

Press release

Operational key figures for Q1 2021

Hypoport SE: transaction-based business models for private property purchases make good start to 2021

- Volume of transactions on the Europace platform in Q1 2021 up by around 30 per cent on the prior-year period
- Cooperative banks remain the fastest-growing user group with a rise of more than 80 per cent; increase of 35 per cent for the savings banks
- Dr. Klein Privatkunden up by 14 per cent on what had been an exceptionally strong Q1 2020
- Volume of housing transactions supported by the Value AG property valuation platform advances by 16 per cent

Berlin, 21 April 2021: The operational key figures for the Hypoport Group's transaction-based business models for private home-buying again recorded significant double-digit increases in the first few months of 2021 and thus rose at a much faster rate than the market. This strong growth underlines the efficiency gains for users of the digital platform business models and the additional market share captured by Hypoport.

Europace, the largest B2B lending marketplace in Germany for mortgage finance, building finance products and personal loans, saw a substantial increase in the volume of transactions* in the first quarter of 2021. The total volume swelled by 30 per cent to €27 billion, while the transaction volume per sales day** went up even more, by 31 per cent, to over €420 million. Mortgage finance, which is by far the largest product group, saw its transaction volume grow by 34 per cent to €22 billion. In the second-largest product group, building finance, the transaction volume rose by 16 per cent to around €3 billion. The volume in the smallest product group, personal loans, held steady at €1 billion despite the extremely 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 €2.6 billion in the first three months of 2021. In the cooperative banking sector, institutions used the dedicated **GENOPACE** sub-marketplace to generate a volume of €3.1 billion, an impressive jump of 82 per cent. Alongside these groups of banks, the volumes generated by non-captive financial product distributors and, in particular, private commercial banks also expanded at a much faster rate than the market, with increases of around 20 per cent and 40 per cent respectively.

In the Private Clients segment, **Dr. Klein** offers financial product advice at more than 230 locations in Germany, primarily through a franchise system. The volume* brokered by Dr. Klein advanced by 14 per cent to more than €2.7 billion in the first quarter of 2021.

The **Value AG** property valuation platform, which is part of the Real Estate Platform segment, also reported a further rise in its operational key figure in the first three months of 2021: The value of residential properties classified as suitable for owner occupation that underwent an inspection and appraisal climbed by 16 per cent to €7.7 billion.

Ronald Slabke, Chief Executive Officer of Hypoport SE, is pleased with the successful start to 2021: “As has been the case in previous years, we are delivering double-digit percentage growth rates with our transaction-based business models for private property purchases. Whether in phases of strong economic growth or severe economic risks, such as the current coronavirus crisis, we have captured market share at a rapid rate thanks to the advanced digitalisation of our platforms and services and will continue to do so in 2021 and beyond.”

Operational key figures transaction-based business models for private property purchases			
(€ billion)	Q1 2021	Q1 2020	Q1 change
Segment Credit platform			
Total transaction volume Europace*	26.93	20.77	29.7%
thereof mortgage finance	22.38	16.72	33.9%
thereof building finance	3.57	3.06	16.5%
thereof personal loans	0.98	0.98	-0.3%
Transaction volume per sales day (€ million)**	427.5	324.5	31.8%
Segment Private Clients			
Volume of new loans brokered* Dr. Klein Private Clients	2.65	2.35	14.0%
Segment Real Estate Platform			
Value of the properties valued	7.74	6.68	15.8%

* 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 approx. €8 billion. Besides Europace, the FINMAS and GENOPACE sub-marketplaces and the B2B distribution companies Qualitypool and Starpool support the growth of the credit platform. REM CAPITAL AG provides specialist advice on the arrangement of complex public-sector development loans for companies and financing for SMEs in Germany. At fundingport GmbH a corporate finance marketplace is being established.

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 / IRO

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

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