Press Release

Operational key figures H1 2026

Hypoport SE: Solid Transaction Volumes in the First Half

- Europace transaction volumes for residential property finance remained at the level of the strong prior-year period.
- Volumes in private residential property finance at savings banks and cooperative banks remained high in Q2 despite a softer market.
- Customer acquisition momentum on the housing-sector administration platform continued at around +30%.

Berlin, 16 July 2026: The key operating figures for the Hypoport Group's business models in private residential property finance (Real Estate & Mortgage Platforms segment) and in the Financing Platforms segment developed positively in H1/26 against a backdrop of volatile markets, which softened slightly in Q2.

The sustained recovery in the German residential property market was influenced by volatile geopolitical conditions in the first half of the year. In Q1, consumer closing activity was strong following the rise in interest rates triggered by the Iran conflict. This front-loading effect led to a slowdown in the market in Q2. In this environment, Europace transaction volumes for the first half of 2026 were broadly stable year on year, versus a strong prior-year period that had shown similar fluctuations. In particular, the cooperative platform Genopace and the savings banks platform Finmas increased their shares of the overall marketplace, while distribution volumes generated by private banks continued to decline.

In private residential property finance, existing properties continued to account for the majority of financing activity. New-build financing, however, has been the fastest-growing use case over recent quarters, albeit from a very low base. Energy-efficient refurbishments remain well below the level required, despite the policy-driven push towards a heating transition.

In the housing sector, Dr. Klein Wowi Finanz placed slightly higher lending volumes year on year for social rental housing new-build projects and energy-efficiency refurbishments, despite an overall subdued market. Growth in managed residential units on the housing-sector administration platform Dr. Klein Wowi Digital remained strong at around 30%. The slight increase in business volume at REM Capital in corporate finance came against a less favourable subsidy backdrop. The increase in instalment loan volume brokered via Europace was driven primarily by additional partners and their productivity gains in a weak overall market characterised by tighter bank lending.

Ronald Slabke, CEO of Hypoport, commented on the figures: "In the first quarter of 2026, following the interest rate shock triggered by the Iran conflict, we saw a short-term increase in closing ratios. As in 2025, when the federal government's higher net borrowing at the time boosted Q1/25, this led to the expected slowdown in the overall market in Q2. Looking at total half-year volumes, we are on a par with the strong H1/25. We therefore also gained further market share in the first half of 2026." Slabke added: "With our digital platforms, and additional support from artificial intelligence, we will continue to deliver the substantial efficiency gains that the finance and housing sectors need in order to serve consumer interests in Germany properly."

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

(€ billion)	Q2/26	Q2/25	Q2 change	H1/26	H1/25	H1 change
Real Estate & Mortgage Platforms segment						
Mortgage transaction volume* on Europace	18.04	17.97	+0%	38.31	38.35	-0%
of which mortgage transaction volume on Finmas	3.13	2.81	+11%	6.61	5.84	+13%
of which mortgage transaction volume on Genopace	4.98	4.59	+9%	10.47	9.81	+7%
Average fixed-interest period for mortgages (in years)	10.4	10.8	-4%	10.4	11.0	-5%
Building finance transaction volume* on Europace	1.22	1.38	-12%	2.57	3.05	-16%
Volume of mortgages brokered* by Dr. Klein Privatkunden	1.82	1.84	-1%	3.99	3.99	-0%
Value of the residential properties inspected and appraised by VALUE AG	10.34	8.81	+17%	21.18	17.92	+18%
Financing Platforms segment						
Volume of new loans brokered on the property financing platform by Dr. Klein Wowi	0.28	0.35	-19%	0.62	0.60	+4%
Number of units managed through Wowi Digital ('000)	734	568	+29%		-	
Volume of corporate finance projects at REM Capital ('Bill')	0.32	0.71	-54%	1.19	1.10	+8%
Volume of personal loan transactions* on Europace	1.95	1.79	+9%	4.04	3.64	+11%
Insurance Platforms segment	30.06.26	30.06.25	change			
Volume of policies migrated to SMART INSUR (annual net premiums)	5.87	4.97	+18%			
Volume of policies migrated to SMART INSUR and validated (annual net premiums)	2.55	1.93	+32%			
Volume of policies managed on ePension (annual net premiums)	0.37	0.31	+21%			

** 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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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