Press Release

Q1-Q3/26 group result

Hypoport delivers solid gross profit growth and an increase in EBIT in the first nine months of 2026

- Gross profit increased by 5% yoy to €207m, outperforming the market
- EBIT rose disproportionately by 27% yoy to €30m
- EBIT margin consequently improved from 12.0% to 14.5%

Berlin, 9 November 2026: In the first nine months of 2026, the Hypoport Group increased its gross profit by 5% to €207m despite a declining market environment. The EBIT margin improved from 12.0% to 14.5%. This positive development across the Group was driven by a broad range of business models within its three operating segments.

In the **Real Estate & Mortgage Platforms** segment, stable financing volumes, supported by new products and services, resulted in slightly higher gross profit from the private mortgage lending business models, while gross profit generated by the VALUE valuation platform increased significantly. Overall, gross profit in the segment rose by 6% to €129m and EBIT increased by 10% to €36m. VALUE also made a positive contribution to EBIT for the first time in Q3 2026.

Performance in the **Financing Platforms segment** was mixed. The business models for the distribution of financing to housing companies, SMEs and consumers were characterised by subdued demand and more restrictive lending by banks, reflecting higher interest rates and macroeconomic uncertainty. The platforms serving the housing industry recorded significant new customer growth. Overall, gross profit in the segment increased by 2% to €51m, while EBIT remained virtually unchanged at just under €4m.

The **Insurance Platforms segment** recorded a further increase in gross profit in the first nine months of 2026.

Ronald Slabke, Chief Executive Officer of Hypoport SE, expressed overall satisfaction with the Group's performance in the first nine months of 2026:

“Against the backdrop of declining overall financing markets and subdued investment appetite among German companies, we were able to increase our market shares by winning new customers while simultaneously increasing the value generated from our existing customers. The solid gross profit growth achieved as a result, combined with a 2.5 percentage point improvement in EBIT margin, means that, despite the challenging market environment, we can look back on the first nine months of 2026 with overall satisfaction.”

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

(€ million)	Q1-Q3 2026	Q1-Q3 2025	Change	Q3 2026	Q3 2025	Change
Revenue	479.5	458.7	5%	160.2	153.8	4%
Gross profit	207.0	197.3	5%	69.5	66.9	4%
of which Real Estate & Mortgage Platforms	128.9	122.0	6%	44.1	40.6	9%
of which Financing Platforms	51.3	50.2	2%	17.1	17.7	-3%
of which Insurance Platforms	25.0	23.8	5%	7.8	8.2	-4%
of which Holding & Reconciliation	1.8	1.3	43%	0.6	0.5	17%
EBITDA	55.6	50.1	11%	19.5	16.5	18%
EBIT	30.1	23.6	27%	10.8	7.6	42%
of which Real Estate & Mortgage Platforms	36.0	32.8	10%	12.1	9.8	23%
of which Financing Platforms	3.6	3.8	-6%	1.1	2.0	-42%
of which Insurance Platforms	1.1	-0.4	369%	-0.1	-0.1	-11%
of which Holding & Reconciliation	-10.6	-12.6	16%	-2.5	-4.2	42%
EBIT-to-gross-profit margin (in %)	14.5	12.0	+2.5 PP	15.5	11.3	+4.2 PP
Net profit attributable to Hypoport SE shareholders	19.9	15.4	29%	6.9	5.1	35%
Earnings per share (EUR)	2.98	2.30	30%	1.02	0.76	34%

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)

10 May 2027: Q1 results 2027

9 August 2027: Q2 results 2027

8 November 2027: Q3 results 2027

Data on Hypoport shares:

ISIN DE 0005493365
WKN 549336
Stock exchange symbol HYQ