Press Release

H1/26 group result

Hypoport delivers solid gross profit growth and marked EBIT increase in first half of 2026

- Gross profit up 5% year on year to €138 million
- EBIT rises disproportionately by 20% to €19.3 million
- EBIT margin thereby increased from 12% to 14%

Berlin, 10 August 2026: In the first half of 2026, Hypoport Group's gross profit increased by 5% compared with H1/25 to €138 million. The EBIT margin relative to gross profit improved from 12% to 14%. All three segments contributed to this profitable growth.

In the **Real Estate & Mortgage Platforms segment**, the volume of private residential mortgage financing and thus the gross profit from these business models remained at the level of the highly successful prior-year period, while the gross profit of the VALUE valuation platform rose significantly. Segment gross profit increased by 4% year on year to €85 million on the back of a strong prior-year figure, leading to a 4% improvement in EBIT to €24 million.

In the **Financing Platforms segment**, business models in the housing sector, particularly the ERP solution WOWIPORT, and in corporate finance grew, leading to an increase in gross profit. By contrast, the consumer loan business was characterised by more restrictive banks, resulting in a decline in gross profit. Cumulative segment gross profit rose by 5% overall to €34 million, and EBIT improved markedly by 35% to €2.4 million, albeit from a relatively weak prior-year period.

The **Insurance Platforms segment** recorded a further 10% improvement in gross profit to €17 million in the first half of 2026, driven primarily by platform business, while maintaining a positive EBIT.

Ronald Slabke, Chief Executive Officer of Hypoport SE, expressed satisfaction with the first half of 2026: “Following the interest rate jump in March and the associated extremely successful Q1, our business models in real estate and corporate finance experienced the expected deceleration in Q2 2026, resulting in a solid overall half-year result for 2026.” Looking ahead to the full-year outlook, Slabke added: “Geopolitical tensions in the first half could continue to negatively impact the market environment in the second half. However, as in the first half, we will gain market share and, through the growth of the last remaining loss-making subsidiaries, generate positive momentum for group EBIT. Moreover, owing to the strong seasonality of key business models, Q4 will, as in previous years, again contribute a high EBIT amount to the full-year result. We therefore confirm our guidance of at least €280 million in gross profit and €40-55 million in EBIT.”

The business development of Hypoport Group is reflected in the key financial metrics, which evolved as follows:

(€ million)	H1 2026	H1 2025	Change	Q2 2026	Q2 2025	Change
Revenue	319.4	305.0	5%	150.1	145.8	3%
Gross profit	137.5	130.4	5%	66.5	64.4	3%
of which Real Estate & Mortgage Platforms	84.9	81.4	4%	41.4	40.3	3%
of which Financing Platforms	34.2	32.6	5%	16.6	16.2	3%
of which Insurance Platforms	17.2	15.7	10%	7.9	7.5	5%
of which Holding & Reconciliation	1.2	0.8	61%	0.6	0.4	45%
EBITDA	36.1	33.6	8%	15.8	16.1	-2%
EBIT	19.3	16.0	20%	7.3	7.4	-2%
of which Real Estate & Mortgage Platforms	23.9	22.9	4%	10.2	10.2	-1%
of which Financing Platforms	2.4	1.8	35%	0.3	1.3	-73%
of which Insurance Platforms	1.1	-0.3	438%	0.5	-0.5	200%
of which Holding & Reconciliation	-8.1	-8.3	3%	-3.8	-3.6	-5%
EBIT-to-gross-profit margin	14.1	12.3	+1.8 PP	10.9	11.5	-0.6 PP
Net profit attributable to Hypoport SE shareholders	13.0	10.3	26%	5.2	4.8	7%
Earnings per share (EUR)	1.96	1.54	27%	0.78	0.72	8%

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 2026: preliminary results FY 2025

30 March 2026: Annual report 2025

11 May 2026: Q1 results 2026

10 August 2026: Q2 results 2026

9 November 2026: Q3 results 2026

Data on Hypoport shares:

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