

Press release

Group Result 9M/25

Hypoport Delivers Profitable Growth in 9M/25

- Group revenue rises 12% year-on-year to €459 million in 9M/25
- Gross profit grows disproportionately by 16% year-on-year to €197 million
- EBIT expanded to €24 million

Berlin, 10 November 2025 – Supported by a continued recovery in the private real estate financing business models, Hypoport Group’s gross profit increased by 16%. Thanks to the scalability of these platform-based business models, EBIT doubled compared to 9M/24, significantly outperforming revenue growth.

The increase in transaction volumes on the Europace, Finmas and Genopace platforms, alongside higher sales volumes from Dr. Klein, drove a marked rise in gross profit within the Real Estate & Mortgage Platforms segment. This was underpinned by substantial market share gains in the cooperative banking network as well as a sustained recovery across the residential property market. The positive trend in residential financing was further supported by the declining attractiveness of rental properties and gradually rising real estate prices. Complemented by higher gross profits from the marketing and valuation platform, the segment’s gross profit rose by 20% to €122 million in the first nine months of 2025, with EBIT increasing by 58% to €33 million.

The Financing Platforms segment showed a mixed development. Despite a persistently weak market environment, the Residential Property sub-segment achieved a significant increase in gross profit, primarily driven by the successful distribution of the ERP software platform. The Instalment Loans and Corporate Finance sub-segments recorded moderate gross profit growth. Overall, the segment’s gross profit increased by 13% compared to 9M/24, while EBIT rose by 20% despite substantial platform investments.

The Insurance Platforms segment posted a slight gross profit increase of 2% to €24 million in a stable overall market, while EBIT decreased marginally to €-0.4 million.

Ronald Slabke, CEO of Hypoport SE, comments on the first nine months of 2025: “The recovery in our core market of private real estate financing continues in 2025, bringing both revenue and gross profit to record levels, even though this market was still 20% larger in 2021. Through the systematic expansion of our platforms across all three industries, we are laying the foundation to pursue record earnings growth next year.”

(in € million)	9M/25	9M/24*	Change	Q3/25	Q3/24*	change
Revenue	458.7	409.6	12%	153.8	139.1	11%
thereof Real Estate & Mortgage Platforms	353.8	308.2	15%	118.7	105.5	13%
thereof Financing Platforms	59.4	54.4	9%	20.7	18.1	15%
thereof Insurance Platforms	45.4	48.4	-6%	14.1	15.9	-11%
thereof Holding & Reconciliation	0.2	-1.4	114%	0.2	-0.4	142%
Gross profit	197.3	170.5	16%	66.9	56.4	19%
thereof Real Estate & Mortgage Platforms	122.0	101.7	20%	40.6	33.4	21%
thereof Financing Platforms	50.2	44.5	13%	17.7	14.5	22%
thereof Insurance Platforms	23.8	23.4	2%	8.2	8.2	0%
thereof Holding & Reconciliation	1.3	0.9	39%	0.5	0.3	50%
EBITDA	50.1	37.9	32%	16.5	12.1	37%
EBIT	23.6	11.7	101%	7.6	3.4	120%
thereof Real Estate & Mortgage Platforms	32.8	20.7	58%	9.8	5.6	74%
thereof Financing Platforms	3.8	3.2	20%	2.0	1.1	84%
thereof Insurance Platforms	-0.4	0.9	-145%	-0.1	0.4	-116%
thereof Holding & Reconciliation	-12.6	-13.1	4%	-4.2	-3.7	-14%
Net earning attributable to Hypoport SE shareholders	15.4	7.3	111%	5.1	1.7	193%
Earning per share (in Euro)	2.30	1.09	111%	0.76	0.26	192%

*The comparative information was adjusted due to change in revenue recognition and revenue deferral. See annual report 2024 and half-year report for 2025, section 'Comparability of previous year's figures'.

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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2025/2026 financial calendar:

10 November 2025: Interim management statement for Q3

16 March 2026: Results for 2025 (preliminary)

30 March 2026: Results for 2025 (final)

11 May 2026: Interim management statement for Q1

10 August 2026: Half-year report