

Press Release

Operational key figures Q1-Q3 2026

Hypoport SE: Solid operating performance in a declining overall market

- Europace transaction volume for mortgage finance in line with the strong prior-year period
- Private residential mortgage lending volumes at savings banks and cooperative banks increase significantly despite a market downturn
- Dr. Klein and VALUE also deliver solid growth
- Strong customer acquisition momentum on the property management platform for the residential property sector continues, with approximately 190,000 units added

Berlin, 15 October 2026: The operating metrics for the Hypoport Group's business models in private residential property finance (Real Estate & Mortgage Platforms segment) and its property management platform for the residential property sector (Financing Platforms segment) have developed positively against a backdrop of markets that have contracted since the spring.

The development of private residential property finance in Germany during the first nine months of 2026 was characterised by geopolitical volatility. Following modest growth at the beginning of the year, the overall market contracted in Q2 and Q3 as interest rates rose. Against this backdrop, transaction volume on the Europace platform remained broadly stable in 9M/26 compared with the same period of the previous year. In particular, the cooperative banking platform Genopace and the savings banks' platform Finmas significantly increased their shares of the overall marketplace, while lending volumes generated by private banks continued to decline.

Private residential property finance continued to be driven primarily by purchases of existing properties. However, starting from a low base, new-build financing recorded the strongest growth rate in 2026. Energy-efficiency refurbishments and refinancing remained at low levels.

Dr. Klein Wowi Digital, the residential property management platform, maintained strong momentum in expanding the number of units under contract, adding approximately 190,000 units over a twelve-month period. By contrast, its sister company Dr. Klein Wowi Finanz placed a lower volume of loans than in the same period of the previous year, reflecting subdued overall market conditions for new social housing and energy-efficiency refurbishments. A similar picture emerged in REM Capital's corporate financing business, where business volume declined slightly.

The increase in the volume of instalment loans brokered via Europace was driven primarily by the addition of new partners and productivity gains among existing partners, in a weak overall market characterised by significantly tighter lending criteria at banks.

Ronald Slabke, Chief Executive Officer of Hypoport, puts these developments into the context of the market environment: "While the overall market for private residential property finance has come under pressure temporarily as interest rates have risen and sellers' price expectations remain high, we are defending our transaction volume by gaining market share among savings banks and cooperative banks. This success is complemented by increasing sales of products such as the valuation solutions offered by our subsidiary VALUE AG. We therefore continued to make progress in implementing our strategy during the summer quarter."

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

(€ billion)	Q1-Q3 /26	Q1-Q3 /25	Q1-Q3 change	Q3/26	Q3/25	Q3 change
Real Estate & Mortgage Platforms segment						
Mortgage transaction volume* on Europace	57.34	57.13	+0%	19.04	18.78	+1%
of which mortgage transaction volume on Finmas	9.88	8.72	+13%	3.28	2.88	+14%
of which mortgage transaction volume on Genopace	15.79	14.76	+7%	5.33	4.95	+8%
Average fixed-interest period for mortgages (in years)	10.4	10.8	-4%	10.4	10.6	-2%
Building finance transaction volume* on Europace	3.82	4.52	-15%	1.25	1.46	-14%
Volume of mortgages brokered* by Dr. Klein Privatkunden	6.10	5.92	+3%	2.11	1.93	+9%
Value of the residential properties inspected and appraised by VALUE AG	31.69	27.38	+16%	10.51	9.46	+11%
Financing Platforms segment						
Volume of new loans brokered on the property financing platform by Dr. Klein Wowi Finance	0.95	0.97	-2%	0.33	0.38	-13%
Number of units under contract through Dr. Klein Wowi Digital ('000)	801	612	+31%	-	-	-
Volume of corporate finance projects at REM Capital ('Bill')	1.72	1.77	-3%	0.53	0.66	-20%
Volume of personal loan transactions* on Europace	6.00	5.43	+10%	1.93	1.79	+8%
Insurance Platforms segment	30.09.26	30.09.25	Change			
Volume of policies migrated to SMART INSUR (annual net premiums)	5.99	5.13	+17%			
Volume of policies migrated to SMART INSUR and validated (annual net premiums)	2.64	1.98	+34%			
Volume of policies managed on ePension (annual net premiums)	0.40	0.32	+23%			

** 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 / 2027 financial calendar:

9 November 2026: Q3 results 2026

15 March 2027: results FY 2026 (preliminary)

30 March 2027: results FY 2026 (final)

Management Board:
Ronald Slabke (CEO),
Stephan Gawarecki

Supervisory Board:
Dieter Pfeiffenberger (chairman),
Reinhard Klein (vice-chairman),
Martin Krebs

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10 May 2027: Q1 results 2027

9 August 2027: Q2 results 2027

8 November 2027: Q3 results 2027