

Growth of Market Share Continues

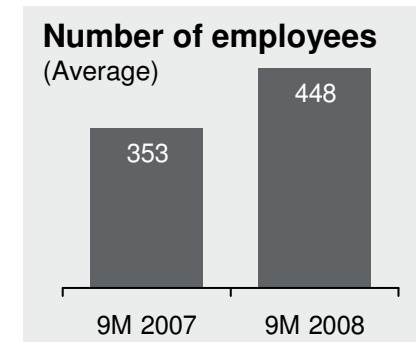
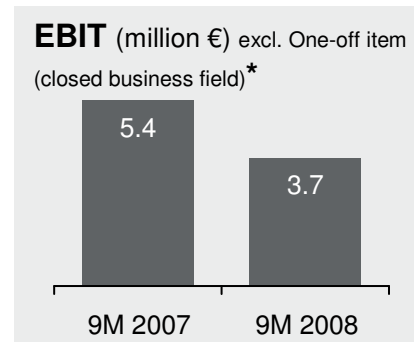
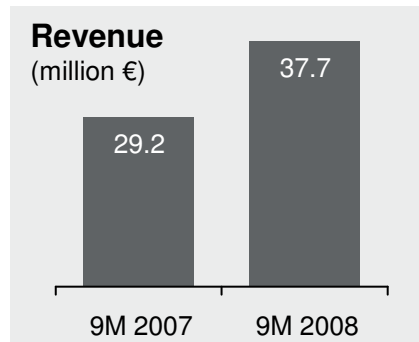
Interim Report as of 30th September 2008

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- 1. Overview of Key Performance Indicators**
- 2. Performance of the Business Units**
- 3. Hypoport's Shares**
- 4. Outlook**

Growing Revenues despite Credit Crisis

Key performance indicators of Hypoport group as of 30th September 2008



| € thousand | 9M 2007 | 9M 2008 | Growth |
|---|---------|---------|-------------|
| Revenue | 29,240 | 37,703 | 29% |
| EBIT excl. One-off item (closed business field)* | 5,380 | 3,748 | -30% |
| EBIT | 4,356 | 162 | -96% |
| Number of employees (Ø) | 353 | 448 | 27% |

| € thousand | Q3 2007 | Q3 2008 | Growth |
|---|---------|---------|--------------|
| Revenue | 10,217 | 12,585 | 23% |
| EBIT excl. One-off item (closed business field)* | 1,476 | 1,140 | -23% |
| EBIT | 1,106 | -1,392 | -226% |

*One-off item: Costs of close down of the business field EUROPAGE for investors

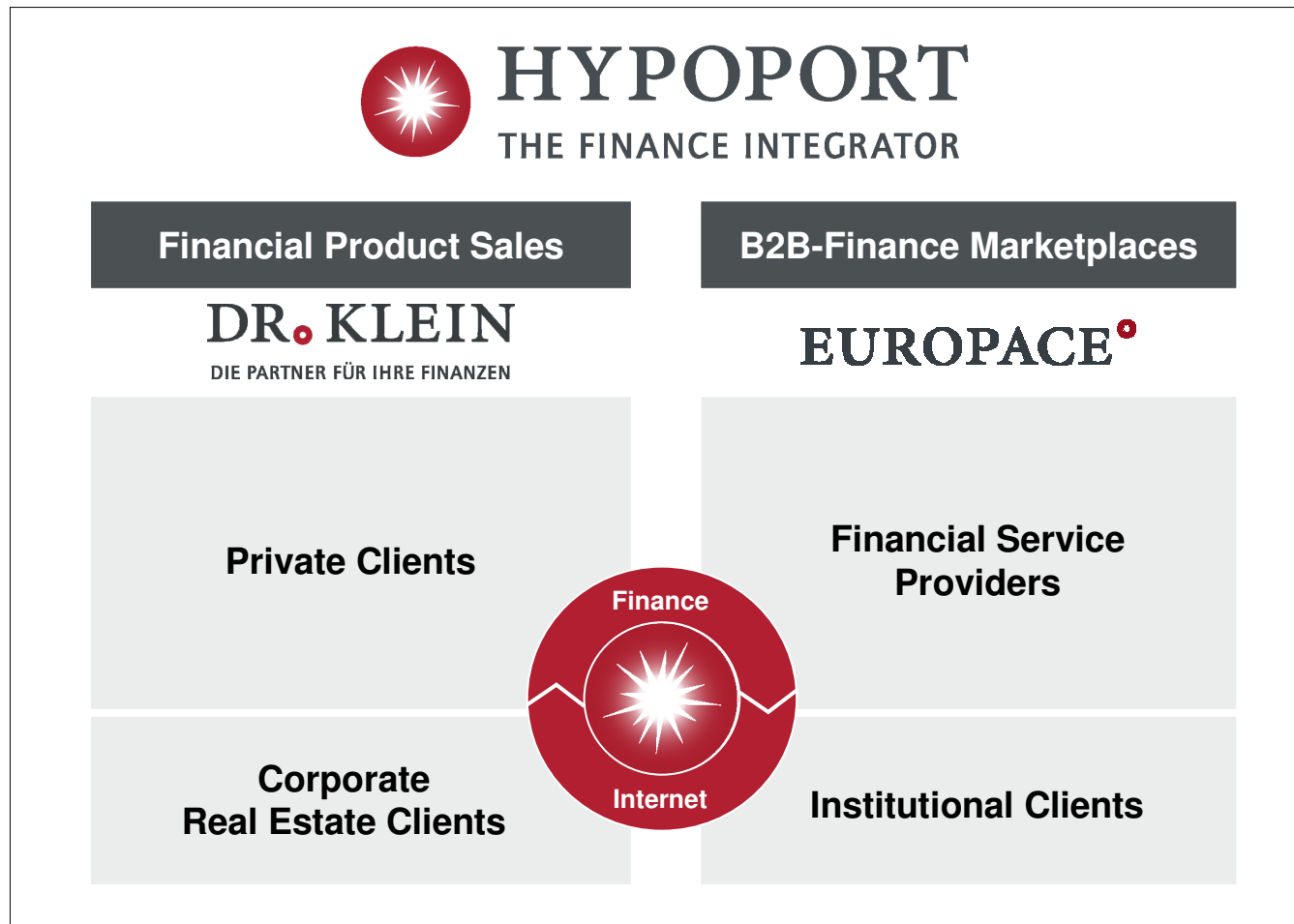


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2. **Performance of the Business Units**
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Hypoport is the Internet-Based Financial Service Provider

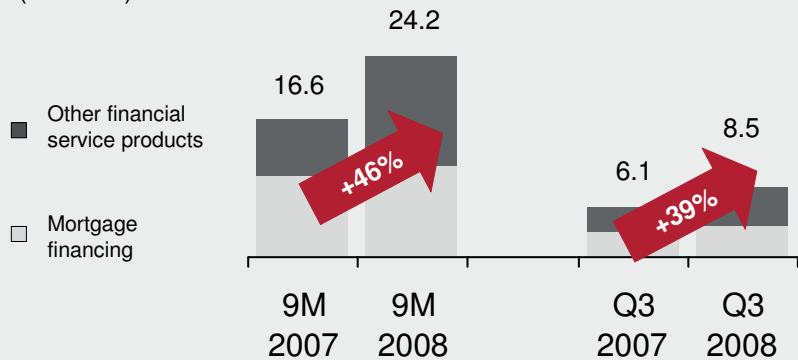
Two Divisions, Four Business Units – One Strategy



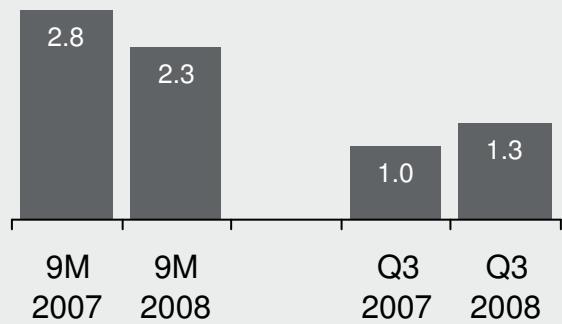
Private Clients Business on a Clear Growth Path

Key performance indicators for the Private Clients business

Revenues (million €)



EBIT (million €)

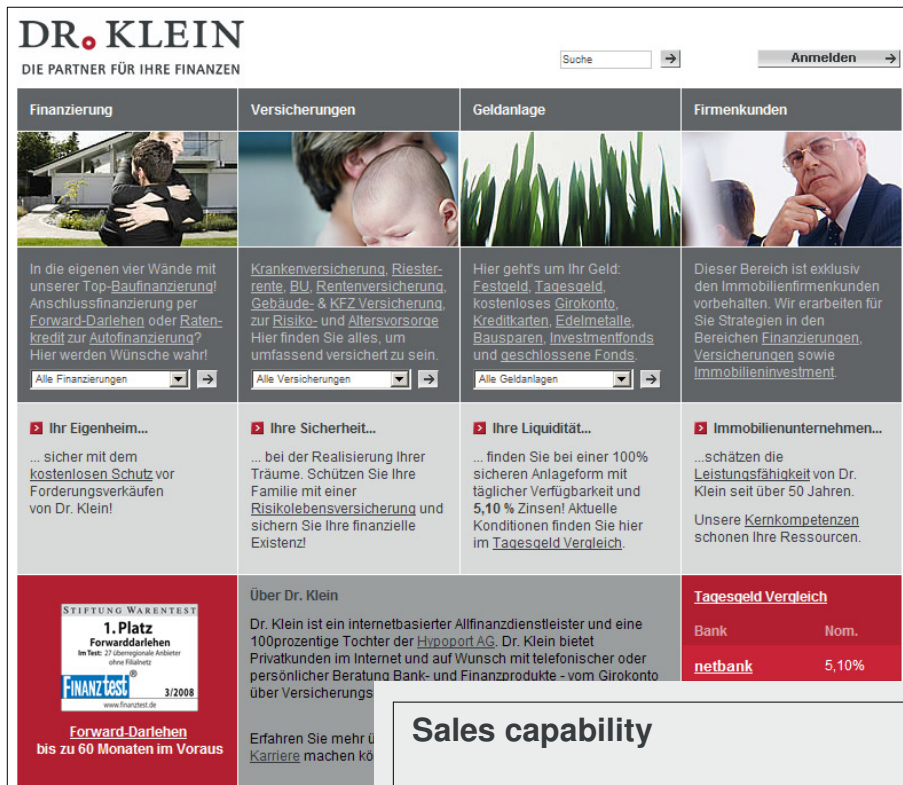


Strong growth of the „Other financial service products“ continues in the 3rd Quarter of 2008

Development of EBIT positiv again – Growth strategy is successful

Online lead generation is basis for continuing strong growth

Dr. Klein's Sales Power



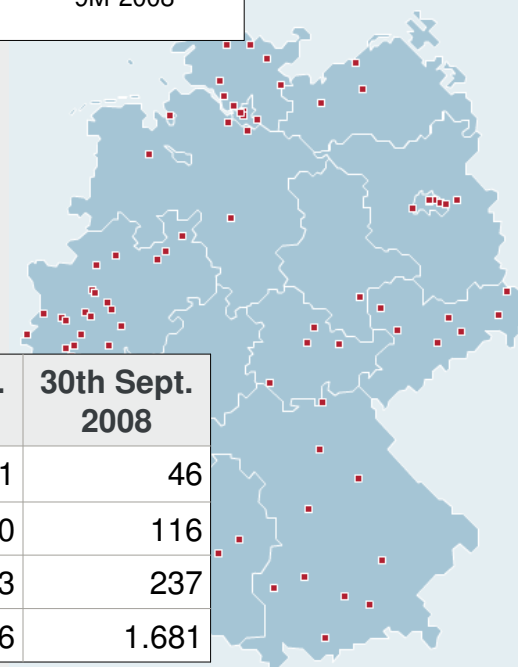
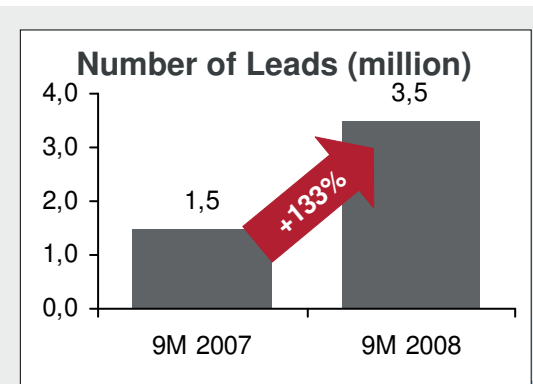
DR. KLEIN
DIE PARTNER FÜR IHRE FINANZEN

Suche Anmelden

| Finanzierung | Versicherungen | Geldanlage | Firmenkunden |
|---|---|---|---|
| In die eigenen vier Wände mit unserer Top-Baufinanzierung! Anschlussfinanzierung per Forward-Darlehen oder Rafen-Kredit zur Autofinanzierung? Hier werden Wünsche wahr! | Krankenversicherung, Riesterrente, BU, Rentenversicherung, Gebäude- & KFZ Versicherung, zur Risiko- und Altersvorsorge. Hier finden Sie alles, um umfassend versichert zu sein. | Hier geht's um Ihr Geld: Festgeld, Tagesgeld, kostenloses Girokonto, Kreditkarten, Edelmetalle, Bausparen, Investmentfonds und geschlossene Fonds. | Dieser Bereich ist exklusiv den Immobilienfirmenkunden vorbehalten. Wir erarbeiten für Sie Strategien in den Bereichen Finanzierungen, Versicherungen sowie Immobilieninvestment. |
| Alle Finanzierungen | Alle Versicherungen | Alle Geldanlagen | |
| Ihr Eigenheim... ... sicher mit dem kostenlosen Schutz vor Forderungsverkäufen von Dr. Klein! | Ihre Sicherheit... ... bei der Realisierung Ihrer Träume. Schützen Sie Ihre Familie mit einer Risikolebensversicherung und sichern Sie Ihre finanzielle Existenz! | Ihre Liquidität... ... finden Sie bei einer 100% sicheren Anlageform mit täglicher Verfügbarkeit und 5,10 % Zinsen! Aktuelle Konditionen finden Sie hier im Tagesgeld Vergleich . | Immobilienunternehmen... ...schätzen die Leistungsfähigkeit von Dr. Klein seit über 50 Jahren. Unsere Kernkompetenzen schonen Ihre Ressourcen. |
| STIFTUNG WARENTEST 1. Platz Forwarddarlehen Im Test: 27 überregionale Anbieter ohne Filialnetz FINANZTEST 3/2008 www.finanzttest.de | Über Dr. Klein Dr. Klein ist ein internetbasierter Allfinanzdienstleister und eine 100prozentige Tochter der Hypoport AG. Dr. Klein bietet Privatkunden im Internet und auf Wunsch mit telefonischer oder persönlicher Beratung Bank- und Finanzprodukte - vom Girokonto über Versicherungen | Tagesgeld Vergleich Bank Nom. netbank 5,10% | |

Forward-Darlehen bis zu 60 Monaten im Voraus
Erfahren Sie mehr über Karriere machen können

Sitemap | Dr. Klein empfehlen | Über Dr. Klein | Lesezeichen | Impressum



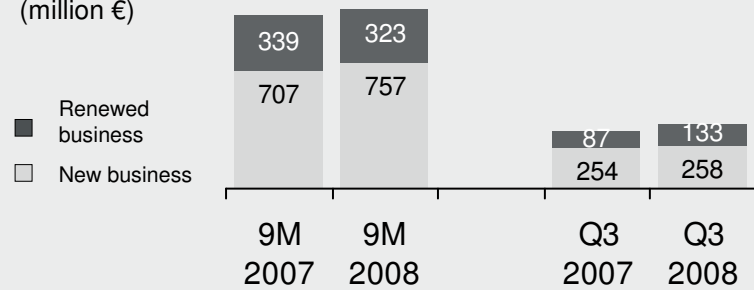
| Sales capability | 30th Sept. 2007 | 30th Sept. 2008 |
|---|-----------------|-----------------|
| Telephone sales staff | 41 | 46 |
| Number of branches | 80 | 116 |
| Advisers in branch-based sales | 133 | 237 |
| Independent financial advisers acting as agents | 1.206 | 1.681 |

Stable Business Unit Corporate Real Estate Clients

Key performance indicators for the Corporate Real Estate Clients business

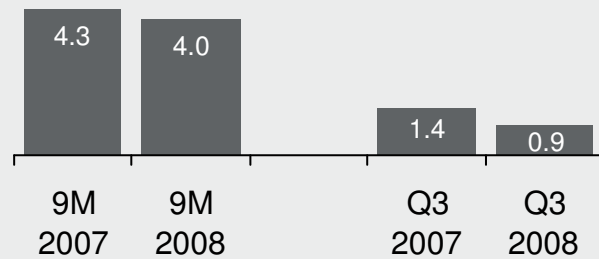
Volume of brokered loans

(million €)



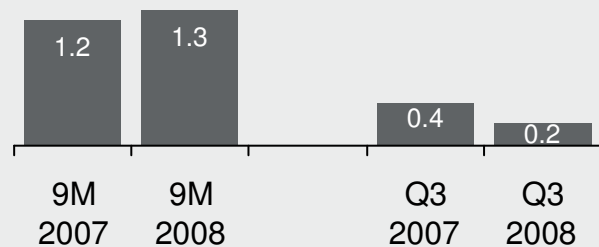
Revenue

(million €)



EBIT

(million €)



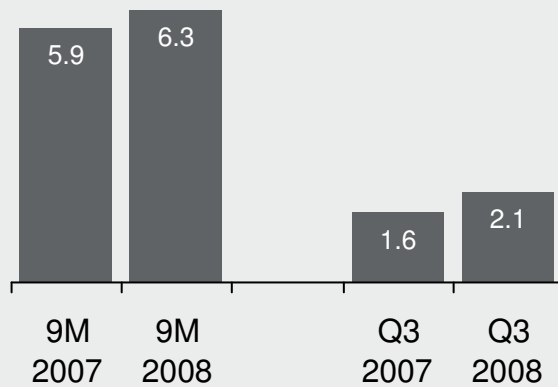
Stable positive development

Volatile quarterly revenues and earnings due to irregular project business

Continuance of the Growth Path

Key performance indicators for the Financial Service Providers business

Revenue
(million €)



EBIT
(million €)



Increasing revenues in a decreasing market

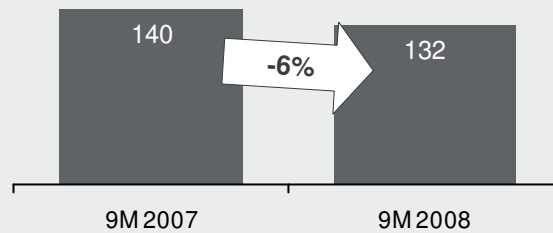
Previous year's additional earnings from project business couldn't be generated in the same volume

EUROPACE: growth against market trends

Volume of transactions compared with the total market

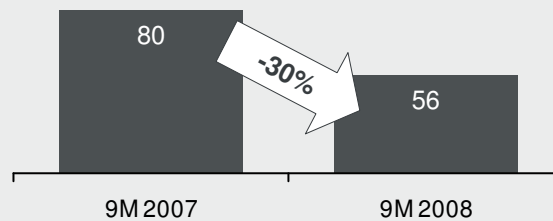
Total German market

New mortgage finance business with private clients (€ billion)



Source: Bundesbank

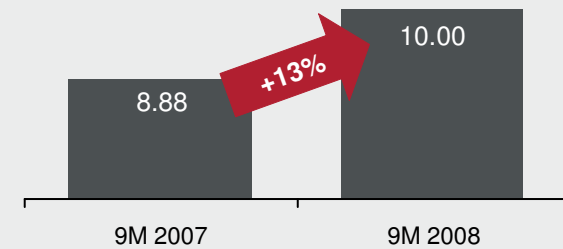
Volume of new personal loans (€ billion)



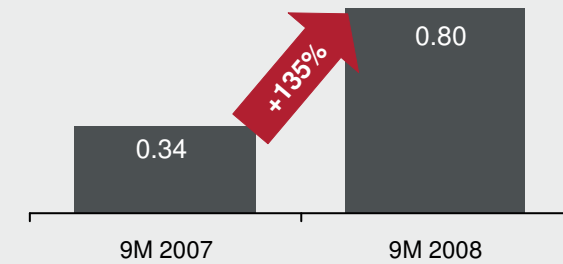
Source: Bundesbank

Volume of EUROPACE transactions

Volume of EUROPACE mortgage finance business (€ billion)



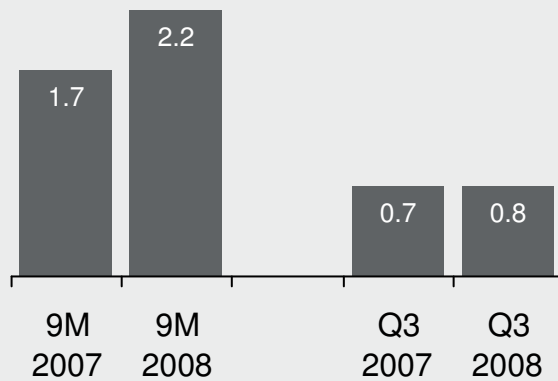
Volume of EUROPACE personal loans (€ billion)



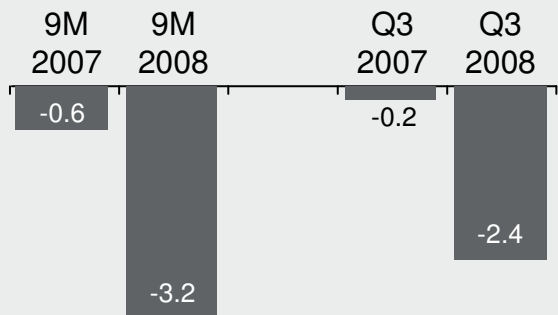
Credit Crisis Caused Need for Adjustments

Key performance indicators for the Institutional Clients business

Revenue (million €)



EBIT (million €)



*Incl. special depreciation on Software and provisions for termination of contracts amounting to 2.0 million €

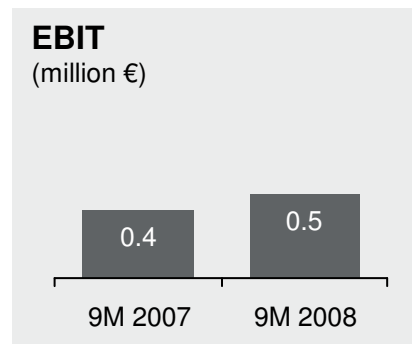
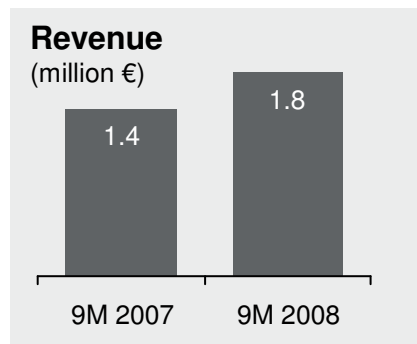


Close down of the business field
EUROPACE for investors

After Close Down of EUROPACE for investors Remaining Business Unit will be Profitable

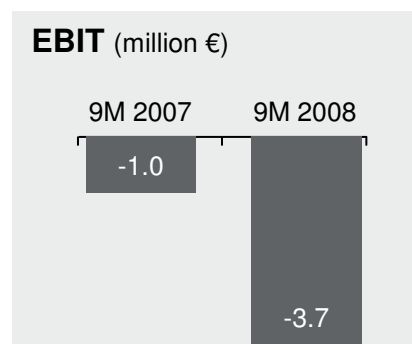
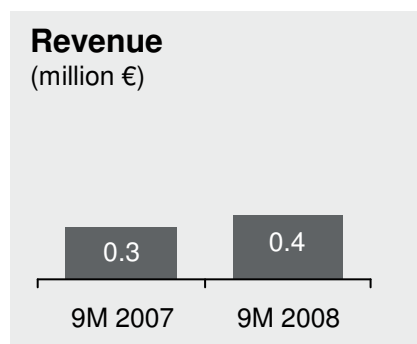
Impacts of the close down on the Institutional Clients Business Unit

EUROPACE
for Issuers
(Amsterdam)



Continuation of
successful
business field

EUROPACE
for Investors
(Berlin)



About (4) Million Euro in
2008 will not occur in
2009



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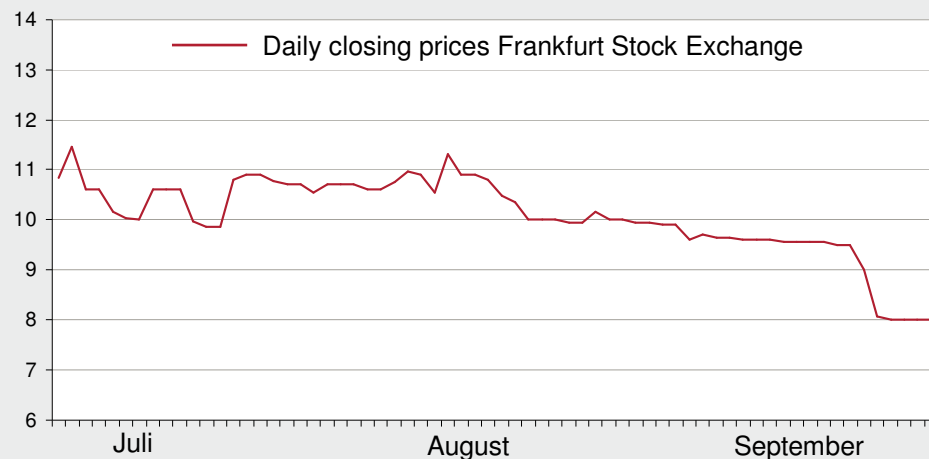
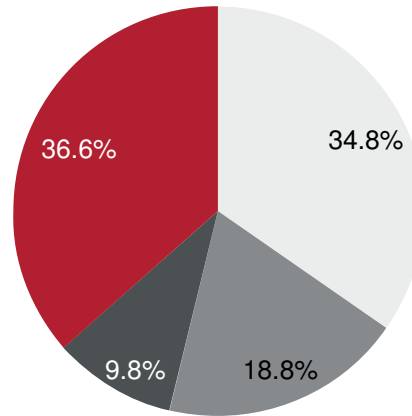
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4. **Outlook**

The Free Float in Hypoport's Shares Amounts to 37 per cent

Chart in the 3rd Quarter and Breakdown of Shareholders as at 30th September 2008

Number of shares: 6.112.090

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



Basic data

| | |
|-----------------------|--|
| WKN | 549 336 |
| ISIN | DE 000 549 3365 |
| Symbol | HYQ |
| Type | no-par shares |
| Calculative Value | 1,00 € |
| Number of Shares | 6.112.090,00 € |
| 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 Sponsoring

Hypoport AG is serviced by Landesbank Baden-Württemberg, Stuttgart.



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Hypoport's growth set to continue

Outlook for 2008

- ▶ **It aims to expand its branch-based and its 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)**
- ▶ **4th Quarter 2008 started well**
- ▶ **Despite the one-off charges for the closing down of a business field, Hypoport still expects to report a significant net profit for the year as a whole.**