On track!

Financial results for the first half of 2017
Technology-based financial services

Investment highlights in H1 2017 and forecast for 2017

Key performance indicators for H1 2017 (yoy)

- Revenue: €95.3 million (+29%)
- EBIT: €13.4 million (+20%)
- EPS: €1.78 (+24%)
- Market cap: More than €700 million
- Average trading volume: €2.2 million

Hypoport growing faster than the market (yoy)

- Mortgage finance market almost unchanged year on year (only +1% according to Deutsche Bundesbank statistics)
- Volume of EUROPACE transactions: +12%
- Volume of new loans brokered for Dr. Klein private clients: +20%
- Volume of new loans brokered for Dr. Klein corporate clients: +48%

Forecast

- Hypoport forecasts revenue and earnings growth for 2017 just into double figures.
Contents

1. Market environment
2. Business units
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook
Huge excess demand in the housing market

Changes in the German housing market

Figures in thousands. Sources: German Federal Statistical Office, Eduard Pestel Institute, 2017 estimates based on Destatis data and own projections.
Volume of mortgage finance in the period until May 2017 only slightly above prior-year level

Performance of various market indices since 2009

Sources: Bundesbank, own estimate of total market volume for June 2017, EUROPACE.
Mortgage finance – market has strong potential
Factors influencing the market volumes for home loans & commercial real-estate finance

<table>
<thead>
<tr>
<th>Negative factors</th>
<th>Positive factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of available properties</td>
<td>Strong pressure in the rental market</td>
</tr>
<tr>
<td>Legislators keep the market busy with a steady stream of new regulatory ideas</td>
<td>Rising construction/purchase prices</td>
</tr>
<tr>
<td>Election campaign pledges delay purchases</td>
<td>Slight growth in construction activity</td>
</tr>
<tr>
<td>Office and retail construction compete with residential construction for resources</td>
<td>Market share of neutral loan brokerage advisors is growing</td>
</tr>
<tr>
<td>Low proportion of home ownership (48%*) compared to other EU-countries</td>
<td>Low proportion of home ownership (48%*) compared to other EU-countries</td>
</tr>
</tbody>
</table>

* Source: Federal Statistical Office.

Finance for OWNER-OCUPIED PROPERTIES
Credit Platform
Private Clients

Finance for RENTAL PROPERTIES
Institutional Clients

- Over-regulated rental market
- In metropolitan areas such as Berlin, political favouritism stands in the way of necessary new construction

- Marked increase in planned projects and approvals for the construction of affordable housing
1. Market environment
2. **Business units**
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook
Hypoport – a dynamic group of companies

Hypoport's business units
Credit Platform

Segment results
EUROPACE achieves new 6-month record

Credit Platform: volume of transactions and number of partners

- Mortgage finance on EUROPACE continues to grow rapidly, while the market performance for the period until June was only slightly above the prior-year level.

- In Q2, our transaction volume per sales day* reached a new record.

- Neutral mortgage finance distributors are significantly widening their market share by using EUROPACE.

- Superior technology of the personal loans front end, KreditSmart, is attracting additional customers and resulting in substantial growth.

- The number of sales days equals the number of working days less half of the number of ‘bridging days’ (days falling between public holidays and weekends).

---

** Volume of transactions* (€ billion)

<table>
<thead>
<tr>
<th>Year</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>H1 2016</th>
<th>H1 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Volume</td>
<td>31.9</td>
<td>39.8</td>
<td>44.7</td>
<td>21.4</td>
<td>24.0</td>
</tr>
</tbody>
</table>

- CAGR: +18%
- +12%

** Volume of transactions by product segment (€ billion)

- Building finance: 3.7 / +8%
- Personal loans: 1.3 / +9%
- Mortgage finance: 19.0 / +14%

** Contractual partners (number**)

<table>
<thead>
<tr>
<th>Year</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Partners</td>
<td>370</td>
<td>456</td>
</tr>
</tbody>
</table>

- Incl. FINMAS and GENOPACE partners.
- +23%
Strongest growth at regional banks

GENOPACE and FINMAS sales transaction volume and number of contractual partners

- FINMAS: 33 of the top 50 savings banks are already contractual partners.
- GENOPACE: 39 of the top 50 credit cooperatives and mutually owned banks are already contractual partners.
- Capital investment in support resources remains high in order to intensify use by contractual partners.
- GENOPACE focused on connecting new contractual partners in the first half of 2017.
- Significant expansion of the use of EUROPACE by savings banks and cooperative banks for own-account distribution.
- The efficiency gains for regional banks that equip their advisors with EUROPACE technology are huge.
Double-digit growth secures market leadership
Credit Platform: revenue, gross profit and earnings

- Significant future-oriented capital expenditure on the acquisition of customers at regional banks, IT development and expansion of property valuation activities is resulting in a stable EBIT margin (EBIT as a percentage of gross profit) in line with projections.

- Constant double-digit growth rates in revenue and earnings underline the strength of the business model.

- The expansion of business in the new property valuation product segment is going well. Capital expenditure in this segment reduced earnings by €0.5 million.

- Best half-year results in the history of the Company.

* Prior-year figures adjusted to reflect new segment reporting.
Private Clients
Segment results
Dr. Klein is one of the top five leading financial product distributors in Germany (Cash. magazine) and was recognised as a leading provider of mortgage finance, receiving the Zins-Award 2017 from n-tv, the German Institute for Service Quality (DISQ) and the financial consultancy firm FMH.

Despite the market as a whole holding steady, Dr. Klein is continually expanding its market share through efficient use of increased sales capacity.

Slightly higher interest rates supported the positive trend.

There was solid growth in the volume of personal loan transactions thanks to further expansion of offline alliances.
Dr. Klein achieves record revenue and earnings

Private Clients: revenue, gross profit and earnings

- Expansion of market share in mortgage finance and personal loans has led to revenue growth that is well into double figures.
- Exceptionally strong EBIT growth continues.
- Best half-year results in the history of the Company.

* Prior-year figures adjusted to reflect new segment reporting.
Institutional Clients
Segment results
Substantial growth in financing for new construction

Institutional Clients: volume of loans brokered and consulting revenue

**Volume of new loans brokered (€ billion)**

- H1 2016: 0.8
- H1 2017: 1.1

+48%

**Consulting revenue (€ million)**

- H1 2016: 2.4
- H1 2017: 2.7

+8%

- High number of financing enquiries as a result of a slight rise in interest rates.
- Realisation of several large-scale financing projects.
- Growing need for consulting in connection with the implementation of financing projects.
Strong growth in revenue and earnings
Institutional Clients: revenue, gross profit and earnings

- Strong performance from the second half of 2016 continued in the first half of 2017.
- Growth in the volume of new business led to a record in revenue.
- High-volume business boosted the half-year results. Brokerage of further big-ticket loans is at the planning stage.
- Expansion of support resources for existing and new target groups is pushing up costs but, in the long term, will strengthen our market position and increase profitability.
Insurance Platform
Segment results
Business unit combines all our insurance technologies

Insurance Platform: revenue, gross profit and earnings

- Smart InsurTech is being established as an umbrella brand for the companies of the Insurance Platform.
- Growth by acquisitions and organic growth are making a sizeable contribution to revenue.
- The primary objective is to gain more market share by investing in IT and using aggressive pricing structures.
- Slight decrease in EBIT in line with expectations.
- Further small acquisitions of software providers and insurance portfolios are being considered.
Contents

1. Market environment
2. Business units
3. **Overview of key performance indicators**
4. Hypoport's shares
5. Outlook
Hypoport Group generates strong double-digit growth

Overview of Hypoport's key performance indicators

<table>
<thead>
<tr>
<th>Metric</th>
<th>H1 2016</th>
<th>H1 2017</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue (€ million)</td>
<td>73.7</td>
<td>95.3</td>
<td>+29%</td>
</tr>
<tr>
<td>Gross profit (€ million)</td>
<td>38.3</td>
<td>50.6</td>
<td>+32%</td>
</tr>
<tr>
<td>Employees (number)</td>
<td>676</td>
<td>877</td>
<td>+30%</td>
</tr>
<tr>
<td>EBITDA (€ million)</td>
<td>13.5</td>
<td>16.7</td>
<td>+24%</td>
</tr>
<tr>
<td>EBIT (€ million)</td>
<td>11.1</td>
<td>13.4</td>
<td>+20%</td>
</tr>
<tr>
<td>Net profit for the period (€ million)</td>
<td>8.7</td>
<td>10.6</td>
<td>+22%</td>
</tr>
</tbody>
</table>
History of Hypoport Group
Long-term changes in revenue and EBIT

- **7Y** Start-up
- **7Y** Established despite fin. crisis
- **3Y+** Upscaling and expansion

### Revenue (€ million)
- 1999: 4
- 2006: 26
- 2013: 98
- 2016: 157
- H1 2017: 95

### EBIT (€ million)
- 1999: 2
- 2006: 6
- 2013: 4
- 2016: 23
- H1 2017: 13
1. Market environment
2. Business units
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook
Free float remains high
Shareholder structure, share repurchase programmes and KPIs

Breakdown of shareholders as at 30 June 2017

Fixed ownership
- Ronald Slabke (CEO)
- Treasury shares
- **Free float**
  (of which 5.1% Union Investment; 3.1% KBC Asset Management)

Share repurchase programmes as at 31 March 2017

<table>
<thead>
<tr>
<th>YEAR</th>
<th>SHARES PURCHASED</th>
<th>MAX. PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>0 shares</td>
<td>€80.00</td>
</tr>
</tbody>
</table>

KPIs and indices

<table>
<thead>
<tr>
<th>KPI</th>
<th>DETAILS</th>
<th>VALUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPS</td>
<td>Earnings per share in H1 2017</td>
<td>€1.78</td>
</tr>
<tr>
<td>Number of shares</td>
<td>Total number of shares</td>
<td>6,194,958</td>
</tr>
<tr>
<td>Market cap</td>
<td>Market capitalisation as at 30 June 2017</td>
<td>€703.1 million</td>
</tr>
<tr>
<td>High</td>
<td>Highest closing price in H1 2017</td>
<td>€132.90</td>
</tr>
<tr>
<td>Low</td>
<td>Lowest closing price in H1 2017</td>
<td>€77.48</td>
</tr>
<tr>
<td>Indices</td>
<td>SDAX, Prime All Share, CDAX, DAXplus Family, GEX</td>
<td></td>
</tr>
</tbody>
</table>
Contents

1. Market environment
2. Business units
3. Overview of key performance indicators
4. Hypoport's shares
5. Outlook
Many reasons for investing in Hypoport

Investment highlights

- Hypoport Group combines financial services with own technology.

- In the second quarter of 2017, the volume of transactions per sales day reached its highest figure in the history of the Company.

- Strong organic growth of previous years continues and has been combined with growth by acquisition in the new Insurance Platform business unit since 2016.

- Significant potential in the housing market guarantees long-term business success.

- Regulation and pressure on margins are accelerating the digitalisation of financial services and boosting the revenue potential of Hypoport Group.

- Solid balance sheet structure and reliable cash flow create financial scope for growth.

- Hypoport forecasts revenue and earnings growth for 2017 just into double figures.
Contacts

Christian Würdemann
Head of Group Operations
Tel: +49 (0)30 420 860
Email: ir(at)hypoport.de

Michaela Reimann
Head of Investor Relations & Public Affairs
Tel: +49 (0)30 420 860
Email: ir(at)hypoport.de

Hypoport AG
Klosterstrasse 71
10179 Berlin
Germany
Disclaimer

This presentation does not address the investment objectives or financial situation of any particular person or legal entity. Investors should seek independent professional advice and perform their own analysis regarding the appropriateness of investing in any of our securities.

While Hypoport AG has endeavoured to include in this presentation information it believes to be reliable, complete and up-to-date, the company does not make any representation or warranty, express or implied, as to the accuracy, completeness or updated status of such information.

Some of the statements in this presentation may be forward-looking statements or statements of future expectations based on currently available information. Such statements naturally are subject to risks and uncertainties. Factors such as the development of general economic conditions, future market conditions, changes in capital markets and other circumstances may cause the actual events or results to be materially different from those anticipated by such statements.

This presentation serves information purposes only and does not constitute or form part of an offer or solicitation to acquire, subscribe to or dispose any, of the securities of Hypoport AG.

©Hypoport AG. All rights reserved.
New all-time high in summer 2017
Share price: January 2016 to July 2017 (daily closing prices, Xetra, €)
Further expansion of investor relations activities

Investor events, research reports and public relations

<table>
<thead>
<tr>
<th>ANALYST</th>
<th>RECOMMENDATION</th>
<th>TARGET PRICE</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equinet</td>
<td>Accumulate</td>
<td>€131.00</td>
<td>3 Aug 2017</td>
</tr>
<tr>
<td>Warburg</td>
<td>Buy</td>
<td>€145.00</td>
<td>31 Jul 2017</td>
</tr>
<tr>
<td>Equinet</td>
<td>Accumulate</td>
<td>€114.00</td>
<td>28 Jul 2017</td>
</tr>
<tr>
<td>Oddo Seydler</td>
<td>Buy</td>
<td>€139.00</td>
<td>28 Jul 2017</td>
</tr>
<tr>
<td>Berenberg</td>
<td>Buy</td>
<td>€154.00</td>
<td>4 Jul 2017</td>
</tr>
<tr>
<td>Oddo Seydler</td>
<td>Buy</td>
<td>€139.00</td>
<td>21 Jun 2017</td>
</tr>
<tr>
<td>Berenberg</td>
<td>Buy</td>
<td>€154.00</td>
<td>19 May 2017</td>
</tr>
<tr>
<td>Warburg</td>
<td>Buy</td>
<td>€145.00</td>
<td>16 May 2017</td>
</tr>
<tr>
<td>Equinet</td>
<td>Accumulate</td>
<td>€114.00</td>
<td>8 May 2017</td>
</tr>
<tr>
<td>Warburg</td>
<td>Buy</td>
<td>€117.00</td>
<td>26 Apr 2017</td>
</tr>
</tbody>
</table>

INVESTOR EVENTS

<table>
<thead>
<tr>
<th>EVENT</th>
<th>LOCATION</th>
<th>DATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investor Conference</td>
<td>London</td>
<td>Dec 2017</td>
</tr>
<tr>
<td>Equity Forum</td>
<td>Frankfurt</td>
<td>Nov 2017</td>
</tr>
<tr>
<td>Investor Conference</td>
<td>Munich</td>
<td>Sep 2017</td>
</tr>
<tr>
<td>Investor Conference</td>
<td>Copenhagen</td>
<td>Aug 2017</td>
</tr>
<tr>
<td>Roadshow</td>
<td>Amsterdam</td>
<td>Jul 2017</td>
</tr>
<tr>
<td>Investor Conference</td>
<td>Hamburg</td>
<td>May 2017</td>
</tr>
<tr>
<td>Investor Day</td>
<td>Berlin</td>
<td>May 2017</td>
</tr>
<tr>
<td>Roadshow</td>
<td>Frankfurt</td>
<td>May 2017</td>
</tr>
<tr>
<td>Roadshow</td>
<td>Warsaw</td>
<td>Feb 2017</td>
</tr>
<tr>
<td>Roadshow</td>
<td>Brussels</td>
<td>Feb 2017</td>
</tr>
<tr>
<td>Investor Conference</td>
<td>Frankfurt</td>
<td>Feb 2017</td>
</tr>
<tr>
<td>Roadshow</td>
<td>London</td>
<td>Jan 2017</td>
</tr>
</tbody>
</table>

Important press releases

- 21 Jul 2017: EUROPACE: In Q2 2017, transaction volume at around €200 million per sales day for first time
- 4 May 2017: Hypoport makes excellent start to 2017
- 25 Apr 2017: Hypoport AG expects significant year-on-year rise in Q1 revenue and earnings
- 21 Apr 2017: EUROPACE is booming: double-digit growth in the volume of transactions
- 13 Mar 2017: Sustained, all-round growth for Hypoport
- 12 Jan 2017: Acquisition of two software companies from the insurance industry

HYPOPORT INCLUDED IN

- Warburg Best Ideas 2017
- Berenberg 15 Top Picks 2017 (GARP)