

Press release

Hypoport redefines the Group's market segments

- Structure streamlined from four to three segments
- More concerted leveraging of synergies in markets
- Hypoport Group's agility is being enhanced

Berlin, 15 December 2023: Hypoport SE is reorganising the segment structure at Group level at the end of the year. As a result, the number of segments in the Group will be reduced from four to three. The principal objective of this reorganisation is to boost the efficiency of business development while reducing the complexity of the Group's structure. This will allow the organisation to leverage synergies in its markets even more effectively and to enhance the agility of the Hypoport Group.

Going forward, the **new Real Estate & Mortgage Platforms segment** will comprise all business activities of the Hypoport Group relating to brokerage, mortgage finance and valuation services for private residential real estate. More specifically, this segment covers the private mortgage finance business of Europace, Finmas, Genopace, Dr. Klein Privat Clients, Qualitypool, Starpool and Baufinex, as well as the residential property sales activities of FIO Systems and the property valuation activities of Value AG. The business models of these tech companies are geared towards making it easier for people to purchase a property that suits their needs.

The newly created **Financing Platforms segment** comprises all other business models of the Hypoport Group that deliver finance solutions for consumers and businesses, i.e. personal loans (Europace, Dr. Klein Ratenkredit, Genoflex), corporate finance (REM Capital, Fundingport, Hypoport B.V.) and finance for the housing industry (Dr. Klein Wowi Finanz, Dr. Klein Wowi Digital, FIO Finance). This segment provides technological infrastructure and thus provides the basis for ecosystems in each of these markets.

The **Insurance Platforms segment** and the Holding segment will remain unchanged. Each of the three operating segments will be led by a dedicated management team staffed with experienced employees from the Hypoport network.

Ronald Slabke, Chief Executive Officer of Hypoport SE, commented on the new segment structure: "By creating two new segments and structuring our reporting in three segments, we are formalising for the outside world the structures that we have been putting in place internally to optimise the management of our operational activities.

The technological integration across our platforms along the residential property value chain has been growing steadily. This means that we can offer our partners ever more comprehensive, integrated

solutions that enable as many people as possible to own the home that is right for them in each phase of their life.

In the new Financing Platforms segment, we are focusing our work on exploiting opportunities in other credit markets. Against the backdrop of the current squeeze on consumer spending, the many challenges on the road to a decarbonised economy and the need to ramp up construction of social housing, we regard this as a business segment with strong potential for growth.”

About Hypoport SE

Hypoport SE is headquartered in Lübeck (Germany) and is the parent company of the Hypoport Group. The Group is a network of technology companies for the credit, real estate and insurance industries with a workforce of more than 2,000 employees. It is structured in three operating segments: Real Estate & Mortgage Platforms, Insurance Platforms and Financing Platforms.

The Real Estate & Mortgage Platforms segment operates Europace, which is an online B2B lending marketplace and the largest German platform offering mortgage and building finance. A fully integrated system links approximately 800 partners – banks, insurers and financial product distributors. Besides Europace, the Finmas and Genopace sub-marketplaces and the B2B distribution companies Qualitypool, Starpool and Baufinex support the growth of this credit marketplace. The business model of web-based, non-captive financial product distributor Dr. Klein Privatkunden, which focuses on mortgage finance advice for consumers, also supports the growth of this segment. Moreover, the technology-based business models of FIO Systems (residential property sales) and Value AG (property valuation) are valuable additions to our value chain for homebuyers.

In our Insurance Platforms segment, Smart Insur continues to provide a web-based B2B platform for insurance products with variable pricing for private individuals and (small) businesses. The insurance section of the B2B distributor Qualitypool and the underwriter Sia support the growth of the Smart Insur platform. The segment also includes the two B2B platforms Corify and ePension. The former focuses on industrial insurance management while the latter is geared towards occupational insurance.

The Financing Platforms segment comprises all technology and distribution companies of the Hypoport Group that cover finance products outside the mortgage finance sector, with a particular focus on personal loans, corporate finance and finance for the housing industry.

The shares of Hypoport SE are listed in the Prime Standard segment of the Frankfurt Stock Exchange (Deutsche Börse) and have been included in the SDAX or MDAX indices since 2015.

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2024 financial calendar:

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Stephan Gawarecki,

Supervisory Board:
Dieter Pfeiffenberger (chairman),
Roland Adams (vice-chairman),
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11 March 2024: Preliminary financial results for 2023

25 March 2024: 2023 annual report

6 May 2024: Interim management statement for the first quarter of 2024

12 August 2024: Report for the first half of 2024

11 November 2024: Interim management statement for the third quarter of 2024

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