

# Press Release

Operational key figures Q1 2026

## Hypoport SE: Strong start to the year in volatile markets

- Europace transaction volume in residential mortgage finance at the level of the strong prior-year quarter.
- Highest growth rate in private residential mortgage finance among cooperative banks and savings banks.
- Customer acquisition momentum on the housing industry property management platform continued at above 30%.

**Berlin, 15 April 2026: The operating key figures for the Hypoport Group's business models in private residential mortgage finance (Real Estate & Mortgage Platforms segment) and, in particular, in the business models of the Financing Platforms segment developed pleasingly in Q1/26 against the backdrop of volatile markets.**

The sustained recovery in the German residential property market was once again overshadowed in the first quarter by volatile geopolitics and limited political focus. In this environment, Europace transaction volume in Q1/26 moved broadly sideways compared with a very strong prior-year quarter. Against the average of EUR 18 billion for the last three quarters, volume increased by 11% in Q1. In particular, the cooperative platform Genopace and the savings banks platform Finmas expanded their shares of the overall marketplace, while origination volume from private banks declined slightly.

In private residential mortgage finance, financing continues to be driven predominantly by purchases of existing properties. Within this, the share of condominiums continued to rise. New build and energy-efficient refurbishment remain well below the level required, despite the housing shortage and the politically mandated heating transition.

In the housing industry, Dr. Klein Wowi Finanz nevertheless originated significantly higher lending volume for social rental new-build projects and energy-efficient refurbishment compared with the low prior-year base. Growth in managed residential units on the Dr. Klein Wowi Digital housing industry management platform remained strong at over 30%. The marked increase in business volume at REM Capital's corporate finance business was achieved against a backdrop of a less favourable subsidy environment in terms of margins. The increase in instalment loan volume intermediated via Europace was primarily driven by new customer acquisition and productivity gains in a weak overall market characterised by more restrictive bank lending.

Ronald Slabke, CEO of Hypoport, commented on the figures: "Europace transaction volume in the first quarter of 2025 was strongly influenced by the short-term rise in interest rates triggered by the federal government's unexpected plans for record borrowing, which led to temporarily higher closing rates. In the first quarter of the current year as well, customers' willingness to conclude residential mortgage finance deals was boosted by an interest rate spike caused by fears surrounding the implications of the Iran conflict. The transaction volume of just over EUR 20 billion on Europace in Q1 2026 was therefore once again clearly above the average of EUR 18 billion for the last three quarters. And alongside this positive development in our current key figures, we also see the rollout of new products with our banking partners continuing to drive market share gains in the months ahead."

Commenting further on developments in the other segments, Slabke said: “I am particularly pleased with the broad-based positive start to the year across all platforms. Only open, digital platforms will enable the financial and housing sectors to unlock the enormous efficiency gains now made possible by artificial intelligence. We see ourselves as the optimal central offering at the interface between market participants. Together with our partners, we are realising this potential in the interests of consumers in Germany.”

The detailed development of the key figures for all three segments is set out in the table below.

(€ billion)	Q1/26	Q1/25	Q1 change
<b>Real Estate &amp; Mortgage Platforms segment</b>			
Mortgage transaction volume* on Europace	20.26	20.26	+0%
of which mortgage transaction volume on Finmas	3.48	3.03	+15%
of which mortgage transaction volume on Genopace	5.49	5.23	+5%
Average fixed-interest period for mortgages (in years)	10.4	11.1	-6%
Building finance transaction volume* on Europace	1.35	1.77	-24%
Volume of mortgages brokered* by Dr. Klein Privatkunden	2.17	2.15	+1%
Value of the residential properties inspected and appraised by VALUE AG	10.84	9.11	+19%
<b>Financing Platforms segment</b>			
Volume of new loans brokered on the property financing platform by Dr. Klein Wowi	0.34	0.25	+37%
Number of units managed through Wowi Digital ('000)	710	533	+33%
Volume of corporate finance projects at REM Capital ('Bill')	2.08	1.85	+12%
Volume of personal loan transactions* on Europace	0.87	0.39	+118%
<b>Insurance Platforms segment</b>	31.03. 26	31.03. 25	Change
Volume of policies migrated to SMART INSUR (annual net premiums)	5.73	4.81	+19%
Volume of policies migrated to SMART INSUR and validated (annual net premiums)	2.47	1.91	+29%
Volume of policies managed on ePension (annual net premiums)	0.36	0.28	+27%

*\* 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), Genospace (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.

### Contact:

Jan H. Pahl  
Head of Investor Relations // IRO

Tel: +49 (0)30 42086 1942  
Mobile: +49 (0)176 9651 2519  
Email: [ir@hypoport.de](mailto:ir@hypoport.de)

Hypoport SE  
Heidestrasse 8  
10557 Berlin, Germany

[www.hypoport.com](http://www.hypoport.com)

### 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