Press release

Key figures for Q1–Q3 2018

Hypoport confirms its strong growth in the first nine months of 2018

- Consolidated revenue rises by 33 per cent to around €192 million in the first nine months of 2018
- For the Hypoport Group as a whole, EBIT increases by 19 per cent to around €22 million
- Integration of the three acquisitions, FIO, Value AG and ASC, is going to plan

Berlin, 5 November 2018: The Hypoport Group today confirmed the preliminary results for the third quarter of 2018 that it had announced on 24 October 2018. It has also published its results for the first three quarters of 2018. Consolidated revenue increased by around 33 per cent to €191.8 million in the first nine months of this year (Q1–Q3 2017: €143.7 million). As a result, EBIT amounted to €22.2 million (Q1–Q3 2017: €18.6 million), a rise of 19 per cent. This confirms the Group’s strategy of expansion, with all four segments again contributing to its growth.

The Credit Platform segment benefited from the very good performance of the EUROPACE financial marketplace, which increased its transaction volume by 18 per cent to €42.8 billion in the first nine months of 2018 (Q1–Q3 2017: €36.4 billion). The revenue generated by the brokerage pools that belong to the Credit Platform segment also went up, raising the total segment revenue by 31 per cent to €81.5 million in the first three quarters of the year (Q1–Q3 2017*: €62.3 million). EBIT in the Credit Platform segment advanced by 33 per cent to €18.8 million in the same period (Q1–Q3 2017*: €14.1 million).

The Private Clients segment saw a continuation of the long-term trend towards a consumer preference for independent advice from the loan brokerage expert Dr. Klein, which now has a total of 590 advisors (30 September 2017*: 520; up by 13 per cent). As a result, the sales volume climbed by 28 per cent to €4.8 billion in the reporting period (Q1–Q3 2017*: €3.8 billion). The segment’s total revenue advanced by 18 per cent to €65.7 million (Q1–Q3 2017*: €55.9 million). EBIT in the segment went up by 16 per cent to €9.0 million in the nine months under review (Q1–Q3 2017*: €7.7 million).

All property-related B2B business activities of the Hypoport Group are grouped together in the Real Estate Platform segment, which was established in summer 2018 with the aim of digitalising the sale, valuation and management of properties. The segment’s revenue jumped from €15.4 million to
€23.5 million. This rise of 53 per cent was partly attributable to the acquisition of FIO and Value AG. EBIT increased at the slightly slower rate of 10 per cent to reach €3.7 million (Q1–Q3 2017: €3.4 million). This was due to the fairly poor performance of the high-margin advice and loan brokerage product group as well as to further expansion of the teams in the property valuation product group.

In the Insurance Platform segment, business relationships with both existing and new clients – distribution organisations and B2C insurtech start-ups – were expanded and ASC, which was acquired in the summer, was integrated during the first nine months of 2018. Consequently, revenue came to €21.9 million, up from €10.9 million in the prior-year period. EBIT for the first nine months of 2018 was still slightly impacted by start-up losses and amounted to a loss of €1.5 million (Q1–Q3 2017: loss of €0.9 million).

“Overall, we are extremely satisfied with our performance in the first nine months of 2018,” says Ronald Slabke, Chief Executive Officer. “We are continuing to generate organic growth at a rapid rate. What’s more, the three companies that we have acquired this year – FIO, Value AG and ASC – have been successfully integrated into our network of companies and are already making a positive contribution to earnings.”

<table>
<thead>
<tr>
<th>KPIs for the Hypoport Group</th>
<th>(€ million)</th>
<th>Q1–Q3 2018</th>
<th>Q1–Q3 2017</th>
<th>Q1–Q3 change</th>
<th>Q3 2018</th>
<th>Q3 2017</th>
<th>Q3 change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue</td>
<td>191.8</td>
<td>143.7</td>
<td>33%</td>
<td>70.0</td>
<td>48.4</td>
<td>45%</td>
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<tr>
<td>Gross profit</td>
<td>102.0</td>
<td>75.8</td>
<td>35%</td>
<td>36.7</td>
<td>25.1</td>
<td>46%</td>
<td></td>
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<tr>
<td>EBIT</td>
<td>22.2</td>
<td>18.6</td>
<td>19%</td>
<td>7.4</td>
<td>5.2</td>
<td>41%</td>
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</tbody>
</table>

* Prior-year figures adjusted; see the disclosures in the section ‘Comparative figures for Q1–Q3 and Q3 2017’ in the interim consolidated financial statements.

About Hypoport AG

Hypoport AG is headquartered in Berlin and is the parent company of the Hypoport Group. The Group, which has a workforce of around 1,400 employees, is a network of technology companies serving the financial, real-estate and insurance sectors. These independent subsidiaries are grouped into four segments: Credit Platform, Private Clients, Real Estate Platform and Insurance Platform.

The Credit Platform segment operates EUROPACE, which is an online financial marketplace and the largest German software platform offering mortgages, building finance products and personal loans. A fully integrated system links more than 500 partners – banks, insurers and financial product distributors. Several thousand loan brokerage advisors execute some 35,000 transactions per month on EUROPACE, generating a volume of around €5 billion. Besides EUROPACE, the FINMAS and GENOPACE sub-marketplaces and the B2B distribution companies Qualitypool and Starpool support the growth of the Credit Platform segment.

The Private Clients segment, made up of the web-based, non-captive financial product distributor Dr. Klein Privatkunden AG and the consumer comparison portal Vergleich.de, brings together all business models aimed at directly advising consumers on mortgage finance, insurance or pension products.
All property-related activities of the Hypoport Group, with the exception of loan brokerage for private clients, are grouped together in the Real Estate Platform segment (previously Institutional Clients segment) with the aim of digitalising the sale, valuation and management of properties.

The Insurance Platform segment operates Smart InsurTech, a web-based B2B platform for advice, comparison of tariffs and the administration of insurance policies.

The shares of Hypoport AG are listed in the Prime Standard segment of the Frankfurt Stock Exchange (Deutsche Börse) and have been included in the SDAX since 2015.

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**Key data on Hypoport’s shares**
ISIN DE 0005493365
WKN 549336
Stock exchanges symbol HYQ