

Press Release

Preliminary results 2025

Hypoport delivers solid gross-margin growth and disproportionate EBIT increase in 2025

- Gross margin (KPI growth) up 10% year-on-year to €266 million
- EBIT rises disproportionately by 85% to €33 million
- EBIT margin increased markedly from 7% to 12%
- Targeting a doubling of the EBIT-to-gross-margin ratio by the end of the decade

Berlin, 16 March 2026: In the financial year 2025, Hypoport Group's gross profit increased by 10% year-on-year to €266 million. The strong growth was driven in particular by the private mortgage business models within the Real Estate & Mortgage Platforms segment and by business models serving the social housing sector in the Financing Platforms segment.

Higher transaction volumes on the Europace, Finmas and Genopace platforms as well as increased distribution volumes at Dr. Klein materially contributed to the marked rise in gross profit in the Real Estate & Mortgage Platforms segment. Market share gains with savings banks and cooperative banks and a broadly visible recovery in the private housing market over the year underpinned performance. Positive developments on the valuation and marketing platforms also supported the segment's gross profit, which rose by 12% to €163 million.

The Financing Platforms segment also recorded positive performance. Increased business volumes in the housing sector during 2025, and growth in mid-market financing and consumer loans, resulted in a 12% increase in the segment's gross profit to €69 million, despite a product mix with lower margins.

In the Insurance Platforms segment, the migration of insurance portfolios to each of the three B2B platforms for personal lines, company pension schemes and industrial insurance progressed further, producing a modest gross profit increase of 1% to €33 million.

Ronald Slabke, Chief Executive Officer of Hypoport SE, reflected on the past year: "For our core market of private mortgages, 2025 was the second consecutive year of clear recovery following the downturn in 2022. Our business models have benefited from this trend and from further penetration – in particular with the two regional banking associations, savings banks and cooperative banks. Beyond the platform effect of our business models, we are also seeing increasing openness among banks and financial intermediaries towards the AI products we have been developing for almost ten years." Slabke added: "In the Financing Platforms segment we were able to expand our activities in the housing sector significantly thanks to the wider roll-out of our ERP platform."

Slabke expects further profitability improvements alongside renewed growth in 2026: “For our most important market of private mortgage we expect modest growth in 2026 with rising market shares among regional banks. In addition, we will significantly reduce the start-up losses of our three currently loss-making companies. Combined with further efficiency gains across almost all subsidiaries, this forms the basis for our guidance of at least €280 million gross profit and, depending on general market development, EBIT of between €40 million and €55 million.”

Slabke regards 2026 as a step towards further improvements in profitability: “By the end of the decade we expect, driven by the scaling of our business models, to double our EBIT-to-gross-margin ratio for the Group as a whole.”

The preliminary results set out above are subject to audit by the statutory auditor and the approval of the Supervisory Board. The annual report will be published as planned on 30 March 2026.

(€ million)	FY 2025	FY 2024	change
Revenue	602.6	560.7	7%
Gross profit	266.4	241.5	10%
of which Real Estate & Mortgage Platforms	162,8	145,8	12%
of which Financing Platforms	68,9	61,6	12%
of which Insurance Platforms	33,0	32,8	1%
of which Holding & Intercompany Transfer	1,8	1,2	43%
EBITDA	67.9	54.4	25%
EBIT	33.0	17.9	85%
EBIT-to-gross-profit margin	12.4%	7.4%	
Consolidated result	26.0	13.1	99%
Earnings per share (EUR)	3.87	1.85	109%

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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2026 financial calendar:

16 March 2025: preliminary results FY 2025

30 March 2026: Annual report 2026

11 May 2026: Q1 results 2026

10 August 2026: Q2 results 2026

9 November 2026: Q3 results 2026