

Press release

Operational key figures for 2020

Hypoport SE: further significant gains in market share in 2020

- Volume of transactions on the Europace platform in 2020 up by around 32 per cent on the previous year
- Cooperative banks remain the fastest-growing user group with an 82 per cent rise; increase of 35 per cent for savings banks
- Growth of 24 per cent at Dr. Klein Privatkunden is above the rate seen in recent years
- Volume of housing transactions supported by the Value AG property valuation platform advances by 36 per cent

Berlin, 18 January 2021: The operational key figures for the transaction-based business models of the Hypoport Group for private home-buying rose by between 25 per cent and 80 per cent and thus at a significantly faster rate than the market. This strong growth underlines the robustness of the Hypoport Group's digital platform business models against a backdrop of challenging macroeconomic conditions in Germany created by coronavirus.

In the Credit Platform segment, **Europace** – the largest B2B lending marketplace in Germany for mortgage finance, building finance products and personal loans – increased its transaction volume* by 32 per cent to €90 billion in 2020. The transaction volume per sales day** came to €352 million. Mortgage finance, which is by far the largest product group, saw its transaction volume grow by 36 per cent to €73 billion. In the second-largest product group, building finance, the transaction volume rose by 21 per cent to €13 billion. The volume in the smallest product group, personal loans, held steady despite the sharp contraction of the market as a whole.

FINMAS, the sub-marketplace for institutions in the savings banks sector, increased its volume of transactions by 35 per cent to more than €8 billion in 2020. In the cooperative banking sector, institutions used the dedicated **GENOPACE** sub-marketplace to generate a volume that was also above €8 billion, a rise of 82 per cent. The volume of transactions in the cooperative banking sector was in fact larger than that of the savings bank group for the first time in the fourth quarter of 2020.

Alongside these groups of banks, the volumes generated by non-captive financial product distributors and private commercial banks also expanded at a much faster rate than the market, with increases in a range of around 25 per cent to 35 per cent.

In the Private Clients segment, **Dr. Klein** offers financial product advice at around 230 locations in Germany, primarily through a franchise system. The volume* brokered by Dr. Klein advanced by 24 per cent to more than €9 billion in 2020.

The **Value AG** property valuation platform, which is part of the Real Estate Platform segment, also reported a sharp rise in its operational key figure in 2020: The value of residential properties classified as suitable for owner occupation that underwent an inspection and appraisal climbed by 36 per cent to €25 billion.

Ronald Slabke, Chief Executive Officer of Hypoport SE, expressed his satisfaction with the Group's strong operating performance: "These fantastic growth rates, which were significantly higher than those for the overall market, have resulted in further sharp increases in market share for Hypoport's transaction-based business models for private property purchases. Thanks to the high degree of digitalisation of our platforms and services, we generated these market share gains both before and during the coronavirus crisis in 2020. We are confident that we will be able to maintain this momentum in 2021."

Operational key figures transaction-based business models for private property purchases						
(€ billion)	Q4 2020	Q4 2019	Q4 change	Q1-Q4 2020	Q1-Q4 2019	Q1-Q4 change
Segment Credit platform						
Total transaction volume Europace*	24.07	17.66	36.3%	89.56	68.04	31.6%
thereof mortgage finance	19.78	14.03	41.0%	72.69	53.55	35.8%
thereof building finance	3.47	2.81	23.7%	13.35	11.04	21.0%
thereof personal loans	0.81	0.82	-1.1%	3.52	3.46	1.6%
Transaction volume per sales day (€ million)**	376.1	287.2	31.0%	351.9	272.1	29.3%
Segment Private Clients						
Volume of new loans brokered* Dr. Klein Private Clients	2.32	1.89	22.9%	9.16	7.40	23.6%
Segment Real Estate Platform						
Value of the properties valued	6.35	5.31	19.6%	24.80	18.29	35.6%

* All figures on the volume of financial products processed (mortgage finance, building finance ('Bausparen') and personal loans) are stated before cancellations and, consequently, cannot be compared directly with the revenue figures shown, which exclude subsequent cancellations. Neither the revenue nor the earnings generated by Hypoport can be directly extrapolated from the transaction figures given above.

** Sales days are defined as the number of bank working days less half of the number of 'bridging days' (days falling between public holidays and weekends).

About Hypoport SE

Hypoport SE is headquartered in Lübeck (Germany) and is the parent company of the Hypoport Group. The Group is a network of technology companies for the credit, real-estate and insurance industries with a workforce of more than 2,000 employees. It is grouped into four segments: Credit Platform, Private Clients, Real Estate Platform and Insurance Platform.

The Credit Platform segment operates Europace, which is an online B2B financial marketplace and the largest German platform offering mortgages, building finance products and personal loans. A fully integrated system links more than 750 partners – banks, insurers and financial product distributors. Several thousand loan brokerage advisors execute approx. 35,000 transactions per month on Europace, generating a volume of more than €7 billion. Besides Europace, the FINMAS and GENOPACE sub-marketplaces and the B2B distribution companies Qualitypool and Starpool support the growth of the credit platform.

The Private Clients segment, made up of the web-based, non-captive financial product distributor Dr. Klein Privatkunden and the consumer comparison portal Vergleich.de, brings together all business models aimed at directly advising consumers on mortgages, insurance or pension products.

All real estate-related activities of the Hypoport Group, with the exception of mortgage finance, are grouped together in the Real Estate Platform segment (previously Institutional Clients) with the aim of digitalising the sale, valuation, financing and management of properties.

The Insurance Platform segment operates SMART INSUR, a web-based B2B platform for advice, comparison of tariffs and the administration of insurance policies. The segment also incorporates the insurance unit of Qualitypool, a B2B distribution company.

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

Contact

Jan H. Pahl
Investor Relations Manager

Phone: +49 (0)30 / 42086 - 1942
Mobile: +49 (0)176 / 965 125 19
Email: ir@hypoport.de

Hypoport SE
Heidestr. 8
10557 Berlin

www.hypoport.com

Key data on Hypoport's shares

ISIN DE 0005493365
WKN 549336
Stock exchanges symbol HYQ