

Press release

Strategic alliance

Hypoport and Santander Bank expand collaboration

Berlin, 13 June 2012: Santander Bank – a branch office of Santander Consumer Bank – and Hypoport AG have decided to expand their collaboration further. Santander Bank – which provides retail banking services – will in future use the support of Hypoport's EUROPACE technology to offer its customers a product mix comprising its own loans as well as the extensive product ranges of third-party institutions. This will enable it to deliver appropriate financing solutions for its customers under a best-advice approach.

Santander Bank already uses the EUROPACE platform to process its own property finance business. Santander Bank and Hypoport AG are now set to expand their existing business relationship further. Thilo Wiegand, a member of the Management Board of Hypoport AG, is convinced of the merits of this alliance: "Santander will significantly increase Hypoport's platform business and the volume of services that it delivers as a technology leader and financial service provider."

Mix of proprietary and third-party products; property finance solutions

The EUROPACE platform supports Santander Bank's sales and aftersales processes. In future, the bank will use the support of Hypoport's EUROPACE technology to offer its customers a product mix comprising its own loans as well as the extensive product ranges of third-party institutions. This will enable it to deliver solutions for its customers under a best-advice approach.

Having generated a transaction volume of some €21 billion in 2011, EUROPACE is the ideal platform for the processing and brokerage of mortgages, building finance agreements, personal loans and payment protection policies in Germany. It therefore provides Santander Bank with access to all relevant product suppliers in the market.

Using Hypoport's expertise and further services

A team of financing specialists at Hypoport AG will handle the processing of loan applications, thereby substantially improving the efficiency of product brokerage for third parties. Hypoport will also perform

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all platform management, including the management of third-party banks. Santander Bank and Hypoport will work closely with each other during the rollout and subsequent refinement of the relevant processes.

Information on Santander Bank

Santander Consumer Bank is a prominent provider of financial services for retail customers and is also Germany's largest non-captive financier of cars, motorbikes and motorhomes. In addition, it is the leading consumer finance provider in Germany, offering a comprehensive range of traditional banking products through its nationwide network of more than 350 branches, via its TeleCenter, and online. Over seven million customers have placed their trust in Santander Consumer Bank, which is a wholly owned subsidiary of Spain's Banco Santander. Santander Consumer Bank provides retail banking services under its *Santander Bank* brand.

Information on Hypoport AG

As an independent financial product distributor that runs a B2B financial marketplace, Hypoport operates successfully in two mutually reinforcing segments. It always provides the simplest access to the best financial services. Europace AG – a wholly owned Hypoport subsidiary – develops and operates EUROPACE, which is an online financial marketplace and the largest German platform offering mortgages, building finance products and personal loans. A fully integrated system links roughly 180 partners – banks, insurers and financial product distributors. Several thousand users execute over 20,000 transactions worth a total of up to €3 billion on EUROPACE every month. Hypoport AG is headquartered in Berlin, employs more than 500 people and is listed in the Prime Standard of the Frankfurt Stock Exchange.

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Key data on Hypoport's shares

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