

## Successful in many ways

Preliminary Financial Figures on the Year ended 31 December 2009

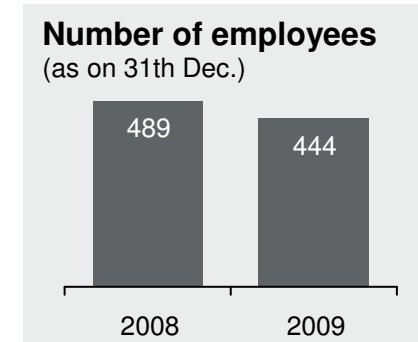
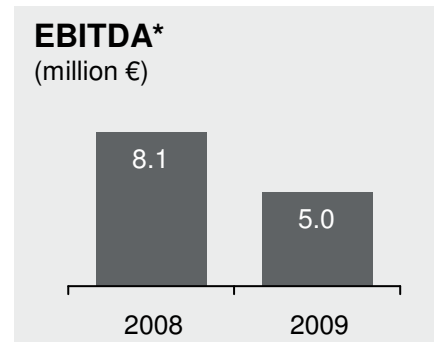
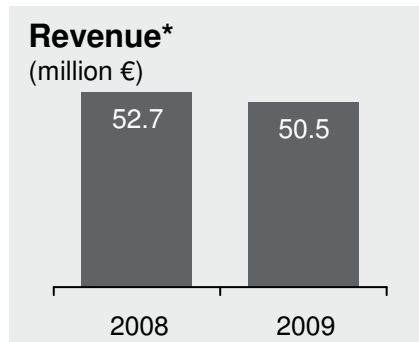


## Contents

- 1. Overview of key performance indicators**
- 2. Performance of the business units**
- 3. Hypoport's shares**
- 4. Outlook**

## Stable revenues despite financial crisis

Key performance indicators of the Hypoport Group on the year ended 31 December 2009 (preliminary)



€ thousand	2009	2008	Change
<b>Revenue*</b>	50,474	52,679	- 4.2%
<b>EBITDA*</b>	4,902	8,063	- 39.2%
<b>EBIT*</b>	1,220	4,969	- 75.4%
<b>Number of employees</b>	444	489	- 9%

\* from business fields to be continued

The closed business fields burden the Group's profit in 2008 with an net loss of € -3.367 thousand.

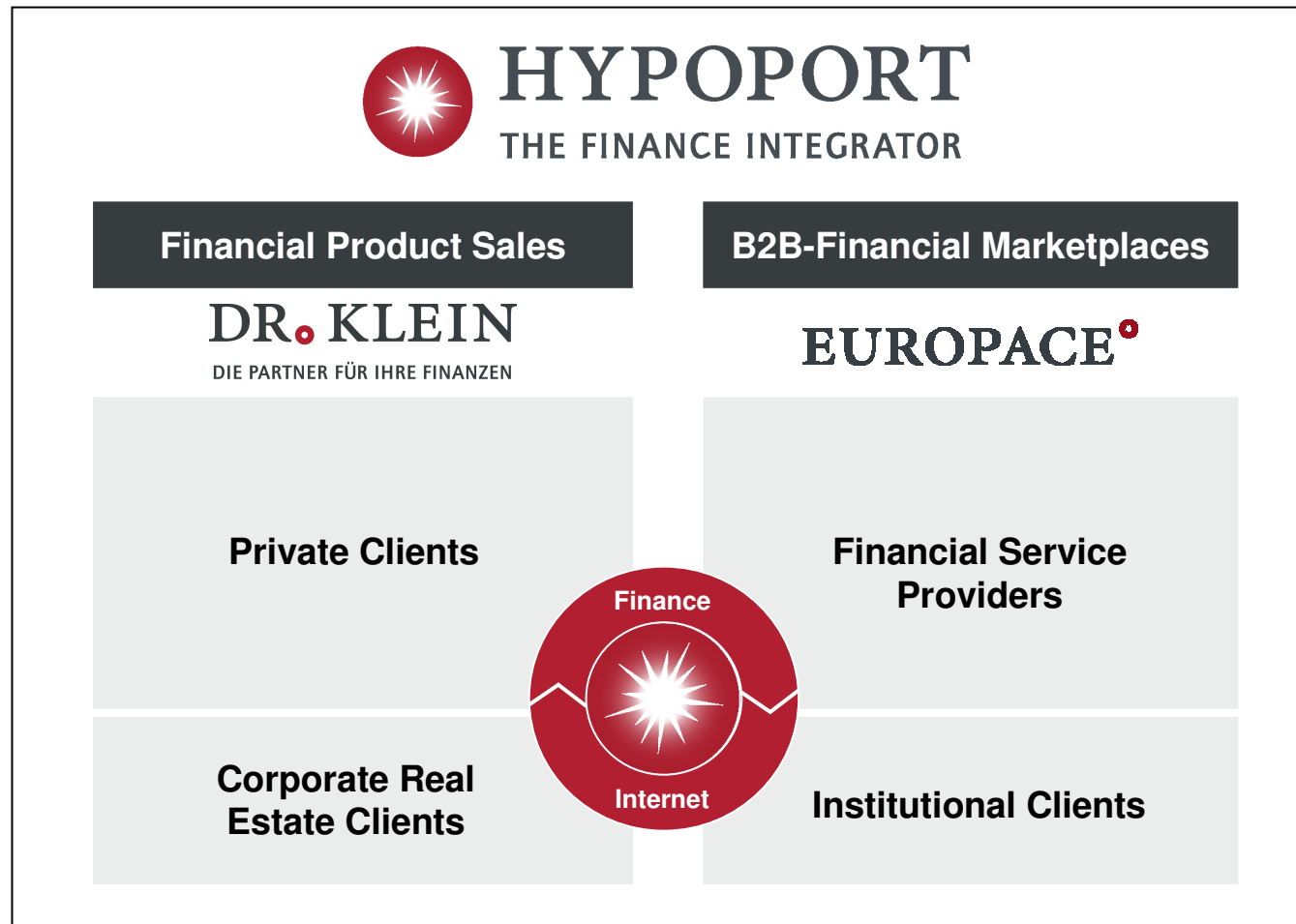


## Contents

1. Overview of key performance indicators
2. **Performance of the business units**
3. Hypoport's shares
4. Outlook

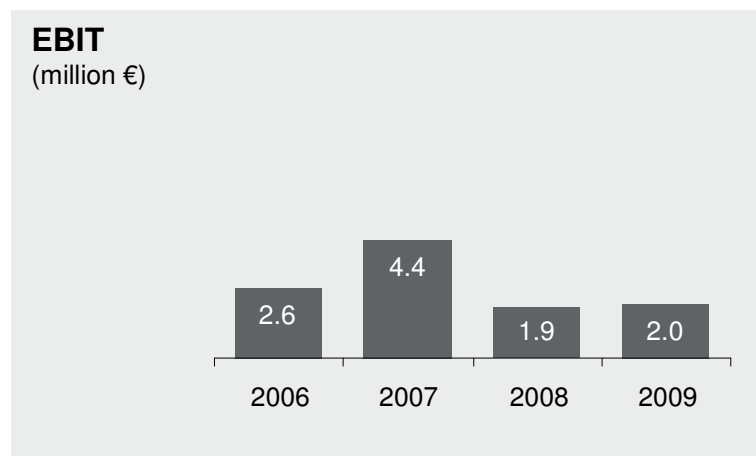
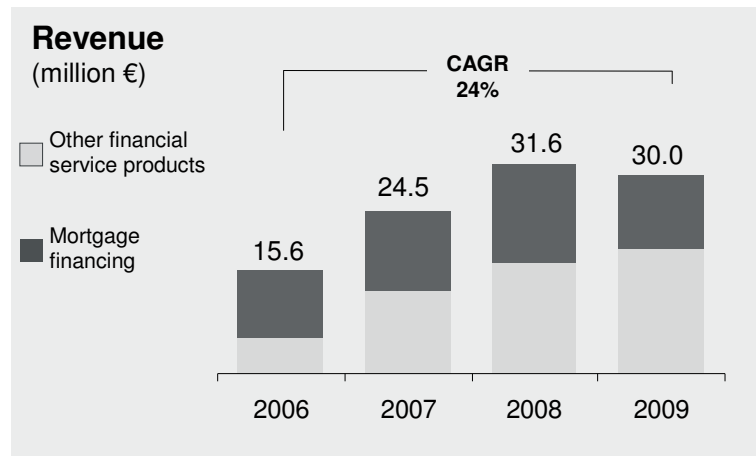
**Hypoport is the Internet-based Financial Service Provider**

Two corporate divisions, four business units



## Broad positioning allows remarkable positive earnings

Key figures of the business unit Private Clients



Independence and professional customer advisory guarantees trust in our brands throughout difficult times

Expansion to other financial products reduces dependency from the mortgage financing market

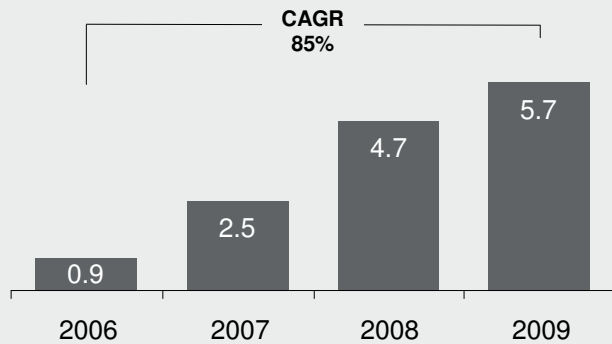
Further development of the market presence through expansion of the advisor and branch network. Because the increase of the sales force clearly speeded up towards the end of the year it had no significant impact on actual revenues.

Decrease of revenue per branch for the segment of mortgage financing, whereas the average revenue per branch for the insurance business remained stable

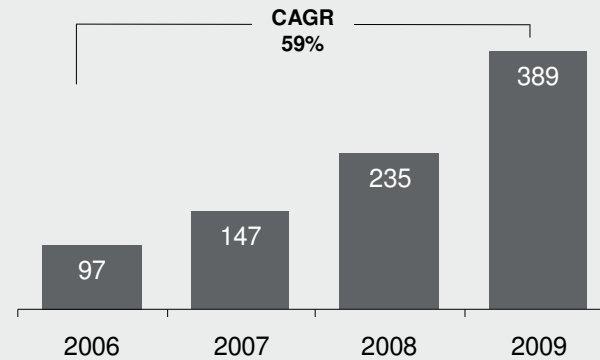
## Lead generation is the basis for strong growth

Sales power of Dr. Klein

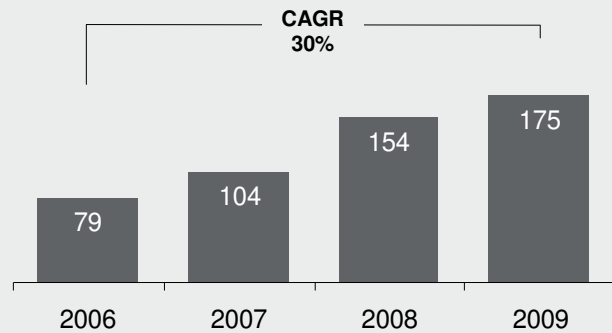
**Numer of Leads (million)**



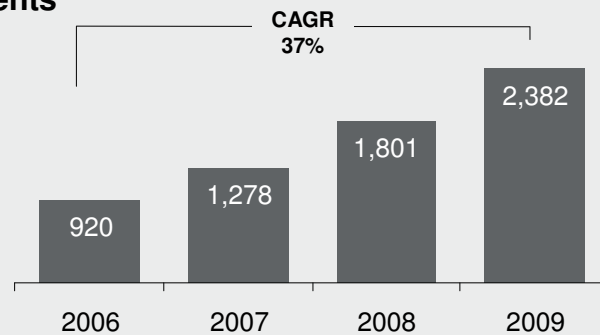
**Advisers in branch-based sales**



**Number of branches**



**Independent financial advisers acting as agents**

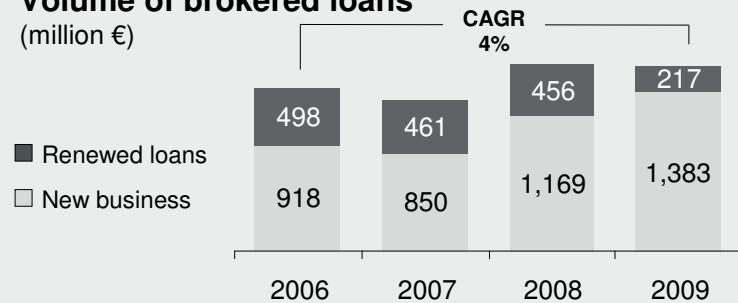


## Results tie last years record-level

Key figures of the business unit Corporate Real Estate Clients

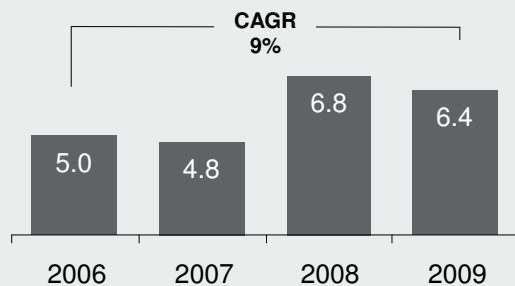
### Volume of brokered loans

(million €)



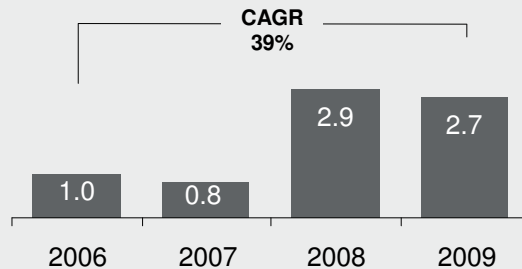
### Revenue

(million €)



### EBIT

(million €)



Highest volume of new business acquired within history of the business unit

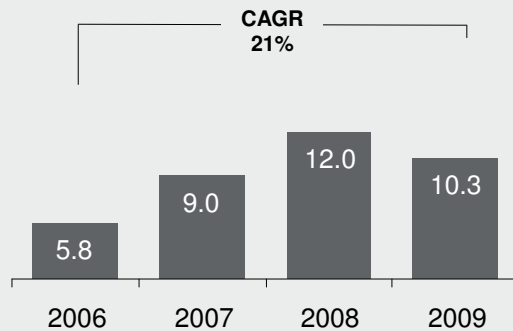
Expansion of the business activities towards the municipal and commercial customers



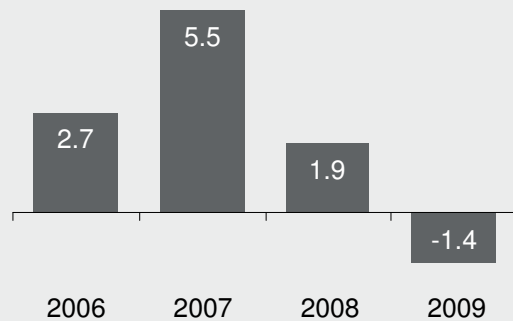
## Investments in EUROPACE 2 burden Earnings

Key figures of the business unit Financial Service Provider

**Revenue**  
(million €)



**EBIT**  
(million €)



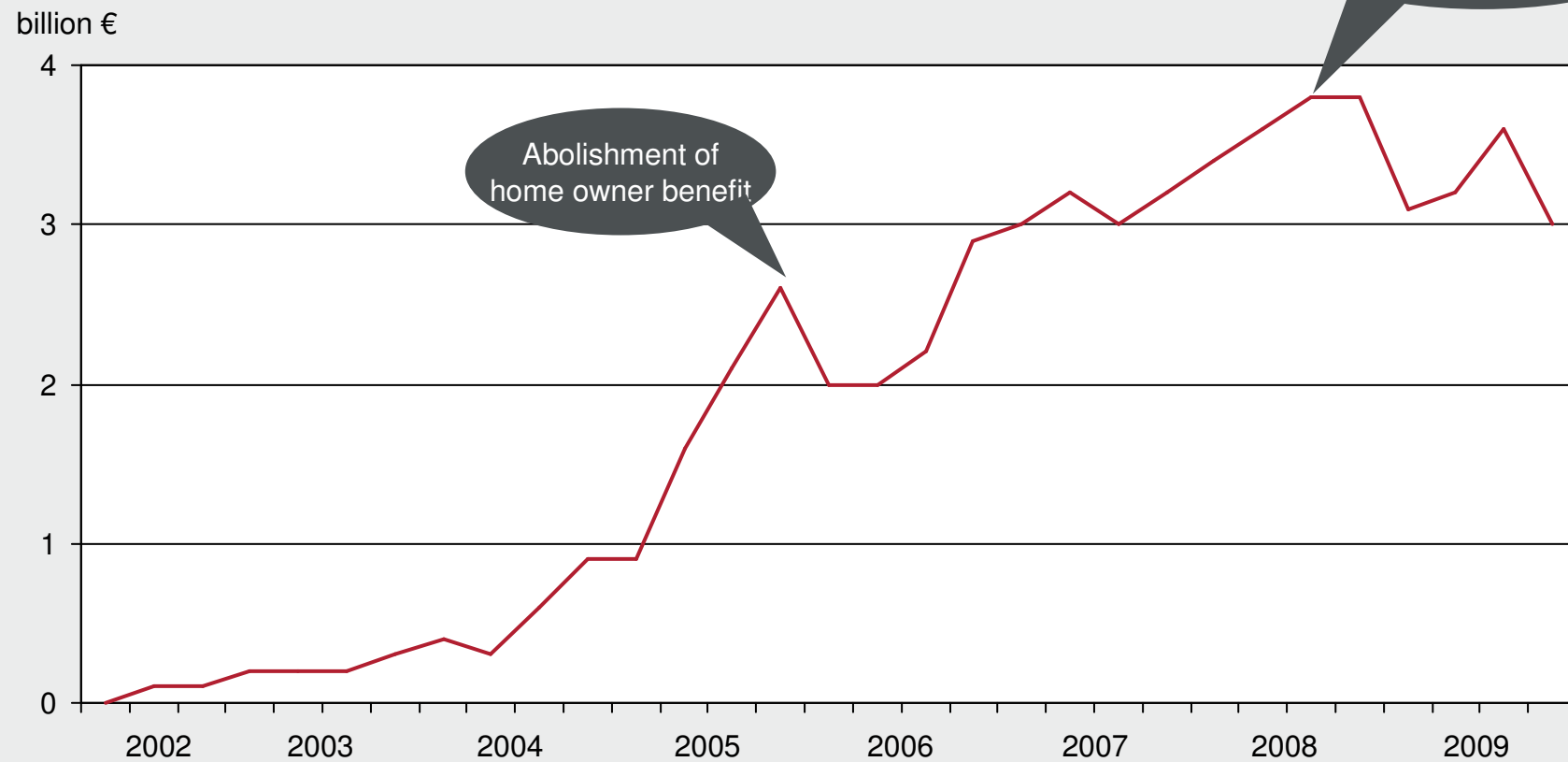
Business unit suffers financial losses due to the negative development of the activities of the partner banks that are refinancing their business in the capital market.

Shorter average duration of fixed interest rate leads to additional decrease of revenues

Strategically important positioning through joint ventures within the co-operative and savings banks sector completes the market coverage by EUROPACE

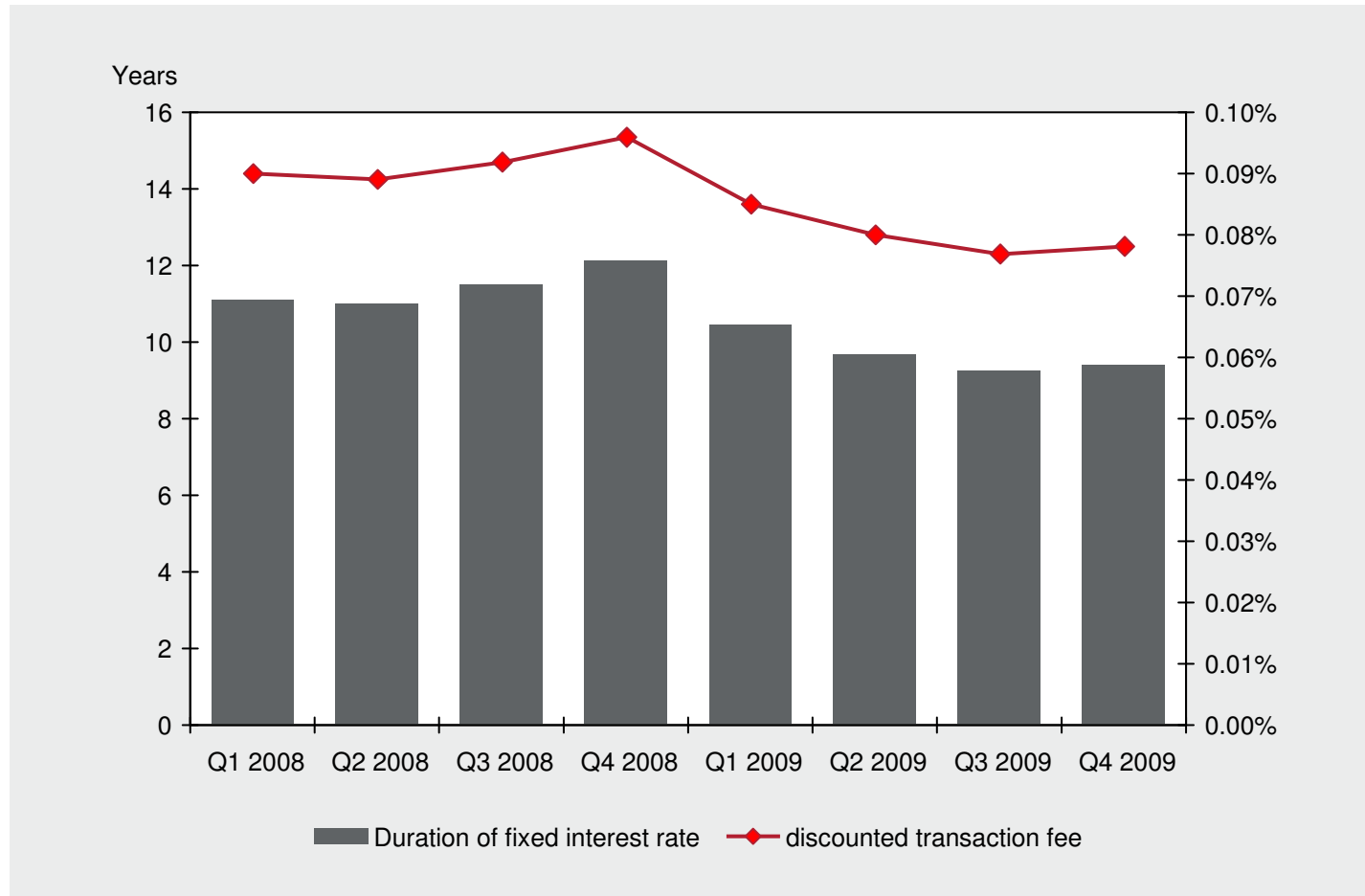
## Transaction volume suffers from financial crisis

Development of transaction volume of EUROPACE



## Shorter average duration of fixed interest rate leads to lower transaction fee

Development of average duration of fixed interest rate and transaction fee



**Meanwhile EUROPACE is used in all market segments**

Market coverage by EUROPACE

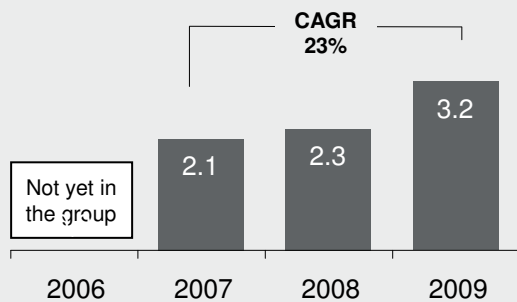


**All relevant market segments will use the innovative instruments of B2B-market places in individual roles**

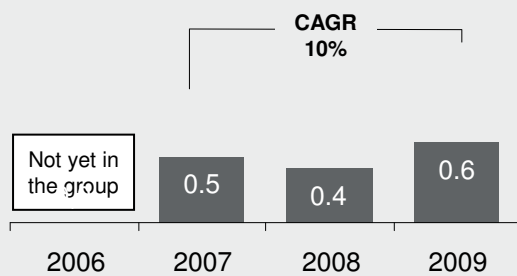
## Pleasant growth of revenues and earnings

Key figures of the business unit Institutional Clients

### Revenue (million €)



### EBIT\* (million €)



Continuation of the successful business field EUROPACE for Issuers Europe-wide from Amsterdam

High ability to adapt to new market circumstances guarantees growth in revenues and earnings despite lack of emission of securitization transactions

\*from business fields to be continued  
the closed business fields burden the business unit in 2008 with an EBIT of € -3.4 Mio.



## Contents

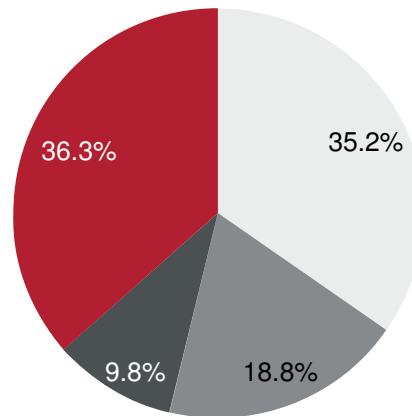
1. Overview of key performance indicators
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## The Free Float in Hypoport's Shares Amounts to 36 per cent

Share prices 2009 und Breakdown of Shareholders as of 31 December 2009

**Number of shares: 6,128,958**

- Revenia GmbH (Ronald Slabke, Co-CEO)
- Kretschmar Familienstiftung
- Deutsche Postbank AG
- Freefloat



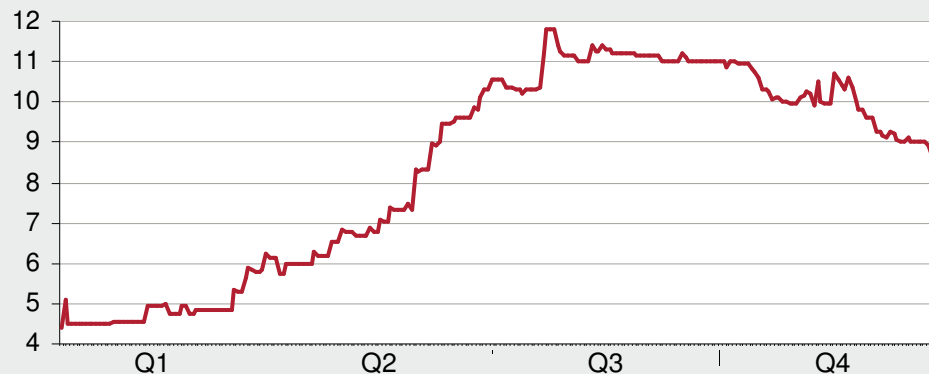
### Basic data

WKN	549 336
ISIN	DE 000 549 3365
Symbol	HYQ
Type	no-par shares
Calculative Value	1.00 €
Number of Shares	6,126,890.00 €
Stock exchange	Frankfurt XETRA
Market Segment	Regulated Market
Transparency Standard	Prime Standard
Indexmembership	CDAX Classic All Share DAXsector All Financial Services GEX Prime All Share

### Designated Sponsor

Landesbank Baden-Württemberg

— Daily closing prices Frankfurt Stock Exchange (1st Jan – 31st Dec 2009)





## Contents

1. Overview of key performance indicators
2. Performance of the business units
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## Growth in a challenging market environment

Outlook for 2010

- ▶ We will continue to pursue our strategy of acquiring additional market shares. In both, financial product sales and the B2B financial marketplace, we will focus on insurances, financial investments and building society savings.
- ▶ We aim for a distinct expansion of the branch and independent advisor network to increase regional presence of Dr. Klein
- ▶ We expect a moderate growth of revenues and stable earnings
- ▶ Once the financial and economic crisis has been overcome, we expect EBIT margins to regain their formerly high levels and market shares to increase considerably.