decline in consulting revenue due to focus on mortgage brokering.
- Positive market-developments and limited experience of the housing sector's with new builds is increasing customer access.
Earnings boosted by large one-off transactions
Institutional Clients: revenue, gross profit and earnings

- In addition to strong underlying business, high-volume loans were arranged, particularly for large housing companies.
- Increase in key-account-management resources leads to expansion in client-relations and broad growth in all German regions.
- Most successful financial year in terms of revenue and earnings.
New business-models
New members of the Hypoport family of companies

Business models taking shape

<table>
<thead>
<tr>
<th>Business Modell</th>
<th>GU</th>
<th>Status</th>
<th>Maturity level</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>EUROPACE for issuers</strong></td>
<td>IC</td>
<td>Market leader in the Netherlands. First customers signed up in Africa and Asia.</td>
<td>Expansion stage</td>
</tr>
<tr>
<td><strong>Finmas</strong></td>
<td>FSP</td>
<td>used by 114 Sparkassen (+24% ytd). 17 of the top 25 are partners.</td>
<td>Expansion stage</td>
</tr>
<tr>
<td><strong>Genopace</strong></td>
<td>FSP</td>
<td>used by 141 Volks-/Raiffeisenbanken (+22% ytd). 18 of the top 25 are partners.</td>
<td>Expansion stage</td>
</tr>
<tr>
<td><strong>Hypoport Invest</strong></td>
<td>IC</td>
<td>Sales begun in 2015</td>
<td>Early stage</td>
</tr>
<tr>
<td><strong>Hypoport InsureTech</strong></td>
<td>PC</td>
<td>Managed insurance portfolio: annual premiums of €122.6 million (+11% ytd)</td>
<td>Early stage</td>
</tr>
</tbody>
</table>
1. Market environment
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3. **Overview of key performance indicators**
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Hypoport maintains growth trajectory
Overview of Hypoport's key performance indicators

Revenue (€ million)
- 2014: 112.3
- 2015: 139.0
- +24%

Gross profit (€ million)
- 2014: 56.4
- 2015: 71.7
- +27%

Employees (number)
- 2014: 561
- 2015: 569
- +1%

EBITDA (€ million)
- 2014: 12.7
- 2015: 25.1
- +97%

EBIT (€ million)
- 2014: 7.9
- 2015: 19.3
- + >100%

Net profit for the year (€ million)
- 2014: 5.9
- 2015: 15.9
- + >100%
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Investor relations activities stepped up

Shareholder structure, share repurchase programmes and investor relations activities

**Breakdown of shareholders** as at 31 December 2015

- **Fixed ownership**
  - Ronald Slabke (founder, CEO)
  - Deutsche Postbank AG
  - Treasury shares

- **Free float**

**Share repurchase programmes** as at 4 March 2016

<table>
<thead>
<tr>
<th>YEAR</th>
<th>SHARES PURCHASED</th>
<th>MAX. PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2016</td>
<td>5,754 shares</td>
<td>€40.00</td>
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<tr>
<td>2015</td>
<td>52,467 shares</td>
<td>€40.00</td>
</tr>
<tr>
<td>2015</td>
<td>33,655 shares</td>
<td>€19.00</td>
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</tbody>
</table>

**Investor relations activities**

<table>
<thead>
<tr>
<th>DATE</th>
<th>EVENT</th>
<th>LOCATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov 2015</td>
<td>German Equity Forum</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>Nov 2015</td>
<td>Prior Capital Markets Conference</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>Sep 2015</td>
<td>Construction Sector Conference</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>Aug 2015</td>
<td>Small Cap Conference</td>
<td>Frankfurt a. M.</td>
</tr>
<tr>
<td>Aug 2015</td>
<td>H1/15 conference call</td>
<td>Germany-wide</td>
</tr>
<tr>
<td>May 2015</td>
<td>Roadshow</td>
<td>Frankfurt a. M.</td>
</tr>
</tbody>
</table>

Plus various one-on-one meetings
Share price reflects impressive financial results
Share performance, research and SDAX ranking

Performance of Hypoport shares (daily closing prices, Xetra, €) up to 4 March 2016

Research & Indices

<table>
<thead>
<tr>
<th>ANALYST</th>
<th>RECOMMENDATION</th>
<th>TARGET PRICE</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>ODDO Seydler</td>
<td>Buy</td>
<td>€72.00</td>
<td>23 Feb 2016</td>
</tr>
<tr>
<td>Montega</td>
<td>Buy</td>
<td>€78.00</td>
<td>19 Jan 2016</td>
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</table>

Indices: SDAX, GEX, DAX Int. Mid 100

Indicators

<table>
<thead>
<tr>
<th>KENNZAHL</th>
<th>WERT</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPS</td>
<td>2,61 €</td>
</tr>
<tr>
<td>P/E Ratio</td>
<td>23,24</td>
</tr>
<tr>
<td>Highest price</td>
<td>80,50 €</td>
</tr>
<tr>
<td>Lowest price</td>
<td>12,23 €</td>
</tr>
</tbody>
</table>

Earnings per share | P/E Ratio | Highest closing price | Lowest closing price
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Hypoport will continue generating profitable growth

Investment highlights

- Hypoport's domain is technology-based financial services.

- Hypoport will continue to support and expand its family of subsidiaries.

- Growth in the housing market is supporting success of business models.

- Regulation and pressure on margins are accelerating the digitisation of financial services.

- Hypoport is using its expertise in technology-based financial services to gain further market share.

- Hypoport expects light double-digit growth of revenue and earnings for 2016.
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