

Growth against the Market Trend

Preliminary Financial Figures on the Year ended 31 December 2008

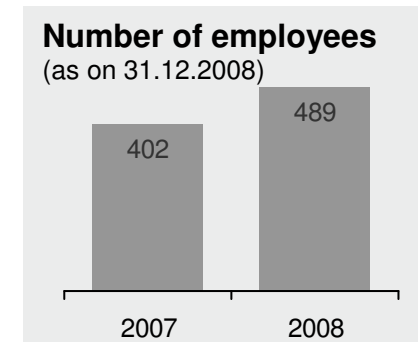
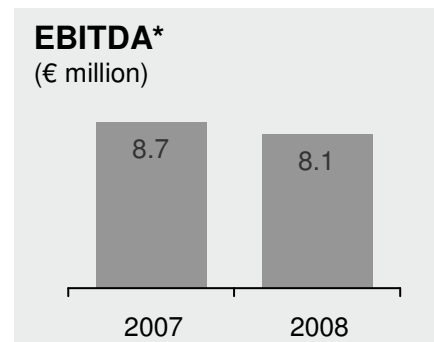
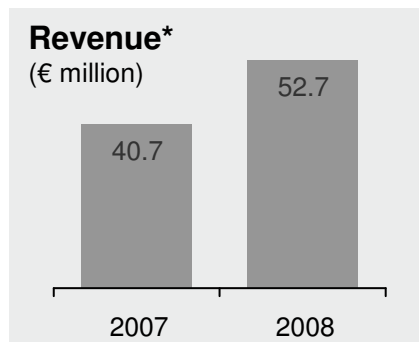


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- 2. Performance of the business units**
- 3. Hypoport's shares**
- 4. Outlook**

Growth in Revenues and Stable Earnings Despite Financial and Economic Crisis

Key performance indicators of the Hypoport Group on the year ended 31 December 2008 (preliminary)



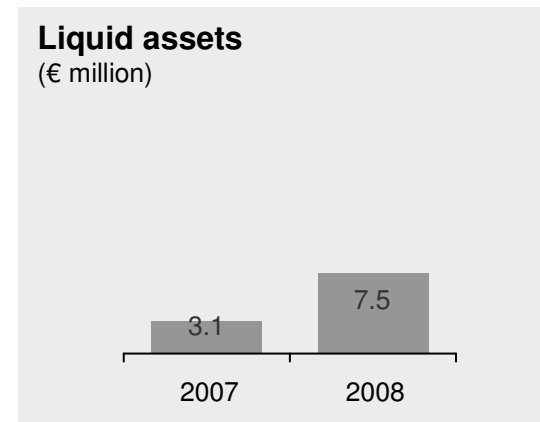
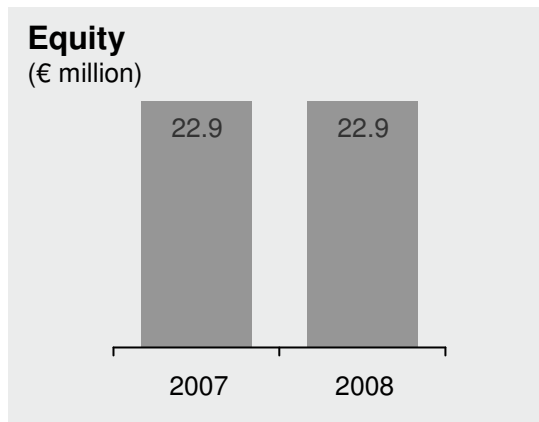
€ thousand	2007	2008	Growth
Revenue*	40,726	52,679	+ 29.3%
EBITDA*	8,742	8,063	- 7.8%
EBIT*	6,164	4,969	- 19.4%
Number of employees	402	489	+ 21.6%
Net profit*	6,439	3,086	- 52.1%

*from business fields to be continued

The closed business fields burden the Group's profit in 2007 with an net loss of € -2.180 thousand and in 2008 with an net loss of € -3.367 thousand. The closed business fields will no longer burden the Group's profit in 2009.

Hypoport Demonstrates a Stable Development of its Balance Sheet

Key figures of the Hypoport Group on the year ended 31 december 2008 (preliminary)



€ thousand	2007	2008
Non-current assets	28,070	29,071
Current assets	20,161	27,919
Equity	22,930	22,910
Non-current liabilities	15,579	22,952
Current liabilities	9,722	11,128
Total assets	48,231	56,990
Liquid assets	3,100	7,458

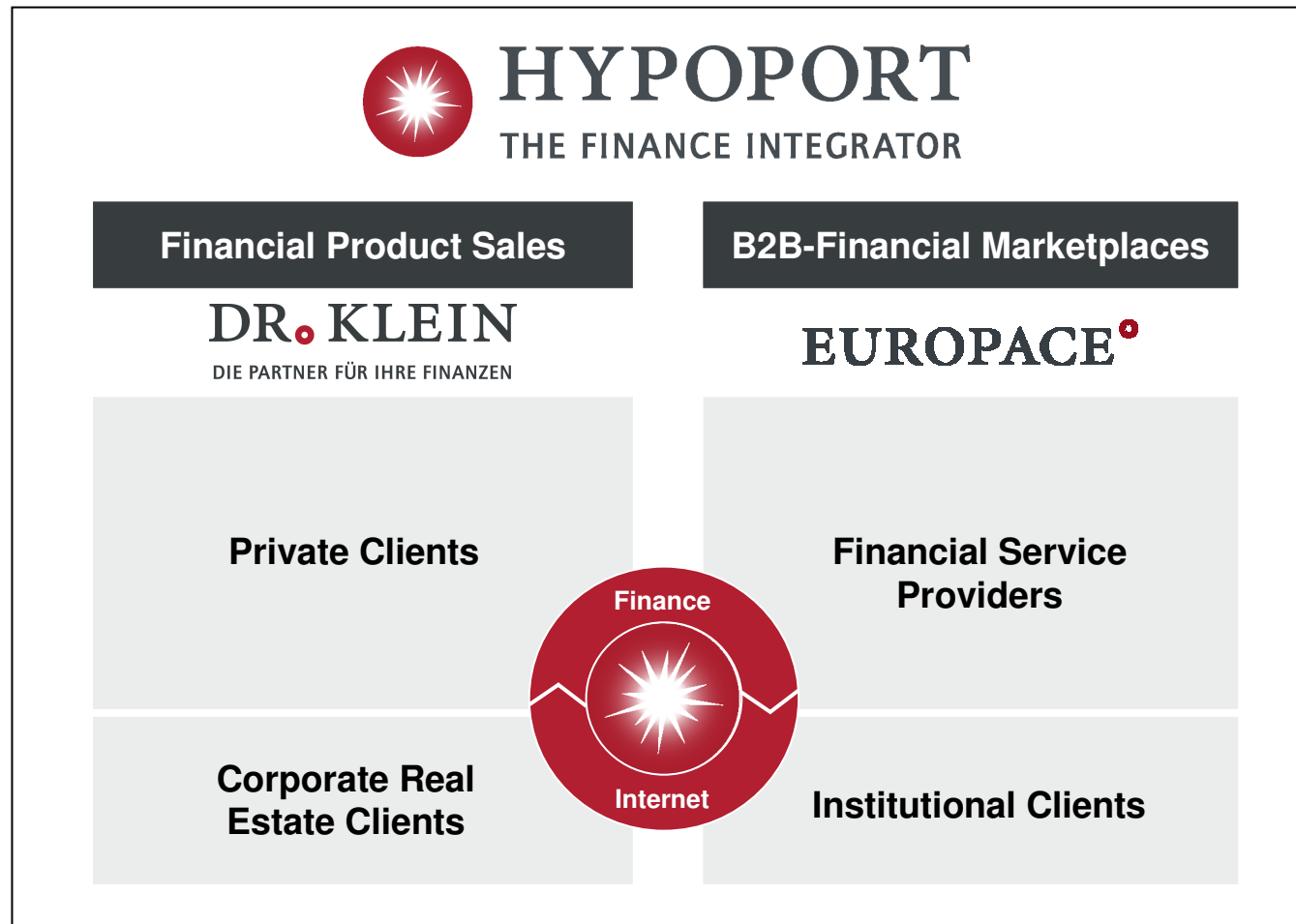


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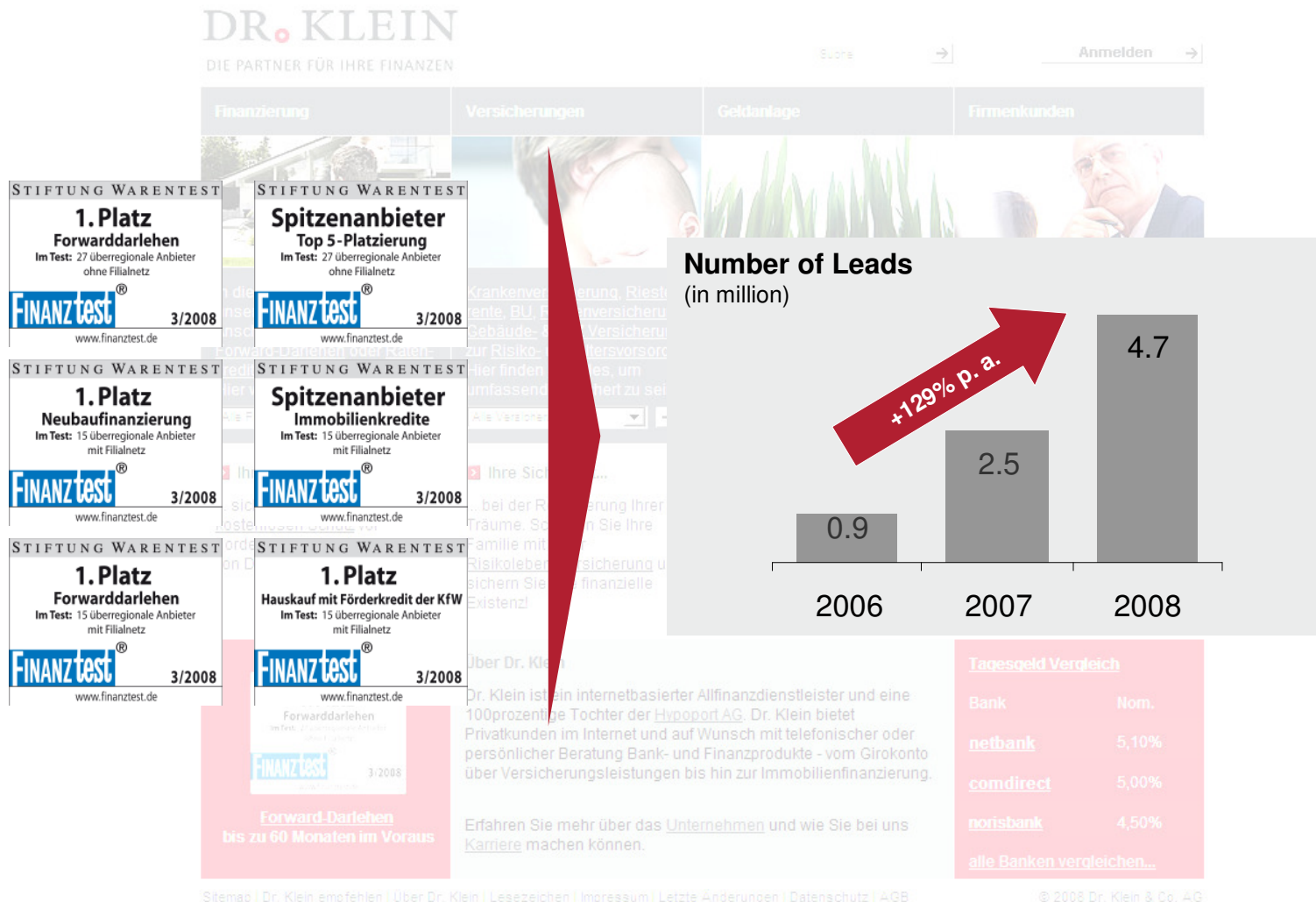
Hypoport is the Internet-based Financial Service Provider

Two corporate divisions, four business units



Generation of Leads over the Internet Increases Steadily

Generation of Leads by Dr. Klein



DR. KLEIN
DIE PARTNER FÜR IHRE FINANZEN

Finanzierung | Versicherungen | Geldanlage | Firmenkunden

STIFTUNG WARENTEST

- 1. Platz Forwarddarlehen**
Im Test: 27 überregionale Anbieter ohne Filialnetz
FINANZtest 3/2008
- 1. Platz Neubaufinanzierung**
Im Test: 15 überregionale Anbieter mit Filialnetz
FINANZtest 3/2008
- 1. Platz Forwarddarlehen**
Im Test: 15 überregionale Anbieter mit Filialnetz
FINANZtest 3/2008
- Spitzenanbieter Top 5-Platzierung**
Im Test: 27 überregionale Anbieter ohne Filialnetz
FINANZtest 3/2008
- Spitzenanbieter Immobilienkredite**
Im Test: 15 überregionale Anbieter mit Filialnetz
FINANZtest 3/2008
- 1. Platz Hauskauf mit Förderkredit der KfW**
Im Test: 15 überregionale Anbieter mit Filialnetz
FINANZtest 3/2008

Number of Leads (in million)

2006	2007	2008
0.9	2.5	4.7

+129% p. a.

Tagesgeld Vergleich

Bank	Nom.
netbank	5,10%
comdirect	5,00%
norisbank	4,50%
alle Banken vergleichen...	

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 Versicherungsleistungen bis hin zur Immobilienfinanzierung.

Erfahren Sie mehr über das Unternehmen und wie Sie bei uns Karriere machen können.

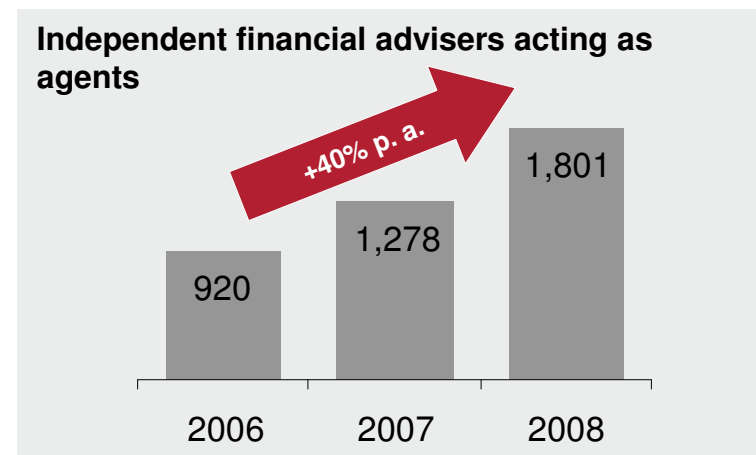
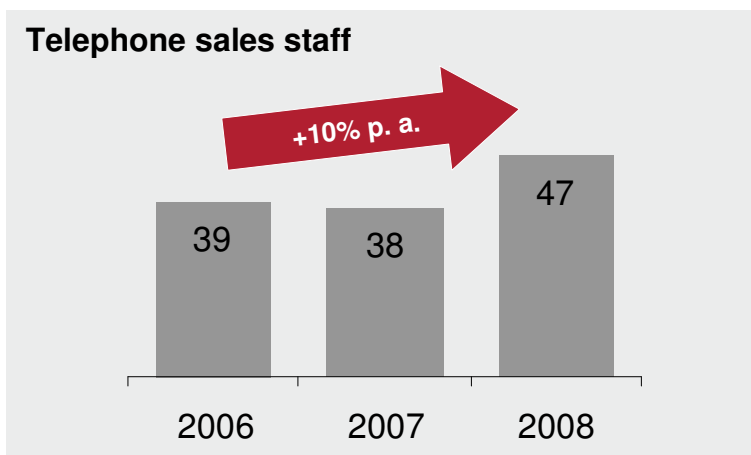
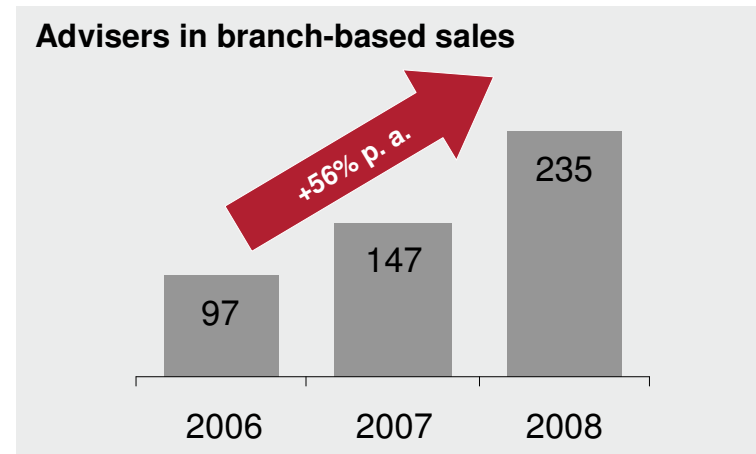
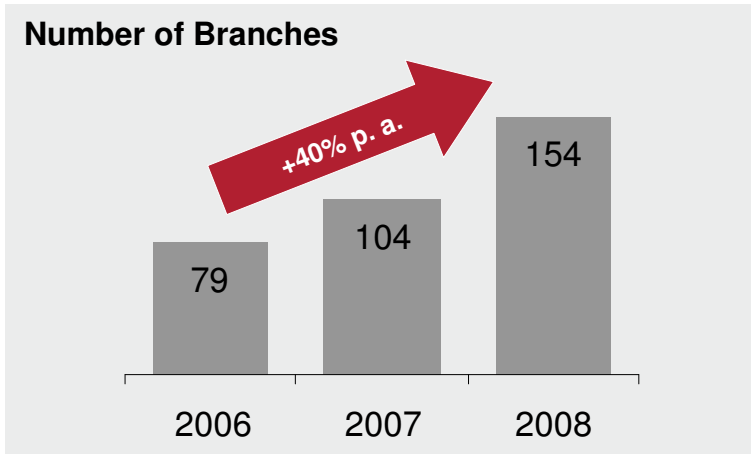
Forward-Darlehen bis zu 60 Monaten im Voraus

Sitemap | Dr. Klein empfohlen | Über Dr. Klein | Lesezeichen | Impressum | Letzte Änderungen | Datenschutz | AGB

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Online Generation of Leads is still the Basis for Strong Growth

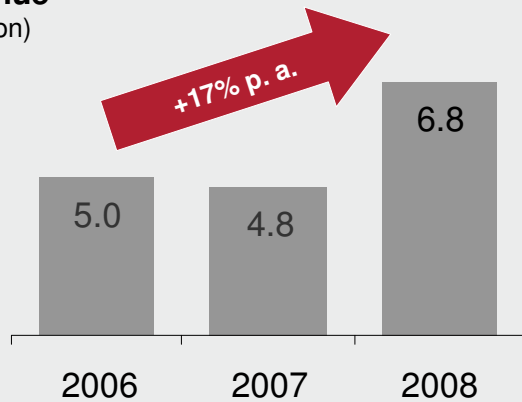
Sales power of Dr. Klein



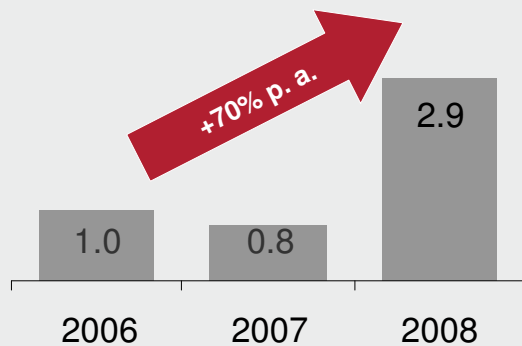
Business Unit Corporate Real Estate Clients with Top Result

Key figures of the business unit Corporate Real Estate Clients

Revenue
(€ million)



EBIT
(€ million)

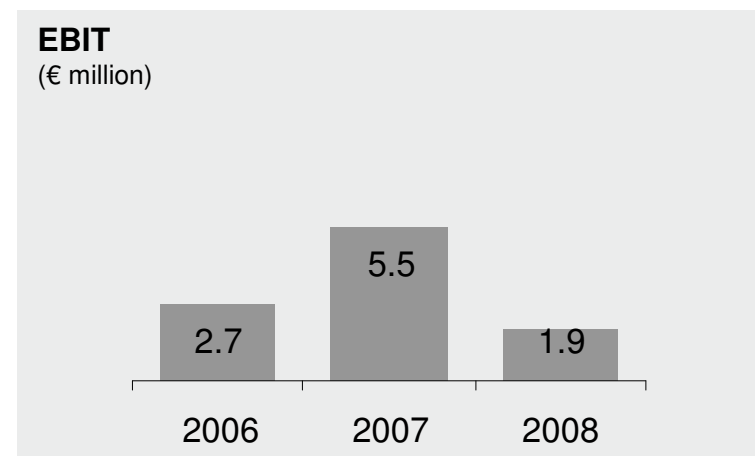
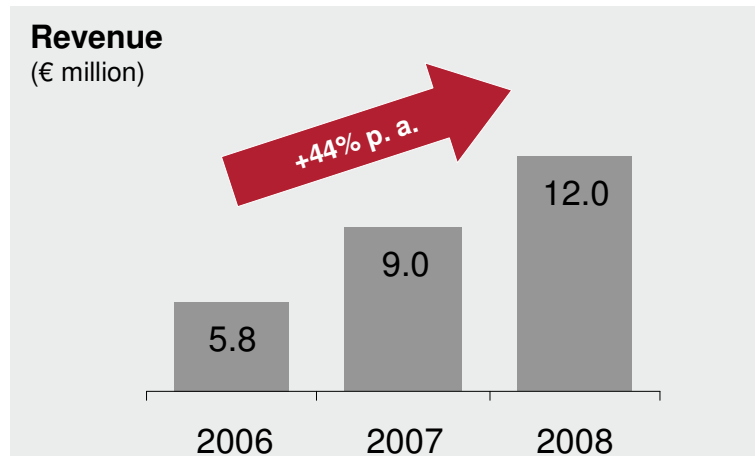


Extreme increase of requests with Dr. Klein, because many house banks and classical lenders are no more available due to the financial and economic crisis

Best EBIT in the business unit's history

Sustainable Course of Expansion

Key figures of the business unit Financial Service Provider



EUROPACE platform gains further market shares

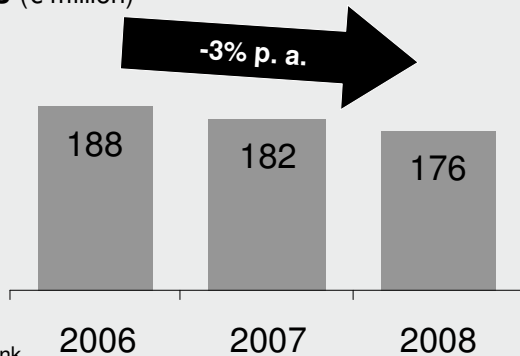
Development of a new EUROPACE platform and set up of new business fields (Cooperative banks in Germany, distribution unit in the Netherlands) result in higher costs -> effects EBIT

EUROPACE Growth Against the Market Trend

Performance of the transaction volume in comparison to the market development

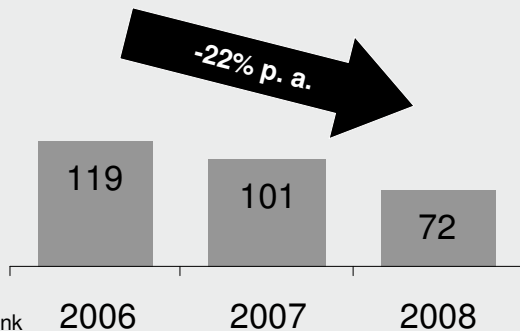
Total German market

New mortgage finance business with private clients (€ million)



Source: Bundesbank

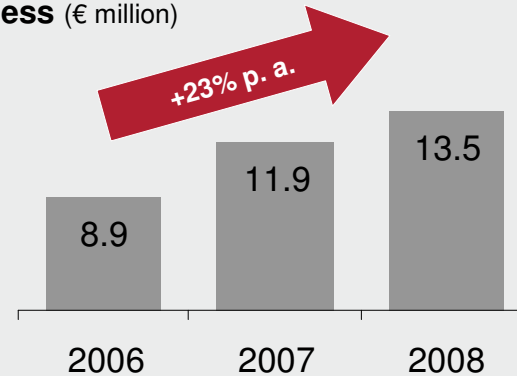
Volume of new personal loans (€ million)



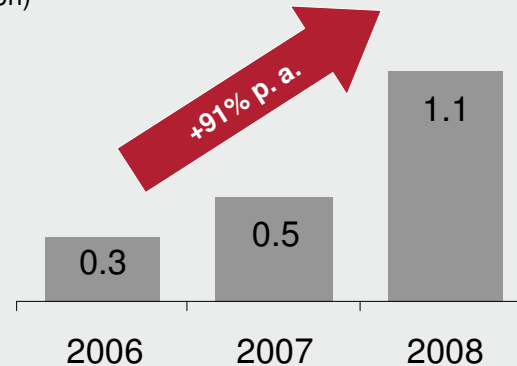
Source: Bundesbank

Volume of EUROPACE transactions

Volume of EUROPACE mortgage finance business (€ million)



Volume of EUROPACE personal loans (€ million)



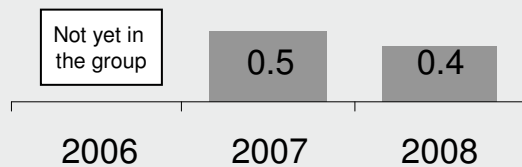
After Shut Down of EUROPACE for Investors Only the Profitable Business Remains

Key figures of the business unit Institutional Clients

Revenue*
(€ million)



EBIT*
(€ million)



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

Business field EUROPACE for Investors and its operative unit have been sold with effect 1.1.2009

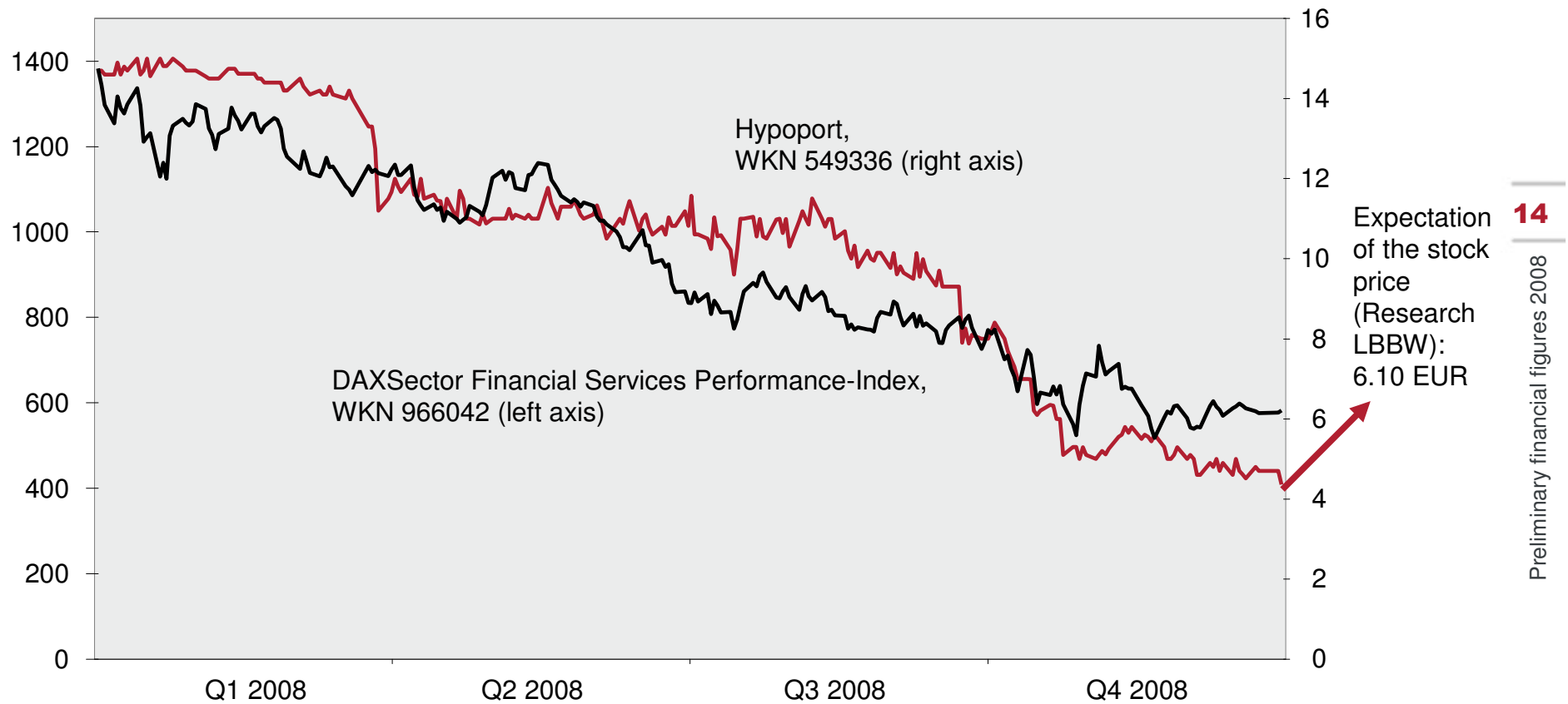
*from business fields to be continued
the closed business fields burden the business unit in 2007 with an EBIT of € -1,9 Mio. and in 2008 with an EBIT of € -3,4 Mio.
The closed business fields will not burden the Group's profit in 2009 anymore

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Share Price follows Pressure of the Industry





Share Performance for the year 2008 compared with the DAXSector Financial Services Performance-Index

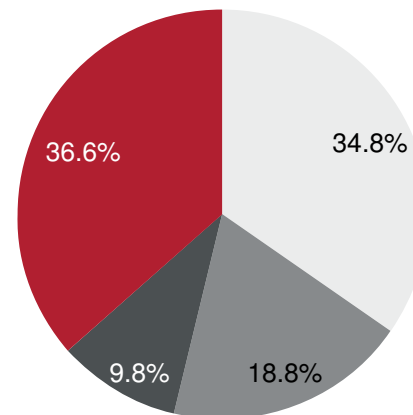


Free Float amounts to 37 per cent*

Breakdown of shareholders as at 16th March 2009

Number of shares: 6.112.890

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



*as defined by the German Stock exchange

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Growth Path to Be Continued

Outlook for 2009

- ▶ We will continue our strategy of expanding Hypoport's market share. For the financial product sales and for the B2B financial market place our focus will be the within the areas of health- and property insurances as well as investments and building society savings
- ▶ In 2009 we strive for an above average expansion of our branches and independent adviser network to increase Dr. Klein's regional presence significantly.
- ▶ We expect a two digit growth in revenues for 2009 and a net profit on the level of the previous year
- ▶ After the cease of the financial and economic crisis we expect to return to high EBIT margins combined with a significant higher market share.