



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

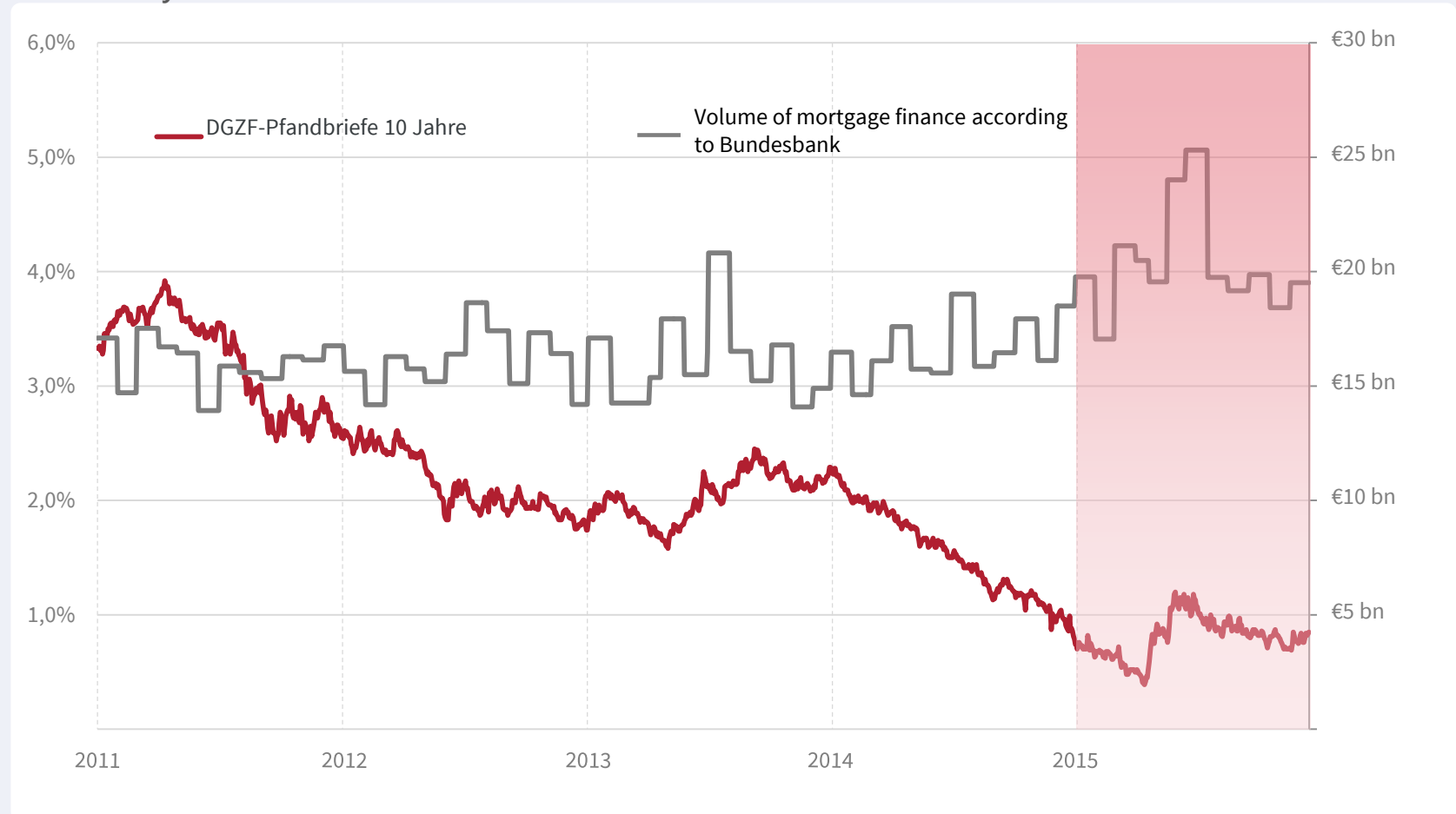
Contents

1. Market environment

2. Business units
3. Overview of key performance indicators
4. Hypoport's shares
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



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

Contents

1. Market environment
- 2. Business units**
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook

Financial Service Providers business unit

Segment results

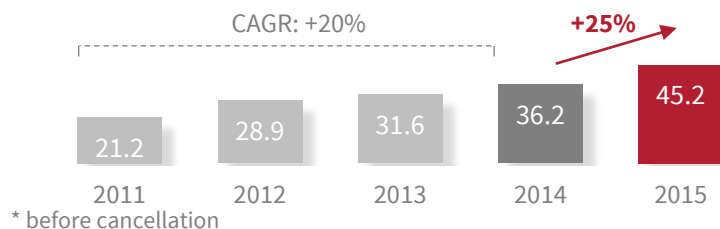


 **EUROPACE**

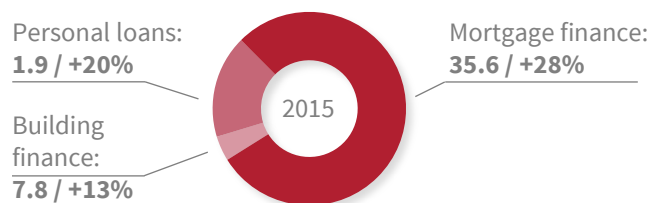
EUROPACE gains further significant market share

Financial Service Providers: volume of transactions and number of partners

Volume of transactions (€ billion)



Volume of transactions by product segment (€ billion)



Contractual partners (number*)

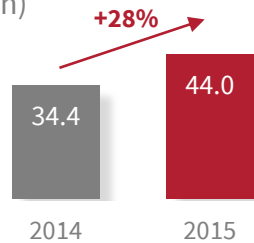


- Mortgage finance on EUROPACE continues to grow faster than the market.
- The volume of building finance loans benefits from the platform's optimised cross-selling solution.
- All partners are to be fully transferred to EUROPACE 2 BaufiSmart in 2016.
- The new personal loan front end, KreditSmart, is 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.

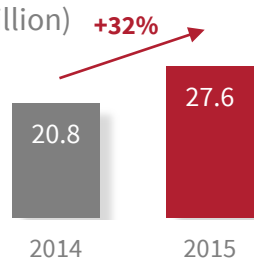
EUROPACE gains further significant market share

Financial Service Providers: volume of transactions and number of partners

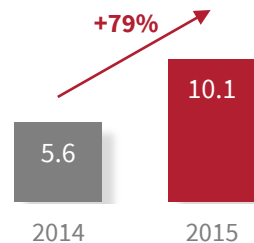
Revenue (€ million)



Gross profit (€ million)



EBIT (€ million)



- 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

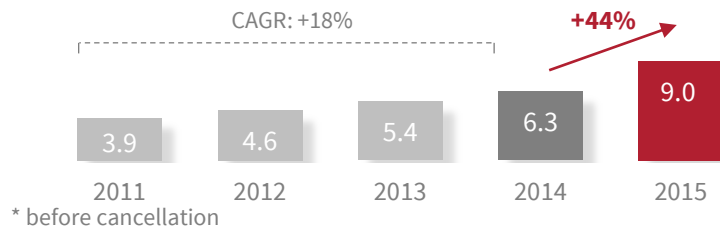
Segment results



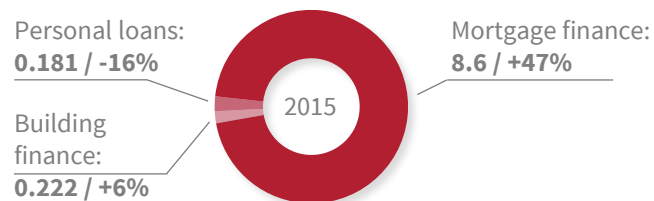
Dr. Klein continues to increase the volume of mortgage finance

Private Clients: Volume of loans brokered and number of advisors

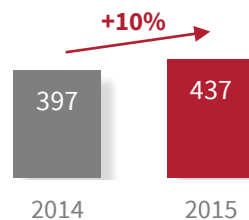
Volume of transactions (€ billion)



Volume of transactions by product segment (€ billion)



Advisors Mortgage in branch-based sales (number)

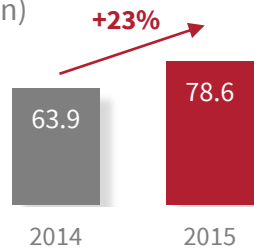


- There were further substantial gains in market share in the mortgage finance business.
- Personal loans remains niche product cause to the competitive environment.
- Organic expansion in the number of advisors mostly via franchise system.
- Productivity increase for financial advisors as a result of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

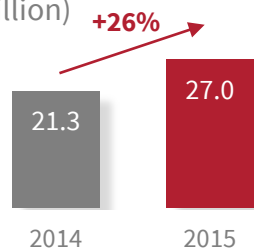
Dr. Klein franchise system shows potential for scaling

Private Clients: revenue, gross profit and earnings

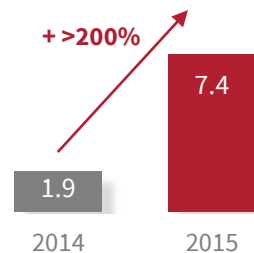
Revenue (€ million)



Gross profit (€ million)



EBIT (€ million)



- 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

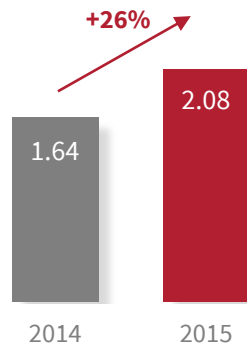
Segment results



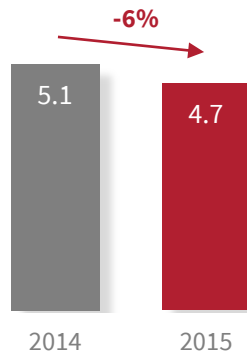
Increase in volume underlines market position

Institutional Clients: volume of loans brokered and consulting revenue

Volume of transactions (€ billion)



Consulting revenue (€ million)

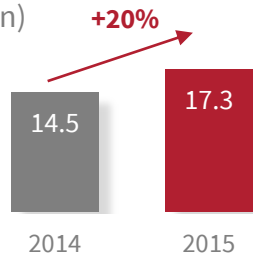


- Ongoing increases in the volume of mortgages brokered results in a record volume of long-term loans being brokered in 2015.
- Slight decline in consulting revenue due to focus on mortgage brokering .
- Positive market-developments and limited experience of the housing sector's with new builds is increasing customer access.

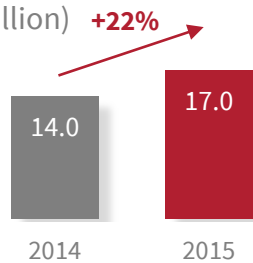
Earnings boosted by large one-off transactions

Institutional Clients: revenue, gross profit and earnings

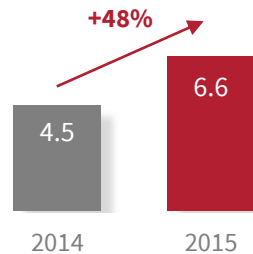
Revenue (€ million)



Gross profit (€ million)



EBIT (€ million)



- 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

Business Modell	GU	Status	Maturity level
EUROPACE for issuers	IC	Market leader in the Netherlands. First customers signed up in Africa and Asia.	Expansion stage
Finmas	FSP	used by 114 Sparkassen (+24% ytd). 17 of the top 25 are partners.	Expansion stage
Genopace	FSP	used by 141 Volks-/Raiffeisenbanken (+22% ytd). 18 of the top 25 are partners.	Expansion stage
Hypoport Invest	IC	Sales begun in 2015	Early stage
Hypoport InsureTech	PC	Managed insurance portfolio: annual premiums of €122.6 million (+11% ytd)	Early stage

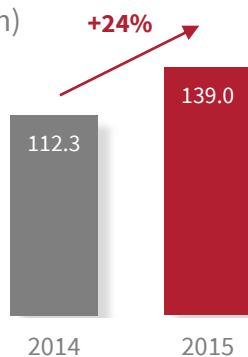
Contents

1. Market environment
2. Business units
- 3. Overview of key performance indicators**
4. Hypoport's shares
5. Outlook

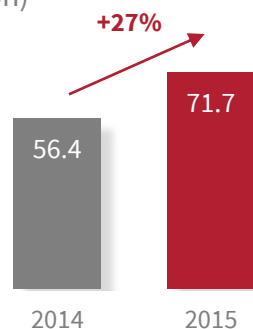
Hypoport maintains growth trajectory

Overview of Hypoport's key performance indicators

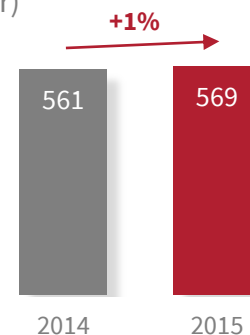
Revenue
(€ million)



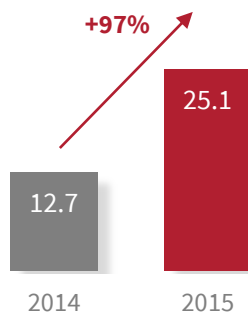
Gross profit
(€ million)



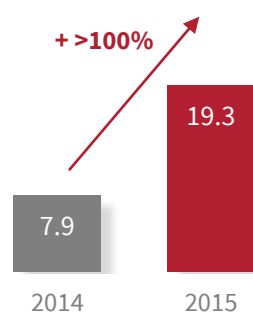
Employees
(number)



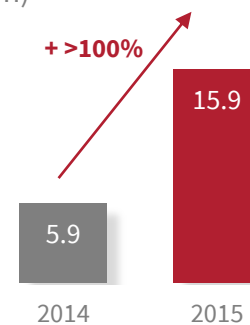
EBITDA
(€ million)



EBIT
(€ million)



Net profit for the year
(€ million)



Contents

1. Market environment
2. Business units
3. Overview of key performance indicators
- 4. Hypoport's shares**
5. Outlook

Investor relations activities stepped up

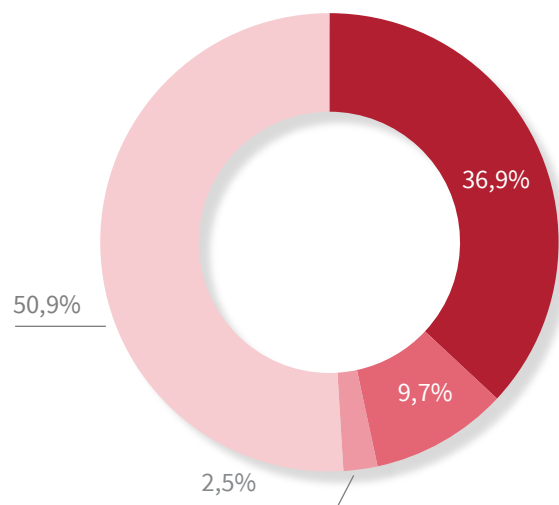
Shareholder structure, share repurchase programmes and investor relations activities

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

YEAR	SHARES PURCHASED	MAX. PRICE
2016	5,754 shares	€40.00
2015	52,467 shares	€40.00
2015	33,655 shares	€19.00

Investor relations activities

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

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

ANALYST	RECOMMENDATION	TARGET PRICE	DATE
ODDO Seydler	Buy	€72.00	23 Feb 2016
Montega	Buy	€78.00	19 Jan 2016
Indices	SDAX, GEX, DAX Int. Mid 100		

Indicators

KENNZAHL		WERT
EPS	Earnings per share	2,61 €
P/E Ratio	P/E Ratio 04.03.2016	23,24
Highest price	Highest closing price	80,50 €
Lowest price	Lowest closing price	12,23 €

Contents

1. Market environment
2. Business units
3. Overview of key performance indicators
4. Hypoport's shares
- 5. Outlook**

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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