

Press release

Operational key figures for Q1 2025

Hypoport SE: Business volume in private real estate financing continues to rise in Q1 2025

- Europace transaction volume for mortgages increased by over 30% year-on-year in Q1 2025.
- Cooperative banks experienced a significant increase of 46% year-on-year, while savings banks recorded a rise of 33% year-on-year.
- Sales volume for Dr. Klein Private Clients grew by 31% year-on-year.
- The brokerage volume on the Dr. Klein Wowi financing platform started with a very weak market environment in 2025.
- The dynamics of customer acquisition on the property management platform continued at a high level.

Berlin, April 17, 2025: The operational figures for the business models of the Hypoport Group in mortgage (Real Estate & Mortgage Platforms segment) showed very positive development in the first quarter of 2025. However, the figures of the Financing Platforms segment presented a mixed picture.

Due to an improved market environment and market share gains, the volume of the platforms Europace, Finmas, and Genopace rose significantly by approximately 34% year-on-year. The volume of Dr. Klein Private Clients also developed strongly, increasing by 31%. In particular, the loan volume for the purchase of existing properties grew disproportionately. This is also a consequence of a steadily deteriorating rental market, which has become increasingly unattractive or inaccessible for a growing portion of the population. The abrupt rise in interest rates by around 30 basis points in early March – triggered by the announcement of the German debt package – led previously hesitant consumers to make more transactions, further boosting the volume. Due to the U.S. foreign economic policy, interest rates for mortgages have nearly returned to the level of late February. The credit volume for new construction is slightly increasing from a very low base, despite ongoing strong regulation and resulting high construction costs. Loan uptake for refinancing (maturing interest locks) and for energy-efficient renovations by existing owners remains low.

The relevant credit demand for Dr. Klein Wowi in the residential sector for new rental housing construction and energy-efficient renovations declined significantly again, despite already weak volume in 2024, while market share gains on the residential management platform Dr. Klein Wowi Digital accelerated even further compared to 2024.

You can find the detailed development of the key figures for all three segments in the table below.

(€ billion)	Q1/25	Q1/24	change
Real Estate & Mortgage Platforms segment			
Mortgage transaction volume* on Europace	20.26	15.13	+34%
of which mortgage transaction volume on Finmas	3.03	2.28	+33%
of which mortgage transaction volume on Genopace	5.23	3.58	+46%
Average fixed-interest period for mortgages (in years)	10.87	11.16	-3%
Building finance transaction volume* on Europace	1.77	1.62	+9%
Volume of mortgages brokered* by Dr. Klein Privatkunden	2.15	1.65	+31%
Value of the residential properties inspected and appraised by VALUE AG	9.11	7.91	+15%
Financing Platforms segment			
Volume of new loans brokered on the property financing platform by Dr. Klein Wowi	0.25	0.33	-29%
Number of flats managed through WoWi Digital ('000)	532.9	313.1	+70%
Volume of personal loan transactions* on Europace	1.85	1.81	+2%
Volume of corporate finance projects at REM Capital ('Bill')	0.39	0.25	+59%
Insurance Platforms segment	31.03.2025	31.03.2024	change
Volume of policies migrated to SMART INSUR (annual net premiums)	4.81	4.28	+12%
Volume of policies migrated to SMART INSUR and validated (annual net premiums)	1.91	1.54	+24%
Volume of policies managed on ePension (annual net premiums)	0.28	0.24	+18%

* All figures on the volume of financial products processed (mortgage finance, building finance ('Bausparen') and personal loans) are stated before cancellations and, consequently, cannot be compared directly with the revenue

figures shown, which exclude subsequent cancellations. Neither the revenue nor the earnings generated by Hypoport can be directly extrapolated from the transaction figures given above.

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, housing 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 finance. A fully integrated system links approximately 800 partners – banks, building finance associations, insurers and financial product distributors. Besides Europace, the joint ventures Finmas (Savings Banks Finance Group), Genopace (Cooperative Financial Network), Starpool (Deutsche Bank) and Baufinex (Bausparkasse Schwäbisch Hall) support the growth of the credit marketplace in various target groups. Dr. Klein, the largest franchise system for non-captive mortgage finance advice for consumers, is also assigned to this segment. Moreover, the Qualitypool brokerage pool, the FIO property sales platform for bank-affiliated estate agents and the Value AG property valuation platform are a key part of the value chain for homebuyers.

The Financing Platforms segment comprises all technology and advisory companies in the Hypoport Group that cover finance products other than mortgage finance. It has a particular focus on finance for the housing industry (Dr. Klein WoWi and FIO Finance), corporate finance (REM Capital) and personal loans (Europace).

In the Insurance Platforms segment, Smart Insur provides a web-based B2B platform for insurance products with variable pricing for private individuals and small businesses, supported by the Qualitypool brokerage pool and the underwriter Sia. The segment also includes ePension, a platform for occupational insurance products, and Corify, a platform for the tendering and management of industrial insurance policies.

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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2025 financial calendar:

10 March 2025: preliminary results FY 2024

24 March 2025: Annual report 2024

12 May 2025: Q1 results 2025

11 August 2025: Q2 results 2025

Management Board:
Ronald Slabke (CEO),
Stephan Gawarecki

Supervisory Board:
Dieter Pfeiffenberger (chairman),
Roland Adams (vice-chairman),
Martin Krebs

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10 November 2025: Q3 results 2025

Management Board:
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