

With momentum into the new year

Interim Report as of 31 March 2008

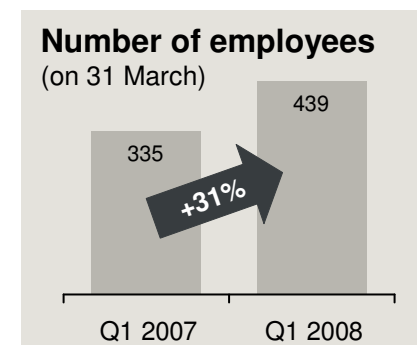
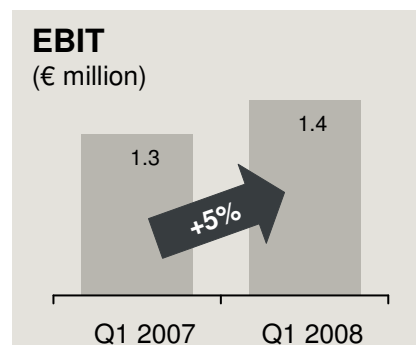
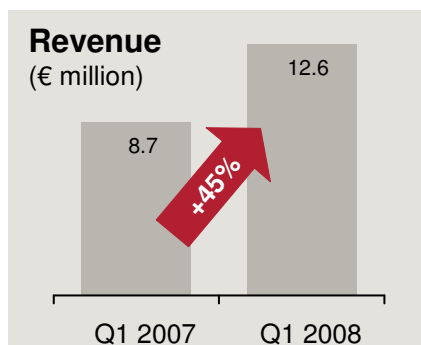


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1. Overview of key performance indicators
2. Performance of the business units
3. Hypoport's shares
4. Outlook

# The growth story continues

Key performance indicators of Hypoport group in Q1 2008



€ thousand	31 March 2007	31 March 2008	Growth
Revenue	8,655	12,563	45%
EBIT	1,292	1,355	5%
Number of employees (on 31 March)	335	439	31%

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# Hypoport is the internet-based financial service provider

Two corporate divisions, four business units



**HYPOPORT**  
THE FINANCE INTEGRATOR

**Financial Sales**

**DR. KLEIN**  
DIE PARTNER FÜR IHRE FINANZEN

**B2B-Finance Marketplaces**

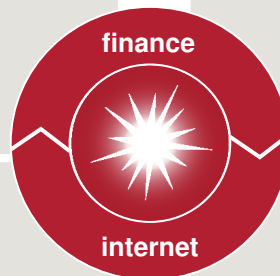
**EUROPACE**

**Private Clients**

**Financial Service Providers**

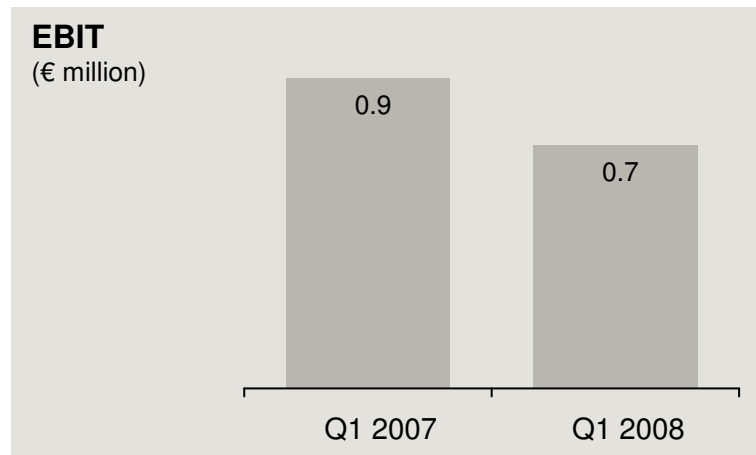
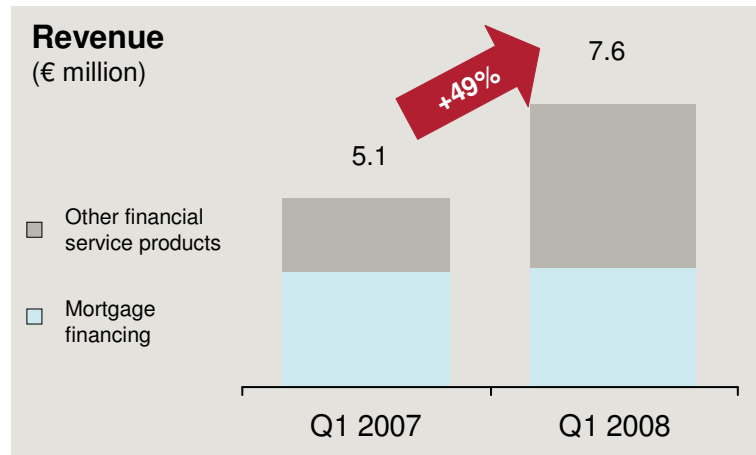
**Corporate  
Real Estate Clients**

**Institutional Clients**



# More than half of the revenue comes from outside mortgage financing

Key performance indicators for the Private Clients business

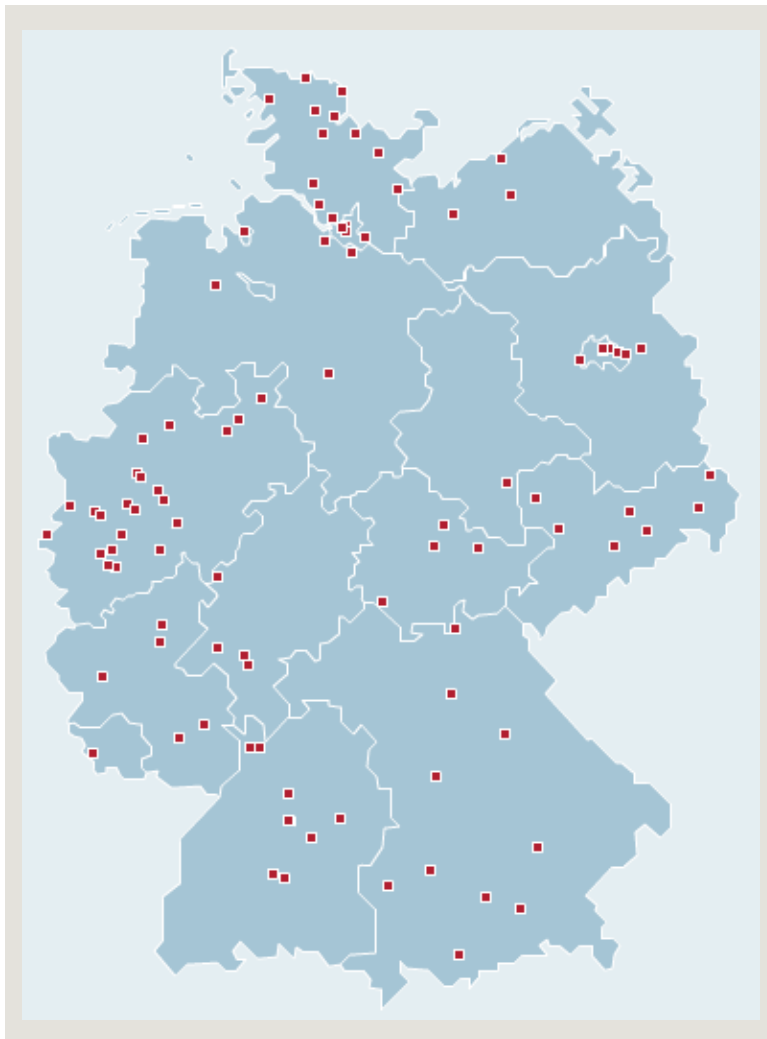


Distinct growth of revenues in a difficult market

Strong growth in the „Other financial service products“ could more than compensate stagnation in the mortgage financing business

# Sales capability in branches and through IFA increased strongly

Dr. Klein's extensive branch network



Sales capability	31 March 2008	31 March 2007
Telephone sales staff	39	41
Number of branches	128	78
Advisers in branch-based sales	162	97
Independent financial advisers acting as agents	1.396	951

Awards for telephone sales



Awards for branch-based sales

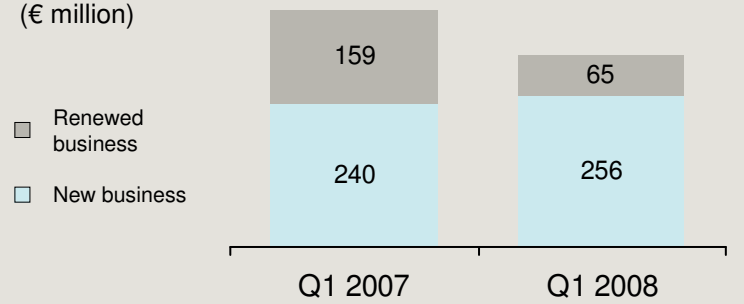


## Increase of regional presence pays off

Key performance indicators for the Corporate Real Estate Clients business

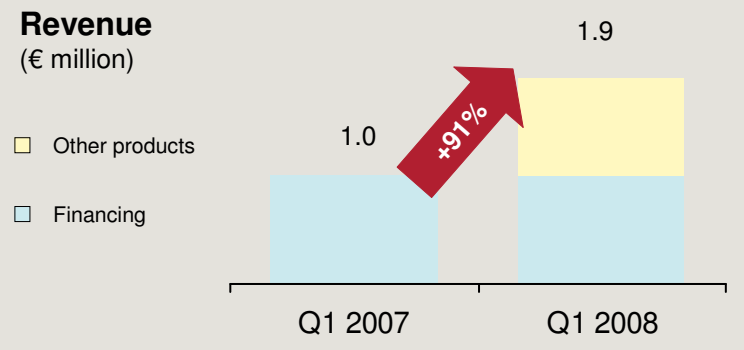
### Volume of brokered loans

(€ million)



### Revenue

(€ million)



### EBIT

(€ million)



Growth of new business volume can nearly compensate the low – as expected - renewed business volume

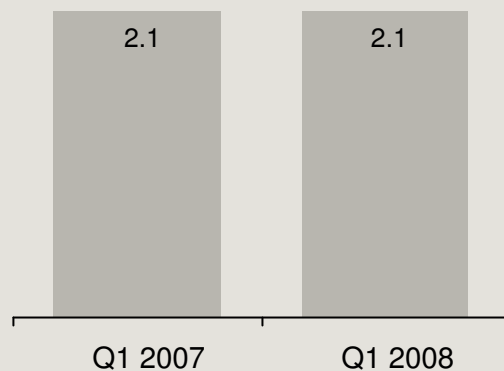
Growth of revenues and EBIT caused by a positive development of other products



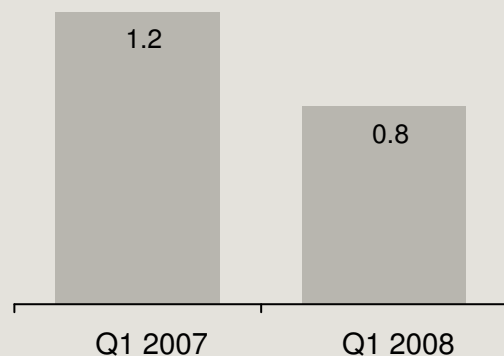
# Growth of EUROPACE-Users shows rising relevance in the market

Key performance indicators for the Financial Service Providers business

## Revenue (€ million)



## EBIT (€ million)



Increase of transaction volume of EUROPACE to 3.4 billion € (2007: 3.0 billion €) against market trends

Stable revenues due to lower revenue from the project business

Increase of sales organisations using EUROPACE to 37 (2007: 30)

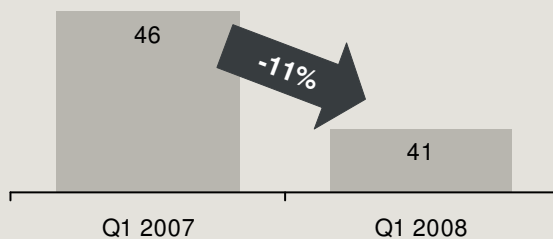
Decrease of EBIT due to initial investments for the development of EUROPACE for the Dutch market

# EUROPACE: growth against market trends

Volume of transactions compared with the total market

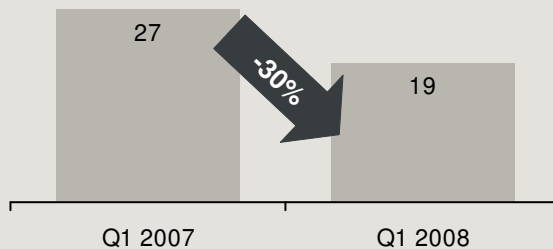
## Total German market

### New mortgage finance business with private clients (€ billion)



Source: Bundesbank

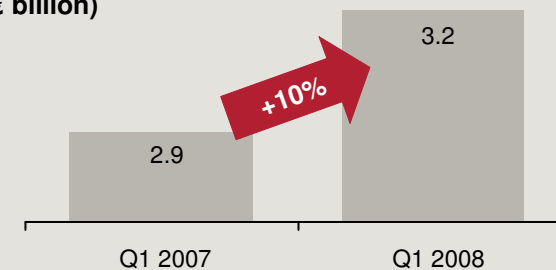
### Volume of new personal loans (€ billion)



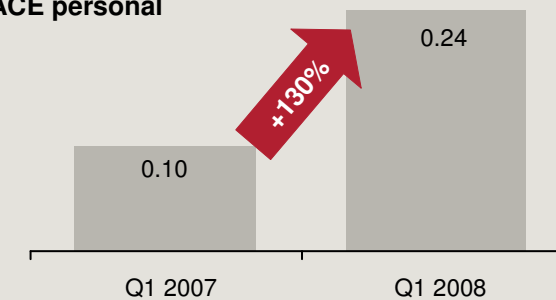
Source: Bundesbank

## Volume of EUROPACE transactions

### Volume of EUROPACE mortgage finance business (€ billion)



### Volume of EUROPACE personal loans (€ billion)



# EUROPACE gets potent brother

GENOPACE – the mortgage financing platform for the cooperative network

**GENOPACE**

**Initiators**

**Technology**

**Target group**

**Timeline**

**Volksbank DÜSSELDORF NEUSS eG**

**Volksbank Münster eG**

EUROPACE Mortgage Market of Hypoport AG, adjusted to the needs of the cooperative network

All approx. 1.200 Volks- and Raiffeisenbanks in Germany

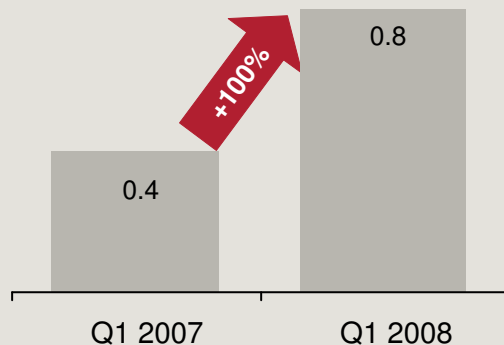
Start after a testing phase starting May 2008

Fertig Internet 100%

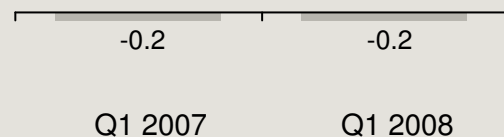
## Sales activities for institutional clients being stepped up

Key performance indicators for the Institutional Clients business

### Revenue (€ million)



### EBIT (€ million)



Growth driver of the business unit is EUROPACE for issuers in the Dutch market

Number of customer could be increased to 21 per 31 March 2008 (2007: 17)

Sales activities of EUROPACE for investors being stepped up by recruiting a new Sales Director plus more key account managers for Hypoport Capital Market AG

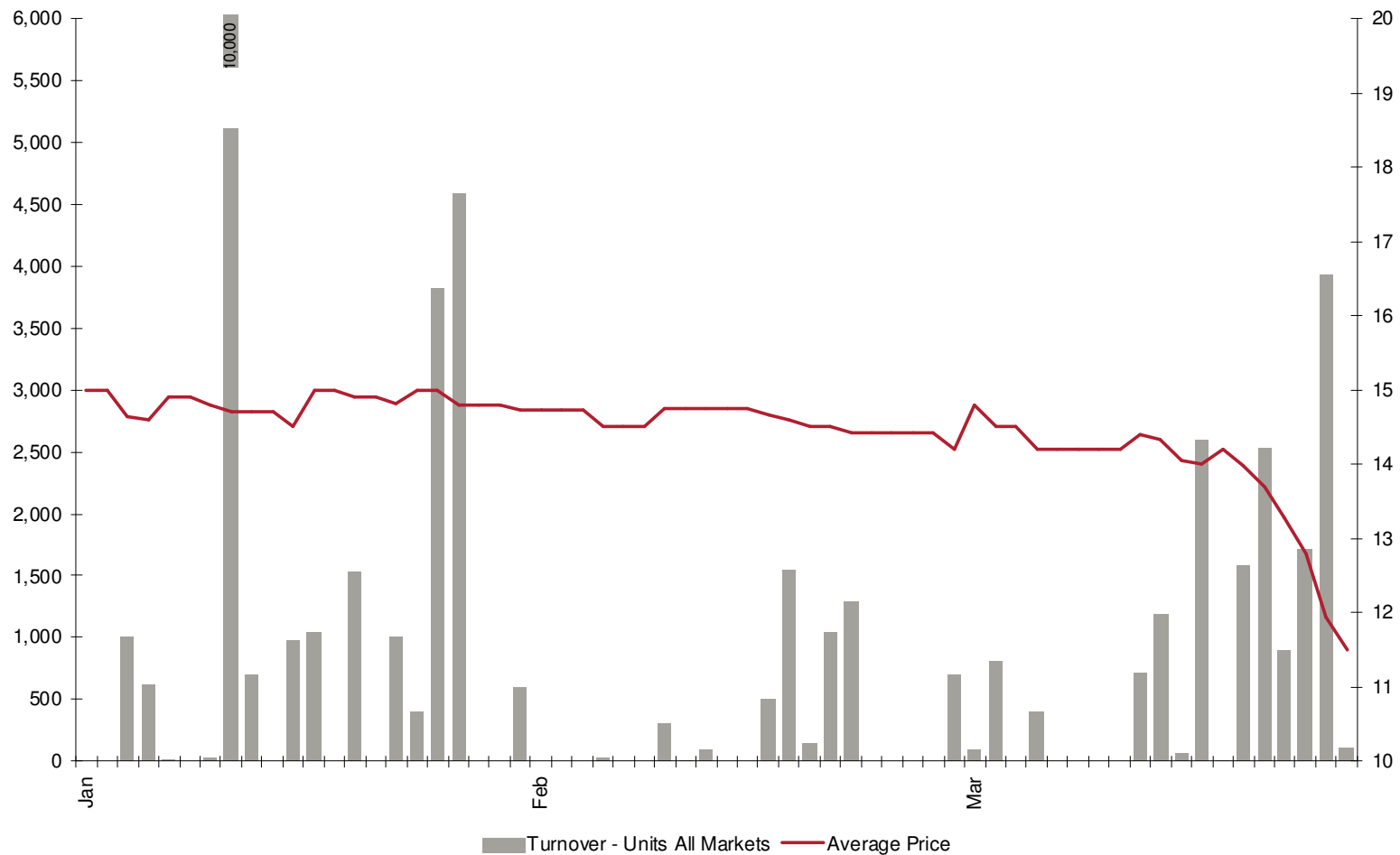
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# Overall low trading volumes with occasional peaks

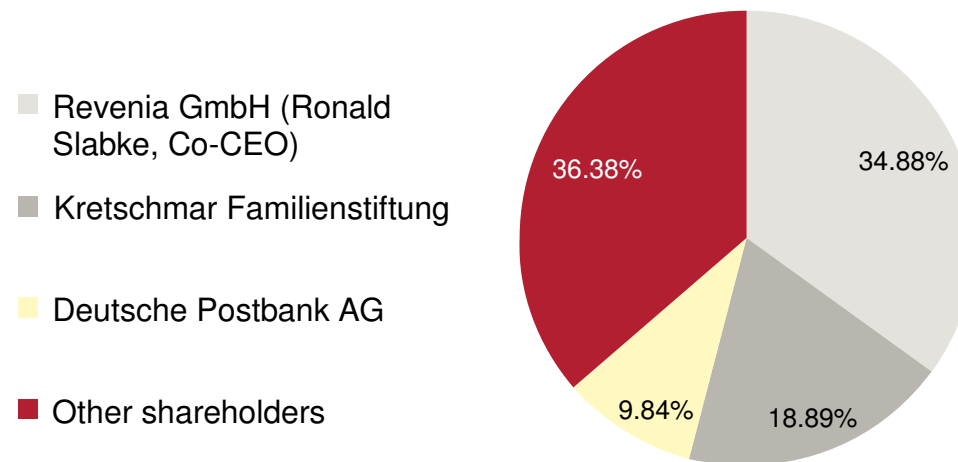
Number and average price of traded shares per day

Weak stock market environment and low liquidity of the share currently pressure the course



# The free float in Hypoport's shares amounts to 36 per cent

Breakdown of shareholders as at 15 May 2008






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## Hypoport's growth set to continue

Outlook for 2008

-  **Hypoport Group plans to continue its growth and increase its revenue and EBIT in double figures in 2008**
-  **It aims to expand its branch-based and telephone sales while continuing to step up its online generation of leads**
-  **It intends to supplement the organic growth of its EUROPACE platform with innovative distribution models (e.g. partnerships, product innovation)**