

# Press Release

## Operational key figures FY 2025

### **Hypoport SE: Double-digit percentage growth in transaction volume in mortgages continues in 2025**

- Europace transaction volume for mortgages increases by +13% yoy in 2025
- Highest growth rates in mortgages continue to be seen among savings banks and cooperative banks
- Customer acquisition momentum on the residential property management platform (ERP solution) remains above 50%

**Berlin, 20 January 2026: The operating figures for the Hypoport Group's business models in mortgages (Real Estate & Mortgage Platforms segment) as well as in the business models of the Financing Platforms segment developed positively in the past financial year 2025.**

In an increasingly normalising market environment for mortgages, the volume on the Europace platform increased by 13% year-on-year. In particular, the cooperative platform Genopace and the savings banks platform Finmas slightly expanded their shares in the overall marketplace. Independent brokers also gained market shares, while private banks were unable to increase their distribution volumes.

The volume increase in mortgages was primarily driven by loan volumes for the purposes of purchase of existing properties and new construction. Loan drawdowns for refinancing maturing fixed-interest periods also developed positively from a very low level, whereas loan drawdowns for energy-efficient renovation of existing properties remained low.

Within the residential property sector, Dr. Klein Wowi Finanz placed a higher loan volume for social rental housing new construction and energy-efficient renovation compared to the extremely low prior-year level. The momentum in the increase of managed residential units on the residential property management platform Dr. Klein Wowi Digital remains very high, exceeding 50%. The marked increase in REM Capital's corporate financing business volume occurred throughout 2025 despite a more margin-restrained subsidy environment. The increase in instalment loan volume brokered via Europace remained subdued amid a weak overall market, which is characterized by more restrictive lending by banks.

A detailed overview of the key figures for all three segments can be found in the table below.

(€ billion)	FY 25	FY24	FY change	Q4/25	Q4/24	Q4 change
<b>Real Estate &amp; Mortgage Platforms segment</b>						
Mortgage transaction volume* on Europace	74.79	66.11	+13%	17.65	17.81	-1%
of which mortgage transaction volume on Finmas	11.35	9.89	+15%	2.64	2.57	+2%
of which mortgage transaction volume on Genopace	19.56	16.35	+20%	4.80	4.53	+6%
Average fixed-interest period for mortgages (in years)	10.8	11.0	-2%	10.5	10.9	-4%
Building finance transaction volume* on Europace	5.89	6.44	-8%	1.38	1.55	-11%
Volume of mortgages brokered* by Dr. Klein Privatkunden	7.79	6.89	+13%	1.87	1.91	-2%
Value of the residential properties inspected and appraised by VALUE AG	37.14	31.38	+18%	9.76	7.95	+23%
<b>Financing Platforms segment</b>						
Volume of new loans brokered on the property financing platform by Dr. Klein Wowi	1.38	1.18	+17%	0.41	0.38	+8%
Number of units managed through Wowi Digital ('000)	648	415	+56%			
Volume of corporate finance projects at REM Capital ('Bill')	2.68	1.46	+83%	0.91	0.37	+148%
Volume of personal loan transactions* on Europace	7.11	6.93	+3%	1.68	1.50	+12%
<b>Insurance Platforms segment</b>						
Volume of policies migrated to SMART INSUR (annual net premiums)	5.57	4.69	+19%			
Volume of policies migrated to SMART INSUR and validated (annual net premiums)	2.34	1.82	+28%			
Volume of policies managed on ePension (annual net premiums)	0.34	0.29	+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 Qualtypool 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 Qualtypool 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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### **2026 financial calendar:**

16 March 2065: preliminary results FY 2025

30 March 2026: Anual report 2026

11 May 2026: Q1 results 2026

10 August 2026: Q2 results 2026

9 November 2026: Q3 results 2026

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