

Press release

Financial results for the first half of 2015

Record half-year for Hypoport

Berlin, 3 August 2015: Hypoport AG's results for the first half of 2015 are record breaking. In the period from January to the end of June, consolidated revenue generated by the technology-based financial service provider rose by 27 per cent to €67.5 million (H1 2014: €53.3 million). Hypoport's earnings before interest and tax (EBIT) more than doubled year on year to a total of €9.1 million (H1 2014: €4.3 million).

All three of its business units – Private Clients, Financial Service Providers and Institutional Clients – also generated their best-ever results in the first half of any year.

The total volume of new loans brokered by the Private Clients unit increased by 53 per cent. This exceptionally strong growth rate shows that the Private Clients business remains capable of significantly increasing its market share even as the overall market is growing. In the insurance segment, the business generated further portfolio growth while increasingly focusing on insurance advisors with a successful track record in portfolio management. Overall, Hypoport AG's Private Clients business achieved double-digit revenue growth (an increase of 24 per cent to €39.3 million compared with €31.7 million in the first half of 2014) and the EBIT contribution more than doubled to €3.5 million (H1 2014: €1.0 million).

The Financial Service Providers business unit again processed a record-breaking transaction volume in the first half of the year. In all, it achieved an increase of 31 per cent in the volume of transactions processed, which rose to €22.9 billion, largely driven by a further expansion of its position in the mortgage finance market. The number of EUROPACE partners increased by 11 % to 323 compared to the previous year. In total, the business unit Financial Service Providers improved its revenue by 36 per cent to €20.5 million (H1 2014: €15.0 million) and its earnings before interest and tax were up by 68 per cent to €5.1 million (H1 2014: €3.0 million).

The Institutional Clients business unit expanded its customer base in the first six months of 2015 and profitably concluded a large number of loan brokerage transactions that had been in the pipeline for a long period. Bolstered by the positive stimulus provided by a more volatile interest rate environment, the total volume of loans brokered by the business unit increased by 47 per cent while its key financials also hit new highs. In the Institutional Clients unit, revenue rose by 19 per cent to €8.1 million (H1 2014: €6.8 million) and EBIT was up by 32 per cent to €2.9 million (H1 2014: €2.2 million).

Based on the Company's great success in the first six months of the year and positive expectations for business in the second half of 2015, the Group Management Board slightly increased its revenue

forecast on 22 July and is now predicting double-digit revenue growth. The Group also expects to widen its EBIT margin and, consequently, to achieve disproportionately strong earnings growth.

Information on Hypoport AG

The Hypoport Group is a technology-based financial service provider. The business model is based on its three mutually supporting business units: Private Clients, Financial Service Providers, and Institutional Clients. All three units are engaged in the distribution of financial services, facilitated or supported by finance-technology ('fintech').

As a wholly-owned subsidiary of Hypoport, Europace AG develops and operates the web-based EUROPACE financial marketplace, which is Germany's largest platform for mortgages, building finance products and personal loans. A fully integrated system links 300 partners – banks, insurers and financial product distributors. Several thousand users execute some 35.000 transactions worth a total of up to €4 billion on EUROPACE every month.

The Hypoport subsidiary Dr. Klein & Co. AG is an independent online distributor of financial products. This firm's specialists provide private clients with a full range of advisory services around mortgage finance, insurance and retirement planning. Dr. Klein & Co. AG has been a major financial service partner to housing companies, local authorities and commercial property investors since 1954. 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

ISIN	DE 0005493365
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