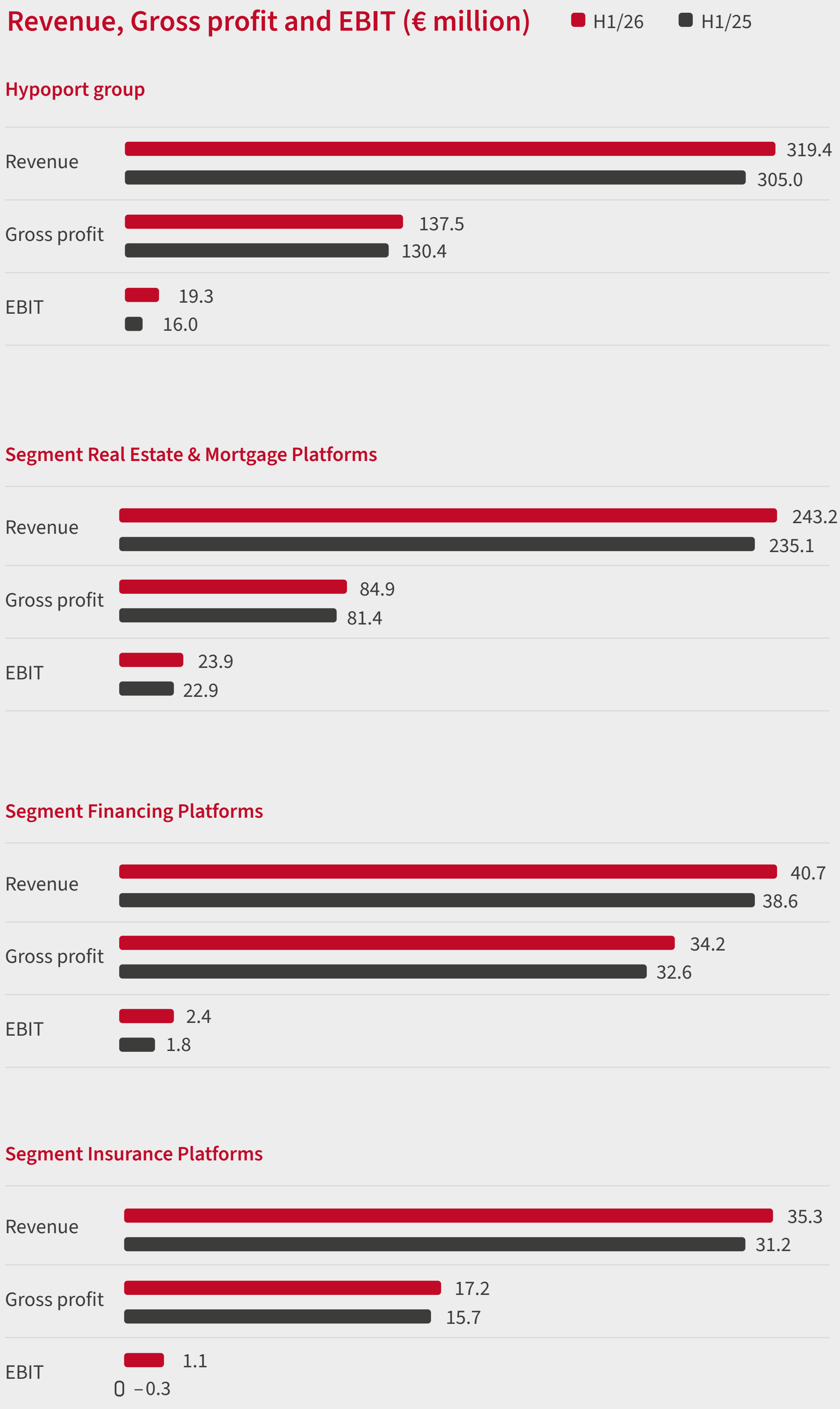
Interim report of Hypoport SE first half-year 2026

Key financial figures at a glance

Revenue and earnings (€'000)	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Revenue	319,362	304,972	5%	150,094	145,768	3%
thereof Real Estate & Mortgage Platforms	243,244	235,078	3%	116,031	112,043	4%
thereof Financing Platforms	40,734	38,621	5%	19,737	19,340	2%
thereof Insurance Platforms	35,260	31,247	13%	14,292	14,311	0%
thereof Holding and Reconciliation	124	26	377%	34	74	-54%
Gross profit	137,501	130,414	5%	66,528	64,407	3%
thereof Real Estate & Mortgage Platforms	84,876	81,422	4%	41,384	40,305	3%
thereof Financing Platforms	34,244	32,583	5%	16,640	16,156	3%
thereof Insurance Platforms	17,161	15,650	10%	7,893	7,525	5%
thereof Holding and Reconciliation	1,220	759	61%	611	421	45%
EBITDA	36,101	33,581	8%	15,773	16,131	-2%
EBIT	19,327	16,047	20%	7,257	7,425	-2%
thereof Real Estate & Mortgage Platforms	23,898	22,949	4%	10,172	10,238	-1%
thereof Financing Platforms	2,401	1,782	35%	343	1,282	-73%
thereof Insurance Platforms	1,145	-339	438%	500	-501	200%
thereof Holding and Reconciliation	-8,117	-8,345	3%	-3,758	-3,594	-5%
EBIT margin (EBIT as a percentage of Gross profit)	14.1	12.3	+1.8 PP	10.9	11.5	-0.6 PP
Net profit for the year	12,921	10,881	19%	4,899	4,874	1%
attributable to Hypoport SE shareholders	12,975	10,323	26%	5,154	4,829	7%
Earnings per share (€) (undiluted/diluted)	1.96	1.54	27%	0.78	0.72	8%

Financial position (€'000)	30 Jun 2026	31 Dec 2025	Change
Current assets	230,689	246,230	-6%
Non-current assets	441,986	446,090	-1%
Equity	387,963	379,970	2%
attributable to Hypoport SE shareholders	384,102	376,055	2%
Equity ratio (%)	57.7	54.9	+2.8 PP
Total assets	672,675	692,320	-3%

Revenue, Gross profit and EBIT (€ million)



Content

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Letter to the shareholders

Dear shareholders,

Following the sharp rise in interest rates in March and the associated exceptionally strong first quarter, our business models in real estate and corporate finance saw the expected slowdown in the second quarter of 2026, resulting in a solid set of half year results for 2026 overall.

We increased the Group's gross profit by 5% to €138 million and, at the same time, grew EBIT by 20% to €19 million, with all three operating segments contributing to this positive development.

In the **Real Estate & Mortgage Platforms segment**, the volume of private property financing – and therefore the gross profit generated by these business models – was in line with the very strong prior year period, while gross profit from the valuation platform VALUE rose markedly. Segment gross profit increased by 4% to €85 million compared with the strong prior year figure, driving a 4% improvement in EBIT to €24 million.

In the **Financing Platforms segment**, the business models in the housing industry and corporate finance won new ERP customers and saw a higher closing propensity among financing customers, which led to an increase in gross profit. The environment for the instalment loan product group was characterised by more restrictive banks, resulting in a decline in gross profit from these products. Overall, segment gross profit rose by 5% to €34 million and EBIT improved significantly, compared with the relatively weak prior year period, by 35% to €2.4 million.

The **Insurance Platforms segment** achieved further growth in gross profit in the first half of 2026, primarily driven by the platform business.

The improved business performance of the Group is reflected in the key figures, which developed as follows in H1/26 compared with the prior year period:

- +5% gross profit to €138 million (H1/25: €130 million)
- +20% EBIT to €19 million (H1/25: €16 million)
- +2 percentage points improvement in the EBIT to gross profit margin to 14% (H1/25: 12%)

Yours sincerely,

Ronald Slabke

Management report

Business and operating environment

The industry-specific market environment of the Hypoport Group – the credit, housing and insurance sectors in Germany – is, over the medium term, relatively independent of the general economic cycle. For a more detailed discussion of these factors and interrelationships, please refer to section II.1 “Business and operating environment” of the Management Report to the 2025 consolidated financial statements.

In the short term, however, geopolitical events and their impact on the capital markets can have a noticeable effect on the closing propensity of both retail and corporate customers.

In the first quarter of 2026, the sharp rise in interest rates triggered by the Iran conflict led to a temporary increase in the closing rate for property and SME financing transactions. The associated pull-forward effects resulted in the expected slowdown in these markets in Q2 2026. This market development significantly influenced the distribution of Hypoport’s revenue and earnings within the first half of the year, to the benefit of Q1.

Business performance

Real Estate & Mortgage Platforms segment

The transaction volume in property financing generated via the B2B lending platform Europace (including Finmas and Genopace) amounted to €38 billion, in line with the strong prior year period. In particular, the positive development with savings banks and cooperative banks led to further market share gains for the Europace platform in the overall German property financing market.

This development of the lending platform was supplemented by significantly improved business volumes at the broker pool Qualitypool, while business volumes at the broker pool Starpool declined markedly due to reduced property financing business at the joint venture partner.

The volume of property financing intermediated by Dr. Klein to retail customers in the first half of 2026 remained unchanged at €4.0 billion.

The business performance of the valuation platform Value AG was very positive. In addition to continued digitalisation and optimisation of the business model, Value AG benefited from market share gains, particularly among cooperative banks.

Gross profit and EBIT development – Real Estate & Mortgage Platforms segment

The financing volumes, which remained stable at a relatively high level in the first half of the year, delivered unchanged gross profit from the private property financing business models, despite a slight decline in the average interest rate fixation period. This was supported, among other factors, by new products and services.

The positive business performance of the valuation platform Value AG delivered a double digit percentage increase in gross profit, resulting in segment gross profit of €85 million (H1/25: €81 million). EBITDA and EBIT increased overall by 1% and 4%, respectively, to €31 million (H1/25: €30 million) and €24 million (H1/25: €23 million), primarily due to a reduction in losses at Value AG. As a result, the EBIT to gross profit margin remains stable at 28%.

Financial figures Real Estate & Mortgage Platforms	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Operative figures (€ billion)						
Transaction volume* mortgage finance Europace	38.31	38.35	0%	18.04	17.97	0%
thereof Finmas	6.61	5.84	13%	3.13	2.81	11%
thereof Genopace	10.47	9.81	7%	4.98	4.59	8%
thereof Dr. Klein private clients	3.99	3.99	0%	1.82	1.84	-1%
Transaction volume* building finance Europace	2.57	3.05	-16%	1.22	1.38	-12%
Value properties valued by property valuation platform	21.18	17.92	18%	10.34	8.81	17%
Revenue and earnings (€ million)						
Revenue	243.2	235.1	3%	116.0	112.0	4%
Gross profit	84.9	81.4	4%	41.4	40.3	3%
EBITDA	30.6	30.2	1%	13.6	13.9	-2%
EBIT	23.9	22.9	4%	10.2	10.2	-1%
EBIT margin (EBIT as a percentage of Gross profit)	28.2%	28.2%	0.0 PP	24.6%	25.4%	-0.8 PP

* All figures relating to the volume of financial products sold (mortgage finance and building finance) are stated before cancellations.

Financing Platforms segment

The business models within the housing industry product group performed positively compared with the weak prior year period, despite a challenging market environment. In particular, the contract base for the housing management platform increased significantly by 29% since mid 2025. Financing volumes for the social housing sector also rose (+4%), as did the volume of administered rental deposits (+10%).

In the Corporate Finance product group, REM Capital AG recorded positive business development, driven in particular by pull-forward effects in response to the interest rate spike in the first quarter. The business volume at REM that is invoiced for funding, subsidies or structuring increased by 8%. Transaction volumes in the instalment loan product group rose by 11% compared with H1/25; however, increasingly restrictive bank lending policies led to higher rejection and cancellation rates.

Gross profit and EBIT development – Financing Platforms segment

The higher business volumes in the housing industry, Corporate Finance and instalment loans in the first half of 2026 resulted in an overall increase in segment gross profit of 5% to €34 million (H1/25: €33 million). EBITDA rose by 9% to €5.2 million (H1/25: €4.8 million), reflecting the improved business situation despite continued high levels of investment in the ERP solution for the housing industry and in the instalment loan platform.

EBIT increased by 35% to €2.4 million (H1/25: €1.8 million), supported by slightly lower scheduled amortisation of internally developed software. The EBIT to gross profit margin rose year on year to 7%, representing an improvement of almost 2 percentage points.

Financial figures Financing Platforms	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Operative figures (€ billion)						
Property sales platform Dr. Klein Wowi	0.62	0.60	3%	0.28	0.35	-20%
Number of homes managed through WoWi Digital (‘000)	734	568	29%	-	-	-
Rental deposits under management	1.36	1.23	10%	-	-	-
Volume of SME financing business at REM Capital (“Bill”)	1.19	1.10	8%	0.32	0.71	-55%
Volume of personal loan transactions* Europace	4.04	3.64	11%	1.95	1.79	9%
Revenue and earnings (€ million)						
Revenue	40.7	38.6	5%	19.7	19.3	2%
Gross profit	34.2	32.6	5%	16.6	16.2	3%
EBITDA	5.2	4.8	9%	1.8	2.7	-34%
EBIT	2.4	1.8	35%	0.3	1.3	-73%
EBIT margin (EBIT as a percentage of Gross profit)	7.0%	5.5%	1.5 PP	2.1%	7.9%	-5.8 PP

* All figures relating to the volume of financial products sold (personal loans) are stated before cancellations.

Segment Insurance Platforms

Within the private insurance product group, the migration and validation of portfolios from legacy systems to the SMART INSUR platform was further advanced, so that by 30 June 2026 approximately €5.9 billion in annual net premiums had been migrated (H1/25: €5.0 billion; +18%). In addition to the migration, validation processes for the contract portfolio are being conducted with a large number of insurance companies; these are a prerequisite for delivering further value-added services for brokers, distribution organisations and insurance undertakings, such as robo-advice. The volume of portfolios that have been both migrated and validated now stands at €2.6 billion.

The occupational pension platform ePension benefited from newly signed-up customers becoming productive, so that the volume on the platform increased by 21% to €0.37 billion as at 30 June 2026 (H1/25: €0.31 billion). At the same time, however, activities from the remaining project business declined.

In the industrial insurance segment, Corify successfully secured several major industrial brokers as pilot customers and brought them into production.

Gross profit and EBIT development – Insurance Platforms segment

Segment gross profit increased by 10% to €17 million (H1/25: €16 million), primarily driven by the significant growth in revenues from the three B2B platforms (Smart Insur, ePension, Corify). EBITDA and EBIT rose by 58% to €4.6 million (H1/25: €2.9 million) and from –€0.3 million (H1/25) to +€1.1 million, respectively, reflecting the strong gross profit development and a research tax allowance (“Forschungszulage”) of €1.1 million supporting our development projects.

Financial figures Insurance Platforms	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Operative figures (€ billion)						
Private Insurance - Volume of policies migrated to SMART INSUR (annual net premiums)	5.87	4.97	18%	-	-	-
Private insurance - volume of policies migrated to SMART INSUR and validated	2.55	1.93	32%	-	-	-
Occupational insurance - Volume of policies managed by ePension Platform (annual net premiums)	0.37	0.31	21%	-	-	-
Industrial insurance - Volume of policies managed by Corify Platform (annual net premiums)	0.30	0.16	81%	-	-	-
Revenue and earnings (€ million)						
Revenue	35.3	31.2	13%	14.3	14.3	0%
Gross profit	17.2	15.7	10%	7.9	7.5	5%
EBITDA	4.6	2.9	58%	2.3	1.1	99%
EBIT	1.1	-0.3	>+100%	0.5	-0.5	>+100%
EBIT margin (EBIT as a percentage of Gross profit)	6.7%	-2.2%	8.9 PP	6.3%	-6.7%	13.0 PP

Development of financial performance, financial position and assets

Financial performance

Against the backdrop of the course of business described above, the Hypoport Group's revenue increased by 5% to €319 million in the first half of 2026, compared with €305 million in H1/25. After deducting costs for sub-commissions and lead generation, the remaining gross profit rose proportionately by 5% to €138 million (H1/25: €130 million).

EBITDA increased by 8% to €36 million (H1/25: €34 million) and EBIT by 20% to €19.3 million (H1/25: €16.0 million). As a result, the EBIT-to-gross-profit margin improved from 12.3% to 14.1% in the first half of 2026.

Revenue and earnings (€ million)	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Revenue	319.4	305.0	5%	150.1	145.8	3%
Gross profit	137.5	130.4	5%	66.5	64.4	3%
EBITDA	36.1	33.6	8%	15.8	16.1	-2%
EBIT	19.3	16.0	20%	7.3	7.4	-2%
EBIT margin (EBIT as percentage of Gross profit)	14.1%	12.3%	1.8 PP	10.9%	11.5%	-0.6 PP

Development of Capitalised Own Work

Investments in the further expansion of the platforms remained of very high importance in the first six months of 2026, forming the basis for continued growth across all business models.

Overall, €22.5 million (H1/25: €22.2 million) was invested in software development in the first half of 2026, broadly in line with the prior-year period, including €11.2 million in Q2/26 (Q2/25: €10.8 million). Of this amount, €10.9 million (H1/25: €10.5 million) in H1/26 and €5.4 million in Q2/26 (Q2/25: €5.0 million) were capitalised, while €11.6 million (H1/25: €11.7 million) in H1/26 and €5.8 million in Q2/26 (Q2/25: €5.8 million) were recognised directly in expenses. These figures correspond in each case to the attributable personnel and material costs relating to software development.

Development of other operating income

Other operating income mainly comprises rental income from subletting of €0.8 million (H1/25: €1.0 million), income from employees' car contributions of €0.7 million (H1/25: €0.7 million) and income from the derecognition of accrued liabilities of €0.4 million (H1/25: €1.7 million). In addition, for the first time, it includes tax incentives relating to our development projects ("Forschungszulage") totalling €1.8 million (H1/25: €0 million).

Development of Personnel Expenses

Personnel expenses increased by 3% to €92.5 million (H1/25: €89.8 million), primarily due to salary increases, while the average number of employees remained virtually unchanged at 2,205 during the reporting period (H1/25: 2,219).

Development of other operating expenses

Other operating expenses increased by 13% in the first half of 2026 compared with H1/25 and comprised the following:

Other operating expenses (€ million)	H1/26	H1/25	Change	Q2/26	Q2/25	Change
Operating expenses	4.9	4.6	7%	2.5	2.4	4%
Other selling expenses	3.4	2.6	31%	2.1	1.5	40%
Administrative expenses	14.9	12.7	17%	7.9	6.4	23%
Other personnel expenses	0.8	1.1	-27%	0.5	0.6	-17%
Other expenses	1.5	1.5	0%	0.7	0.7	0%
	25.5	**22.5**	**13%**	**13.7**	**11.6**	**18%**

The largely unchanged operating expenses primarily comprised vehicle expenses of €1.9 million (H1/25: €1.5 million) and ancillary rental costs of €1.2 million (H1/25: €1.3 million). The increase in other selling expenses mainly resulted from higher advertising and travel expenses. Administrative expenses primarily included higher IT expenses of €9.9 million (H1/25: €8.2 million) and legal and consulting expenses of €2.2 million (H1/25: €2.0 million). Other personnel expenses remained largely unchanged and mainly related to training expenses of €0.6 million (H1/25: €0.8 million).

Development of depreciation and amortisation

Depreciation and amortisation decreased slightly to €16.8 million (H1/25: €17.5 million). Of this amount, €10.9 million (H1/25: €11.1 million) related to internally developed software (intangible assets), while €5.9 million (H1/25: €6.4 million) related to property, plant and equipment. Depreciation of property, plant and equipment primarily comprised depreciation of right-of-use assets relating to leases of €5.0 million (H1/25: €5.1 million).

Development of the financial result

The financial result remained virtually unchanged and mainly comprised interest income from cash investments of €0.8 million (H1/25: €0.9 million) and interest expenses of €1.5 million (H1/25: €1.4 million) relating to the utilisation of loans and credit facilities.

Development of the balance sheet

As at 30 June 2026, the consolidated total assets of the Hypoport Group amounted to €672.7 million, representing a 3% decrease compared with €692.3 million as at 31 December 2025.

Non-current assets decreased slightly to €442.0 million (31 December 2025: €446.1 million). The largest portion, amounting to €360.7 million (31 December 2025: €357.9 million), consisted of intangible assets. These primarily comprised unchanged goodwill of €229.1 million (31 December 2025: €229.1 million) and a slight increase in capitalised development costs for the Group's platforms to €109.1 million (31 December 2025: €106.3 million). Property, plant and equipment within non-current assets amounted to €55.2 million (31 December 2025: €58.5 million). The decrease was mainly attributable to scheduled depreciation of right-of-use assets for office premises and motor vehicles recognised under IFRS 16 over the respective lease terms.

Current assets declined by €15.5 million from €246.2 million as at 31 December 2025 to €230.7 million. This was mainly attributable to a €13.2 million reduction in trade receivables, reflecting the seasonally typical development in the first quarter, as did the reduction in current liabilities.

Equity attributable to the shareholders of Hypoport SE increased by 2%, or €8.0 million, to €384.1 million as at 30 June 2026. As a result of the positive business performance and the lower balance sheet total, the equity ratio (excluding non-controlling interests) increased from 54.3% to 57.1%. Non-current liabilities decreased by €14.6 million to €129.5 million, primarily due to a €9.8 million reduction in non-current bank liabilities following scheduled loan repayments.

Current liabilities declined by €13.1 million, mainly as a result of a €15.5 million reduction in trade payables, which, like the reduction in current receivables, reflected the seasonally typical development in the first quarter. This was partly offset by an increase of €3.3 million in other current liabilities, primarily resulting from changes in three items: deferred income (€5.4 million as at 30 June 2026; 31 December 2025: €0.4 million), bonus obligations (€4.6 million; 31 December 2025: €6.3 million) and tax liabilities (€4.3 million; 31 December 2025: €5.0 million).

Total current and non-current bank liabilities decreased to €117.7 million (31 December 2025: €127.9 million) following the scheduled repayment of loans.

Development of cash flow

During the reporting period, cash flow before changes in working capital increased by €5.2 million to €34.2 million as a result of the Group's strong operating performance. Cash tied up in working capital increased by €2.4 million to minus €1.5 million (H1/25: €0.9 million). As a result, cash flow from operating activities increased to €32.7 million in the first half of 2026 (H1/25: €29.9 million).

The largely unchanged cash outflow from investing activities of €13.9 million (H1/25: €13.8 million) related almost exclusively to investments in intangible assets through the continued development of the Group's platforms.

The cash outflow from financing activities of €20.3 million (H1/25: €15.4 million) resulted from scheduled repayments of bank loans amounting to €10.2 million (H1/25: €10.2 million), the repurchase of treasury shares for €4.9 million (H1/25: €0.0 million) and scheduled repayments of lease liabilities of €5.2 million (H1/25: €5.1 million).

Cash and cash equivalents amounted to €90.4 million as at 30 June 2026, representing a slight decrease of €1.5 million compared with the beginning of the year.

Employees

The number of employees in the Hypoport Group amounted to 2,209 as at 30 June 2026 and remained virtually unchanged compared with year-end 2025 (31 December 2025: 2,203). The average number of employees during the first half of 2026 was 2,205 (H1/25: 2,219).

For further information on employees, please refer to section II.8 „Employees" of the Group Management Report included in the 2025 Annual Report.

Forecast report

Our assessment of the industry-specific market environment in the Group's three segments, as well as the positioning of the respective business models, has not changed materially for the 2026 financial year compared with the outlook presented in the 2025 Annual Report.

Geopolitical tensions increased during the first half of the year, particularly as a result of the conflict involving Iran, leading to greater interest rate volatility and increased uncertainty among businesses and consumers, which affected the operating markets of the Hypoport companies. Should this development continue, the market environment could also remain adversely affected in the second half of the year. At the same time, the Management Board sees potential for positive contributions to Group EBIT in the second half of the year through further market share gains and the continued growth of companies that were still loss-making in 2025.

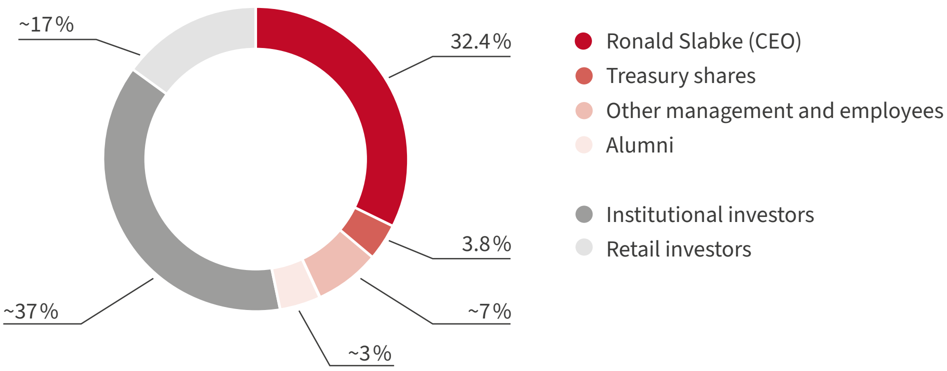
In addition, the Management Board reiterates its expectation that, due to the pronounced seasonality of key business models, a significant contribution to EBIT will again be generated in the fourth quarter, while the second and third quarters are historically somewhat weaker than the first quarter owing to public holidays and the summer holiday period.

Overall, the Management Board therefore continues to expect gross profit of at least €280 million and EBIT of between €40 million and €55 million for the Hypoport Group in the 2026 financial year. For more detailed information, please also refer to section V „Forecast Report“ of the Group Management Report included in the 2025 Annual Report.

Note: This interim Group report contains statements relating to the future development of the Hypoport Group as well as to economic and political developments. These statements represent assessments based on all information available to us at the time of publication. Should the assumptions underlying these statements prove to be incorrect or should additional risks arise, actual results may differ from those currently expected.

Shareholder structure & Investor Relations

Shareholder structure of Hypoport SE as at 30 June 2026



Capital market activities

The high level of capital market engagement continued throughout the reporting period. In addition to numerous individual meetings with institutional investors, private shareholders, analysts and financial journalists, Hypoport participated in the following capital market conferences and investor roadshows:

Location	Year
Frankfurt, Hamburg, London, New York. *Planned: Frankfurt (2x), Hamburg, London (2x), Milan, Munich, Paris*	2026
Chicago, Frankfurt (3x), Geneva, Hamburg, Helsinki, Stockholm, Copenhagen, London (2x), Munich, New York, Paris (2x)	2025
Chicago, Frankfurt (4x), Hamburg (2x), London (2x), Lyon, Milan, Munich (2x), New York, Paris	2024

Interim consolidated financial statements

Consolidated income statement for the period 1 January to 30 June 2026

	H1/26 €'000	H1/25 €'000	Q2/26 €'000	Q2/25 €'000
Revenue	**319,362**	**304,972**	**150,094**	**145,768**
Commissions and lead costs	-181,861	-174,558	-83,566	-81,361
Gross profit	**137,501**	**130,414**	**66,528**	**64,407**
Own work capitalised	10,909	10,560	5,401	5,083
Other operating income	4,920	4,825	3,097	2,764
Personnel expenses	-92,514	-89,765	-45,964	-44,643
Other operating expenses	-25,502	-22,489	-13,647	-11,572
Income from companies accounted for using the equity method	787	36	358	92
Earnings before interest, tax, depreciation and amortisation (EBITDA)	**36,101**	**33,581**	**15,773**	**16,131**
Depreciation, amortisation expense and impairment losses	-16,774	-17,534	-8,516	-8,706
Earnings before interest and tax (EBIT)	**19,327**	**16,047**	**7,257**	**7,425**
Financial income	831	908	604	283
Finance costs	-2,010	-1,960	-996	-934
Earnings before tax (EBT)	**18,148**	**14,995**	**6,865**	**6,774**
Income taxes and deferred taxes	-5,227	-4,114	-1,966	-1,900
Net profit for the period	**12,921**	**10,881**	**4,899**	**4,874**
attributable to non–controlling interest	-54	558	-255	45
attributable to Hypoport SE shareholders	**12,975**	**10,323**	**5,154**	**4,829**
Earnings per share (€) (undiluted/diluted)	**1.96**	**1.54**	**0.78**	**0.72**

Consolidated statement of comprehensive income for the period 1 January to 30 June 2026

	H1/26 €'000	H1/25 €'000	Q2/26 €'000	Q2/25 €'000
Net profit for the period	**12,921**	**10,881**	**4,899**	**4,874**
Total income and expenses recognised in equity*	**0**	**0**	**0**	**0**
Total comprehensive income	**12,921**	**10,881**	**4,899**	**4,874**
attributable to non–controlling interests	-54	558	-255	45
attributable to Hypoport SE shareholders	**12,975**	**10,323**	**5,154**	**4,829**

* There was no income or expense to be recognised directly in equity during the reporting period.

IFRS – Balance sheet as at 30 June 2026

Assets	30 Jun 2026 €'000	31 Dec 2025 €'000
Non–current assets		
Intangible assets	360,714	357,944
Property, plant and equipment	55,239	58,532
Long–term investments accounted for using the equity method	8,741	7,955
Financial assets	459	534
Trade receivables	3,344	3,328
Other assets	109	264
Deferred tax assets	13,380	17,533
	441,986	**446,090**
Current assets		
Inventories	867	652
Trade receivables	122,758	135,933
Trade receivables from joint ventures	778	185
Other assets	10,909	9,473
Current income tax assets	4,977	8,111
Cash and cash equivalents	90,400	91,876
	230,689	**246,230**
	672,675	**692,320**
Equity and liabilities		
Equity		
Subscribed capital	6,872	6,872
Treasury shares	-252	-217
Reserves	377,482	369,400
	384,102	**376,055**
Non–controlling interest	3,861	3,915
	387,963	**379,970**
Non–current liabilities		
Bank liabilities	87,872	97,636
Rental charges and operating lease expenses	35,423	38,512
Other liabilities	407	704
Deferred tax liabilities	5,794	7,206
	129,496	**144,058**
Current liabilities		
Provisions	43	43
Bank liabilities	29,789	30,239
Rental charges and operating lease expenses	9,496	9,256
Trade payables	81,785	97,273
Liabilities towards joint ventures	852	976
Liabilities towards shareholders	750	750
Current income tax liabilities	7,992	8,567
Other liabilities	24,509	21,188
	155,216	**168,292**
	672,675	**692,320**

Abridged consolidated statement of changes in equity for the six months ended 30 June 2026

2025 in €'000	Subscribed capital	Treasury shares	Capital reserves	Retained earnings	Equity attributable to Hypoport SE shareholders	Equity attributable to non-controlling interests	Equity
Balance as at 1 January 2025	6,872	-184	116,919	230,429	354,036	3,756	357,792
Dissemination of own shares	0	7	1,144	82	1,233	0	1,233
Total comprehensive income	0	0	0	10,323	10,323	558	10,881
Balance as at 30 June 2025	**6,872**	**-177**	**118,063**	**240,834**	**365,592**	**4,314**	**369,906**

2026 in €'000	Subscribed capital	Treasury shares	Capital reserves	Retained earnings	Equity attributable to Hypoport SE shareholders	Equity attributable to non-controlling interests	Equity
Balance as at 1 January 2026	6,872	-217	111,881	257,519	376,055	3,915	379,970
Purchase of own shares	0	-43	-4,885	0	-4,928	0	-4,928
Dissemination of own shares	0	8	-8	0	0	0	0
Total comprehensive income	0	0	0	12,975	12,975	-54	12,921
Balance as at 30 June 2026	**6,872**	**-252**	**106,988**	**270,494**	**384,102**	**3,861**	**387,963**

Consolidated cash flow statement for the period 1 January 2026 to 30 June 2026

	H1/26 €'000	H1/25 €'000
Earnings before interest and tax (EBIT)	19,327	16,047
Non– cash income / expense	5,714	624
Interest received	831	908
Interest paid	-1,587	-1,483
Income taxes paid	-3,322	-3,618
Change in deferred taxes	-2,741	-999
Income from companies accounted for using the equity method	-787	-36
Depreciation on non– current assets	16,774	17,534
Income from disponal of intangible assets and property, plant and equipment and financial assets	-6	-22
Cash flow	**34,203**	**28,955**
Increase / decrease in inventories, trade receivables and other assets not attributable to investing or financing activities	11,070	9,109
Increase / decrease in trade payables and other liabilities not attributable to investing or financing activities	-12,546	-8,199
Change in working capital	**-1,476**	**910**
Cash flows from operating activities	**32,727**	**29,865**
Payments to acquire property, plant and equipment / intangible assets	-13,952	-13,238
Proceeds from disposals of property, plant and equipment/ Intangible assets	7	23
Purchase of financial assets	97	101
Payments for investments in financial assets	-22	-735
Cash flows from investing activities	**-13,870**	**-13,849**
Purchase of own shares	-4,928	0
Repayment of lease liabilities	-5,191	-5,020
Redemption of bonds and loans	-10,214	-10,238
Cash flows from financing activities	**-20,333**	**-15,355**
Net change in cash and cash equivalents	-1,476	661
Cash and cash equivalents at the beginning of the period	91,876	86,252
Cash and cash equivalents at the end of the period	**90,400**	**86,913**

Abridged segment reporting for the period 1 January to 30 June 2026

€'000	Real Estate & Mortgage Platforms	Financing Platforms	Insurance Platforms	Holding	Reconcilia-tion	Group
Segment revenue in respect of third parties						
H1/26	242,930	40,161	35,051	1,220	0	319,362
H1/25	234,881	38,259	31,073	759	0	304,972
Q2/26	115,828	19,461	14,194	611	0	150,094
Q2/25	111,955	19,166	14,226	421	0	145,768
Segment revenue in respect of other segments						
H1/26	314	573	209	15,482	-16,578	0
H1/25	197	362	174	14,461	-15,194	0
Q2/26	203	276	98	7,731	-8,308	0
Q2/25	88	174	85	7,204	-7,551	0
Total segment revenue						
H1/26	243,244	40,734	35,260	16,702	-16,578	319,362
H1/25	235,078	38,621	31,247	15,220	-15,194	304,972
Q2/26	116,031	19,737	14,292	8,342	-8,308	150,094
Q2/25	112,043	19,340	14,311	7,625	-7,551	145,768
Gross profit						
H1/26	84,876	34,244	17,161	16,702	-15,482	137,501
H1/25	81,422	32,583	15,650	15,220	-14,461	130,414
Q2/26	41,384	16,640	7,893	8,342	-7,731	66,528
Q2/25	40,305	16,156	7,525	7,625	-7,204	64,407
Segment earnings before interest, tax, depreciation and amortisation (EBITDA)						
H1/26	30,620	5,192	4,614	-4,325	0	36,101
H1/25	30,195	4,764	2,923	-4,301	0	33,581
Q2/26	13,593	1,783	2,257	-1,860	0	15,773
Q2/25	13,877	2,700	1,135	-1,581	0	16,131
Segment earnings before interest and tax (EBIT)						
H1/26	23,898	2,401	1,145	-8,117	0	19,327
H1/25	22,949	1,782	-339	-8,345	0	16,047
Q2/26	10,172	343	500	-3,758	0	7,257
Q2/25	10,238	1,282	-501	-3,594	0	7,425
Segment assets						
as at 30 Jun 2026	265,249	206,075	169,414	298,510	-266,573	672,675
as at 31 Dec 2025	255,770	203,591	163,898	330,376	-261,315	692,320

Notes to the interim consolidated financial statements

Information on the Company

The companies of the Hypoport Group (hereinafter referred to as Hypoport, the Hypoport Group or the Hypoport companies) are engaged in the development and marketing of technology platforms for the credit, residential real estate and insurance industries (FinTech, PropTech, InsurTech). The Hypoport companies are grouped into the three mutually beneficial segments Real Estate & Mortgage Platforms, Financing Platforms and Insurance Platforms. The parent company of the Group is Hypoport SE, which is registered in the commercial register of the Lübeck Local Court under number HRB 19859 HL. The Company's business address is Heidestraße 8, 10557 Berlin.

For further information on the Group's business model, objectives and strategies as well as its management system, please refer to section "I. Fundamentals of the Group" in the combined management report of the consolidated financial statements.

Basis of preparation of the financial statements

The condensed consolidated interim financial statements of Hypoport SE as at 30 June 2026 have been prepared in accordance with IAS 34 Interim Financial Reporting. They are based on the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB), taking into account the interpretations of the IFRS Interpretations Committee (IFRS IC), as adopted by the European Union. In accordance with IAS 34, the scope of the report is shorter than that of the consolidated financial statements as at 31 December 2025. Accordingly, the condensed consolidated interim financial statements should be read in conjunction with the consolidated financial statements as at 31 December 2025 and the notes thereto. The condensed consolidated interim financial statements and the interim consolidated management report have neither been audited nor reviewed by an auditor.

The condensed consolidated interim financial statements are based on the accounting policies, measurement principles and consolidation methods applied in the 2025 consolidated financial statements. Exceptions to this are the changes set out below, which result from the application of new or amended accounting standards and from a review of the expected useful life of software. The consolidated interim financial statements and the separate financial statements of the entities included in the IFRS consolidated interim financial statements are prepared in euro.

For the sake of clarity and readability, all figures in the IFRS consolidated financial statements and the consolidated interim management report are stated in thousands of euro or millions of euro, unless otherwise indicated. We note that, due to the use and aggregation of rounded amounts and percentages and the application of automated calculation tools, rounding differences may occur.

All information on the number and volume of financial services products processed is determined at a point in time appropriate for accrual purposes within the product closing process. Growth in the subsidiaries in the Real Estate and Mortgage Platforms segment is illustrated by transaction volumes on the Europace transaction platform. Transaction volume is the indicator used by management to assess the current level of utilisation of the Europace marketplace. The transaction is triggered at the end of the advisory process. It takes place once the adviser/consumer has selected a specific offer and includes the verification of all stored lending rules of the product provider as well as the retrieval of external decision systems of the product provider. Transactions are regularly cancelled at a later stage. Reasons for this include, among others, the consumer allowing offer deadlines to lapse, the product provider declining the application in the final individual credit assessment, or the consumer exercising their right of withdrawal. Revenue from a transaction is recognised up to three months later. It is therefore only possible to draw limited conclusions from the transaction volume of a period regarding the revenue of that period.

The consolidated statement of profit or loss is presented using the nature of expense method.

Accounting policies

The accounting policies applied are, in principle, consistent with those applied in the previous year.

Scope of consolidation

As at 30 June 2026, the scope of consolidation comprises, in addition to Hypoport SE, all companies controlled by Hypoport SE.

The following entities are included in the interim consolidated financial statements in addition to Hypoport SE:

Subsidiary	30.06.2026 Holding in %	31.12.2025 Holding in %
1blick GmbH, Lübeck	100.00	100.00
Ampr Software GmbH, Berlin	100.00	100.00
Baloise Service GmbH, Bayreuth	70.00	70.00
Bayreuth Am Pfaffenfleck 15 Objektgesellschaft mbH, Bayreuth	100.00	100.00
Bestkredit-Service GmbH, Lübeck	100.00	100.00
Corify GmbH, Berlin	100.00	100.00
DKWD Beteiligungs-GmbH, Berlin (formerly: Hypoport Pluto 2 Vorratsgesellschaft GmbH, Berlin)	100.00	100.00
Dr. Klein Finance S.L.U., Santa Ponca (Spain)	100.00	100.00
Dr. Klein Wowi Finanz AG, Lübeck	100.00	100.00
Dr. Klein Privatkunden AG, Lübeck	100.00	100.00
Dr. Klein Ratenkredit GmbH, Lübeck	100.00	100.00
Dr. Klein Wowi Digital AG, Berlin	100.00	100.00
epension GmbH, Berlin	100.00	100.00
E&P Pensionsmanagement GmbH, Hamburg	100.00	100.00
Europace AG, Berlin	100.00	100.00
Europace Ratenkredit GmbH, Berlin	100.00	100.00
FIO SYSTEMS AG, Leipzig	100.00	100.00
FIO SYSTEMS Bulgaria EOOD, Sofia (Bulgaria)	100.00	100.00
FUNDINGPORT GmbH, Hamburg	60.00	60.00
Fundingport Sofia EOOD, Sofia (Bulgaria)	60.00	60.00
Future Finance SE, Lübeck	100.00	100.00
GENOPACE GmbH, Berlin	45.025	45.025
Growth Real Estate EOOD, Sofia (Bulgaria)	100.00	100.00
Hypoport B.V., Amsterdam (Netherlands)	100.00	100.00
Hypoport Financing AG, Berlin	100.00	100.00
Hypoport Grundstücksmanagement GmbH, Berlin	100.00	100.00
Hypoport Holding GmbH, Berlin	100.00	100.00
Hypoport hub SE, Berlin	100.00	100.00
Hypoport InsurTech AG, Berlin	100.00	100.00
Hypoport I&P GmbH, Berlin	100.00	100.00
Hypoport Mortgage Market GmbH, Berlin	100.00	100.00
Hypoport Real Estate & Mortgage AG, Berlin	100.00	100.00
Hypoport Sofia EOOD, Sofia (Bulgaria)	100.00	100.00

	30.06.2026 Holding in %	31.12.2025 Holding in %
OASIS Software GmbH, Berlin	100.00	100.00
Primstal - Alte Eiweiler Straße 38 Objektgesellschaft mbH, Nonnweiler	100.00	100.00
Qualitypool GmbH, Lübeck	100.00	100.00
Qualitypool Versicherungsmakler Service GmbH, Lübeck	100.00	100.00
REM CAPITAL AG, Stuttgart	100.00	100.00
sia digital GmbH, Berlin	100.00	100.00
Smart InsurTech AG, Berlin	100.00	100.00
source.kitchen GmbH, Leipzig	100.00	100.00
Starpool Finanz GmbH, Berlin	50.025	50.025
trinance GmbH, Lübeck	100.00	100.00
Value AG the valuation group, Berlin	100.00	100.00
Vergleich.de Gesellschaft für Verbraucherinformation mbH, Berlin	100.00	100.00
VS Direkt Versicherungsmakler GmbH, Bayreuth	100.00	100.00
Volz Vertriebsservice GmbH, Ulm	100.00	100.00
Winzer - Kneippstraße 7 Objektgesellschaft mbH, Berlin	100.00	100.00
Joint ventures		
Dutch Residential Mortgage Index B.V., Amsterdam (Netherlands)	50.00	50.00
FINMAS GmbH, Berlin	50.00	50.00
Finmas Service GmbH, Berlin	50.00	50.00
LBL Data Services B.V., Amsterdam (Netherlands)	50.00	50.00
Associated company		
BAUFINEX GmbH, Schwäbisch Hall	30.00	30.00
BAUFINEX Service GmbH, Berlin	50.00	50.00
ESG Screen17 GmbH, Frankfurt am Main	25.10	25.10
finconomy AG, Munich	25.001	25.001
GENOFLEX GmbH, Nuremberg	30.00	30.00

With the exception of the aforementioned joint ventures and associates, which are accounted for using the equity method due to the absence of control, all material Group companies are fully consolidated in the consolidated financial statements.

Income taxes and deferred taxes

This line item comprises current and deferred tax expenses and income in the following amount:

Income taxes and deferred taxes (€'000)	H1/26	H1/25	Q2/26	Q2/25
Income taxes and deferred taxes	5,227	4,114	1,966	1,901
thereof current income taxes	2,485	3,116	1,735	1,430
thereof deferred taxes	2,742	998	231	471
in respect of tax loss carryforwards	3,330	-322	1,814	946
in respect of timing differences	-588	1,320	-1,583	-475

The average combined income tax rates calculated on the basis of the current legal framework remain unchanged at just under 31% for domestic Group companies and between 10.0% and 25.5% for foreign subsidiaries.

Earnings per Share

Earnings per share are determined in accordance with IAS 33. Basic earnings per share are calculated by dividing the Group result attributable to the shareholders of Hypoport SE by the weighted average number of ordinary shares outstanding. In the second quarter of 2026, there were no option rights that would have had a dilutive effect on earnings per share.

Earnings Per Share	H1/26	H1/25	Q2/26	Q2/25
Net income for the year (€'000)	12,921	10,881	4,899	4,874
thereof attributable to Hypoport SE stockholders	12,975	10,323	5,154	4,829
Basic weighted number of outstanding shares (€'000)	6,618	6,691	6,615	6,693
Earnings per share (€) (undiluted/diluted)	**1.96**	**1.54**	**0.78**	**0.72**

As a result of the repurchase of own shares, the number of issued shares decreased by 34,923 shares compared with the prior year (31 December 2025: 6,654,747) to 6,619,824 as at 30 June 2026.

Intangible assets and property, plant and equipment

Intangible assets mainly comprise goodwill of €229.1 million (31 December 2025: €229.1 million) and development costs for the platforms of €109.1 million (31 December 2025: €106.3 million). Property, plant and equipment mainly relate to right-of-use assets from rental/lease arrangements of €41.2 million (31 December 2025: €43.9 million) and other fixtures, fittings and office equipment of €4.6 million (31 December 2025: €5.0 million).

Investments accounted for using the equity method

The change in the carrying amounts of investments accounted for using the equity method relates to the Group's share of post-tax results from the four joint ventures FINMAS GmbH, Berlin (Hypoport interest: 50%), FINMAS Service GmbH, Berlin (Hypoport interest: 50%), Dutch Residential Mortgage Index B.V., Amsterdam (Hypoport interest: 50%) and LBL Data Services B.V., Amsterdam (Hypoport interest: 50%), as well as the five associates BAUFINEX GmbH, Schwäbisch Hall (Hypoport interest: 30%), BAUFINEX Service GmbH, Berlin (Hypoport interest: 50%), finconomy AG, Munich (Hypoport interest: 25%), ESG Screen 17 GmbH, Frankfurt am Main (Hypoport interest: 25.1%) and GENOFLEX GmbH, Nuremberg (Hypoport interest: 30%). In the first half of 2026, income from investments accounted for using the equity method amounted to €787 thousand (H1/25: €36 thousand).

Share capital

The Company's share capital remained unchanged at 30 June 2026 at €6,872,164.00 (31 December 2025: €6,872,164.00) and is divided into 6,872,164 (31 December 2025: 6,872,164) fully paid-up registered no-par value shares. By resolution of the Annual General Meeting on 2 June 2026, Hypoport SE's retained earnings of €98,727,551.76 were carried forward to new account.

Authorised Capital

By resolution of the Annual General Meeting on 4 June 2024, the Management Board was authorised, with the consent of the Supervisory Board, to increase the Company's share capital once or on several occasions until 3 June 2029 by a total of up to €2,748,865.00 through the issue of up to 2,748,865 new registered no-par value shares in exchange for cash and/or non-cash contributions ("Authorised Capital 2024/I").

Conditional capital

By resolution of the Annual General Meeting on 3 June 2025, the Management Board was authorised, with the consent of the Supervisory Board, until 2 June 2030 to issue once or on several occasions bearer or registered convertible bonds within the meaning of Section 221(1) of the German Stock Corporation Act (AktG) with a total nominal amount of up to €280,000,000.00, with or without a limited term, and to grant or impose conversion rights or obligations for registered no-par value shares in the Company with a proportionate amount of the share capital of up to €687,216.00 in accordance with the terms and conditions of the convertible bonds. The convertible bonds may be issued for financing purposes but also for other purposes, for example to optimise the Company's capital structure. They may be issued against cash and/or non-cash consideration, for example by contributing interests in other companies.

For the purpose of granting shares to holders or creditors of convertible bonds, the Management Board was authorised by resolution of the Annual General Meeting on 3 June 2025 to conditionally increase the Company's share capital by up to €687,216.00 through the issue of up to 687,216 new registered no-par value shares of the Company ("Conditional Capital 2025/I"). The conditional capital increase serves exclusively to grant shares to holders or creditors of convertible bonds issued by the Company on the basis of the authorising resolution of the Annual General Meeting on 3 June 2025 up to the expiry of 2 June 2030. The new shares are issued at the conversion price to be determined in accordance with the authorising resolution of the Annual General Meeting on 3 June 2025. The conditional capital increase shall only be carried out in the event that convertible bonds are issued pursuant to the authorising resolution of the Annual General Meeting on 3 June 2025 and only to the extent that (i) conversion rights are exercised, or (ii) holders or creditors of convertible bonds subject to a conversion obligation fulfil their obligation to convert, or (iii) the Company exercises an option to deliver shares in whole or in part instead of paying the due cash amount, and provided that no cash settlement is granted or shares from authorised capital, treasury shares or shares of another listed company are used to satisfy such obligation.

Treasury shares

As at 30 June 2026, Hypoport held 252,340 treasury shares, corresponding to €252,340.00 or 3.7% of Hypoport SE's share capital. The development of treasury shares held and the main transaction data for the 2026 financial year are presented in the following overview:

Change in the balance of treasury shares in 2026	Number of shares	Amount of share capital (€)	Proportion of subscribed capital (%)	Cost of purchase (€)	Sale price (€)	Gain or loss on sale (€)
Opening balance as at 1 January 2026	217,417		3.164	14,131,903.53		
Release in January 2026	195	195.00	0.003	3,545.10	24,857.00	21,311.90
Purchase January 2026	43,376	43,376.00	0.631	4,928,849.40		
Release in April 2026	1,059	1,059.00	0.015	19,269.36	91,548.00	72,278.64
Release in May 2026	6,429	6,429.00	0.094	118,876.71	522,714.35	403,837.64
Release in June 2026	770	770.00	0.011	14,283.50	66,961.60	52,678.10
Balance as at 30 June 2026	**252,340**	**34,923.00**	**3.672**	**18,904,778.26**	**706,080.95**	**550,106.28**

Hypoport launched a share buy-back programme in the 2025 financial year for the period from November 2025 to January 2026, with a total volume of up to €10.0 million.

Under the share buy-back programme, a total of 43,376 shares were acquired in the 2026 financial year at an average purchase price of €113.63 per share. The cost of the treasury shares amounted to €4.9 million in total. The difference between the notional amount of share capital attributable and the carrying amount of €4.9 million was recognised directly in capital reserves without affecting profit or loss.

During the reporting period, 8,453 treasury shares (H1/25: 6,461) were issued to employees of the Group under employee participation schemes. The difference between the original acquisition cost of the treasury shares issued and the issue amount was recognised directly in retained earnings without affecting profit or loss.

Capital reserves

Capital reserves comprise the premiums from the capital increases carried out (2001: €0.4 million, 2018: €46.9 million and 2023: €48.9 million), the premium from shares issued in connection with the 2002–2004 employee participation programme in the years 2006–2010 (€1.2 million), amounts equal to the nominal value of treasury shares cancelled in 2006 (€0.1 million) and the proportionate amount of share capital of treasury shares cancelled in 2007 (€0.2 million), the premiums from the acquisition of treasury shares (negative €9.9 million), amounts from the sale of shares (€14.1 million) and amounts from the transfer of shares to employees (€5.1 million).

Retained earnings

Retained earnings comprise the results earned by the companies included in the consolidated financial statements prior to initial consolidation on 1 January 2004, gains on disposal from the sale and losses on the cancellation of treasury shares, equity-settled share-based payment arrangements and three negative differences arising from business combinations. These differences are recognised within retained earnings because profits had been retained after acquisition but before the date of initial consolidation.

In addition, all remaining equity-settled adjustments from the initial application of IFRS as at 1 January 2004, as well as a statutory reserve of €7 thousand (2025: €7 thousand), are recognised here.

Non-Controlling Interests

The share of non-controlling interests in Group profit or loss amounted to negative €54 thousand in the first half of 2026 (H1/25: €558 thousand). Total non-controlling interests for the period amount to €3,861 thousand (31 December 2025: €3,915 thousand), of which €3,122 thousand (31 December 2025: €3,147 thousand) relate to minority interests in the equity of Starpool Finanz GmbH, Berlin, (minority interest 49.975%), €110 thousand (31 December 2025: €110 thousand) to GENOPACE GmbH, Berlin, (minority interest 54.975%), €8 thousand (31 December 2025: €6 thousand) to Baloise Service GmbH, Bayreuth, (minority interest 30.0%), €2,219 thousand (31 December 2025: €2,178 thousand) to FUNDINGPORT GmbH, Hamburg (minority interest 40%), and negative €1,598 thousand (31 December 2025: negative €1,526 thousand) to Fundingport Sofia EOOD, Sofia, Bulgaria (minority interest 40%).

Share-based compensation

No share options were granted in the first half of 2026.

Changes to the Supervisory Board

Mr Roland Adams stepped down from the Supervisory Board effective 2 June this year. With effect from 2 June 2026, Mr Reinhard Klein was elected to the Supervisory Board of Hypoport SE.

Related parties

Under IAS 24, persons or entities that control Hypoport SE or are controlled by it must be disclosed. Transactions between Hypoport SE and its subsidiaries were eliminated on consolidation and are therefore not reportable in this note.

IAS 24 also requires disclosure of persons who may exercise significant influence over the Company. The definition also includes key management personnel, their close family members and other entities over which a person referred to above exercises control or significant influence over Hypoport SE. In the reporting period, this concerns the members of the Group Management Board and Supervisory Board of Hypoport SE, together with their close family members.

The holdings of shares in Hypoport SE held directly or indirectly by members of the Group Management Board and Supervisory Board as at 30 June 2026 are shown in the following overview:

	Shares (number) 30 June 2026	Shares (number) 31 Dec 2025
Group Management Board		
Ronald Slabke	2,227,381	2,227,381
Stephan Gawarecki	101,802	101,802
Supervisory Board		
Dieter Pfeiffenberger	2,000	2,000
Reinhard Klein	0	0
Martin Krebs	115	115

The Group companies did not enter into any further reportable transactions with members of the Supervisory Board or the Group Management Board, or with companies in whose management or supervisory bodies such persons are represented. This also applies to close family members of these individuals.

In the first half of 2026 and in the second quarter of 2026, revenues of €807 thousand (H1/25: €520 thousand) and €421 thousand (Q2/25: €273 thousand), respectively, were generated with joint ventures, and revenues of €206 thousand (H1/25: €450 thousand) and €93 thousand (Q2/25: €427 thousand), respectively, with associates. Receivables from joint ventures amounted to €777 thousand as at 30 June 2026 (31 December 2025: €185 thousand) and liabilities amounted to €0 thousand (31 December 2025: €0 thousand). Receivables from associates amounted to €1 thousand as at 30 June 2026 (31 December 2025: €0 thousand) and liabilities amounted to €852 thousand (31 December 2025: €976 thousand).

Liabilities to shareholders of €750 thousand (31 December 2025: €750 thousand) relate to a loan granted by a subsidiary to its non-controlling shareholder with significant influence.

Opportunities and risks

For a comprehensive presentation of the risks and opportunities, please refer to the risk and opportunity report in the combined management report of our 2025 Annual Report. The risks and opportunities described therein remained essentially unchanged in the current reporting period. The risks of the Hypoport Group are limited, both individually and in interaction with other risks, and, in the Board's assessment, do not jeopardise the continued existence of any individual subsidiary or of the Group as a whole.

Opportunities and risks, as well as their positive and negative changes, are not offset against each other.

Seasonal influences on business activities

In the markets of the Real Estate & Mortgage Platforms and Insurance Platforms segments, seasonal effects are traditionally limited and only of minor importance for segment performance in individual business areas. In the Financing Platforms segment, a typical seasonal uptick in the corporate financing / corporate finance market is also expected towards year-end in the current financial year.

Significant events after the reporting date

No material events occurred after the reporting date that are of particular significance for the assets, financial position and results of operations of the Hypoport Group.

Statement by the legal representatives

"To the best of our knowledge, and in accordance with the applicable accounting principles for interim reporting, the interim consolidated financial statements give a true and fair view of the assets, financial position and results of operations of the Group, and the interim consolidated management report presents the Group's business performance, including its results of operations, and the Group's position in such a way as to give a true and fair view, and describes the material opportunities and risks of the Group's expected development for the remaining financial year."

Berlin, 10 August 2026
Hypoport SE – The Management Board

Ronald Slabke　　　　Stephan Gawarecki

2026 financial calendar:

Date	
Monday, 16 March 2026	FY 2025 results (preliminary)
Monday, 30 March 2026	FY 2025 results (final)
Monday, 11 May 2026	Q1 interim statement
Monday, 10 August 2026	Half-year report
Monday, 9 November 2026	Q3 interim statement

Note:
The interim report / interim statement is published in German and English. In all cases, the German version is authoritative; it can be found at www.hypoport.de.

This interim report / interim statement contains forward-looking statements. These statements are based on the Management Board's current experience, assumptions and forecasts, as well as on information currently available. Forward-looking statements should not be understood as guarantees of the future developments and results stated therein. Future developments and results depend on a large number of factors, involve various risks and uncertainties and are based on assumptions that may prove to be incorrect. These risk factors include, in particular, those set out in the risk report of the respective current annual report. We assume no obligation to update the forward-looking statements made in this interim report / interim statement.

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