

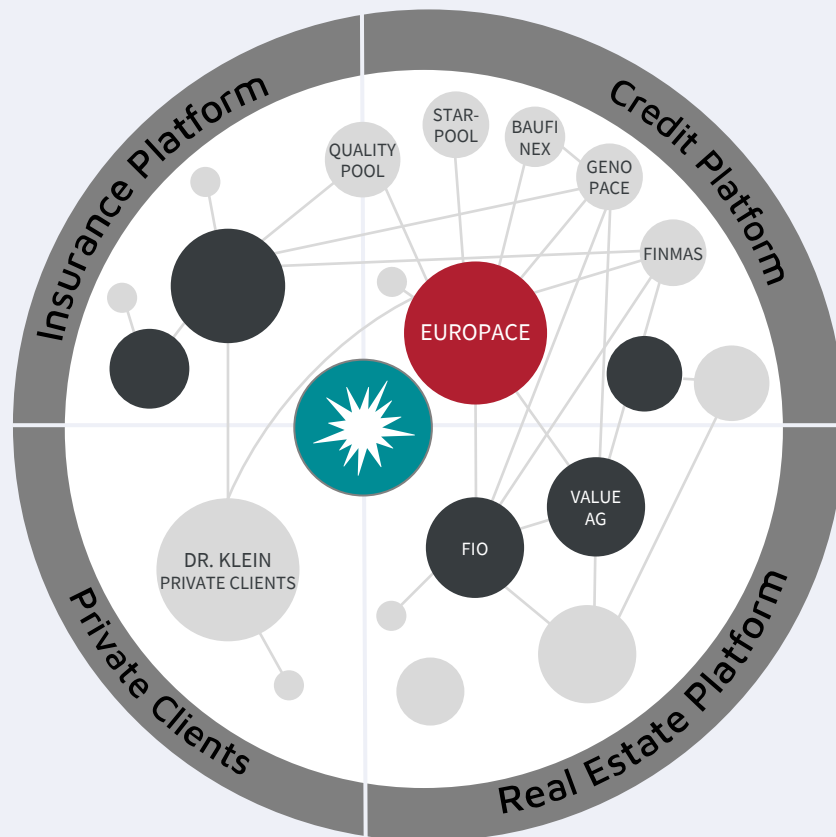


# Hypoport SE

*Europace - Teach in*



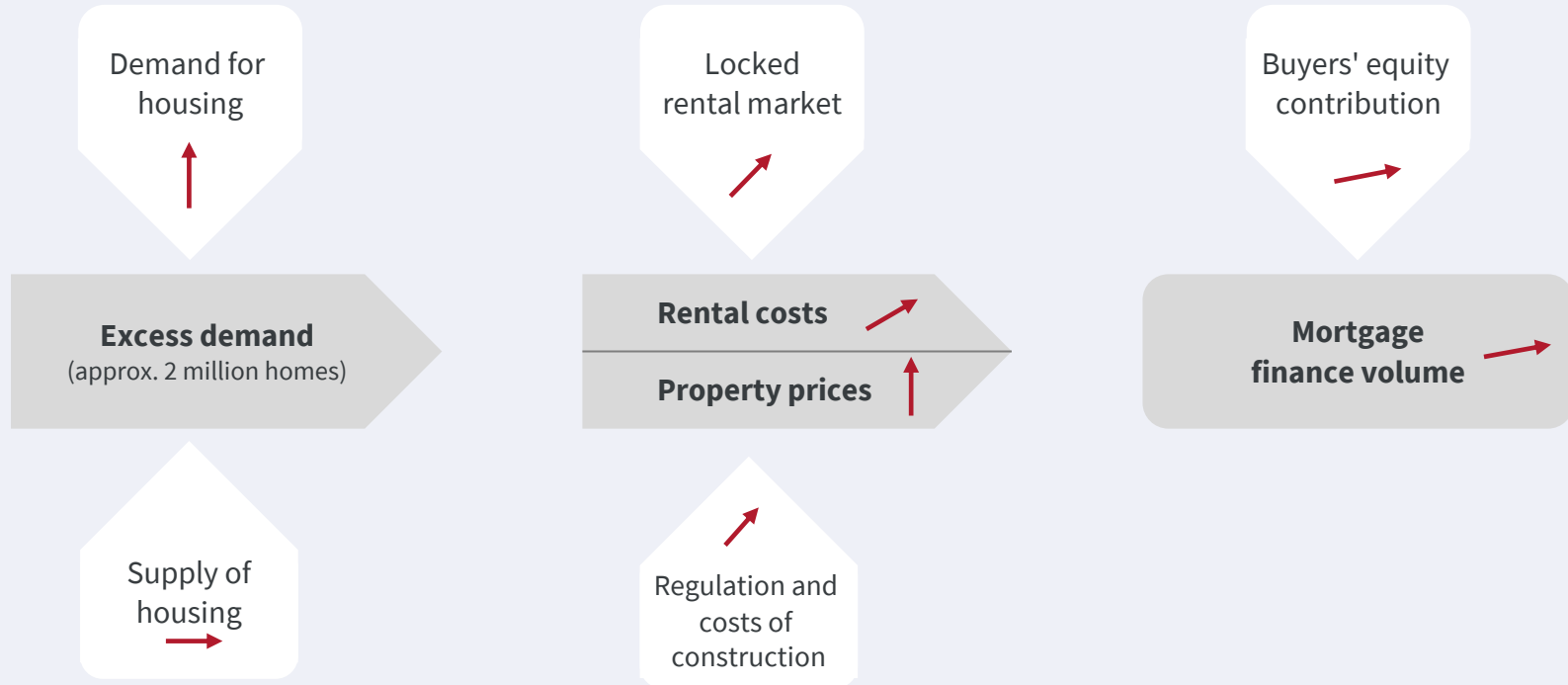
# Europace – Hypoport's main platform





# Mortgage finance remains a growth market

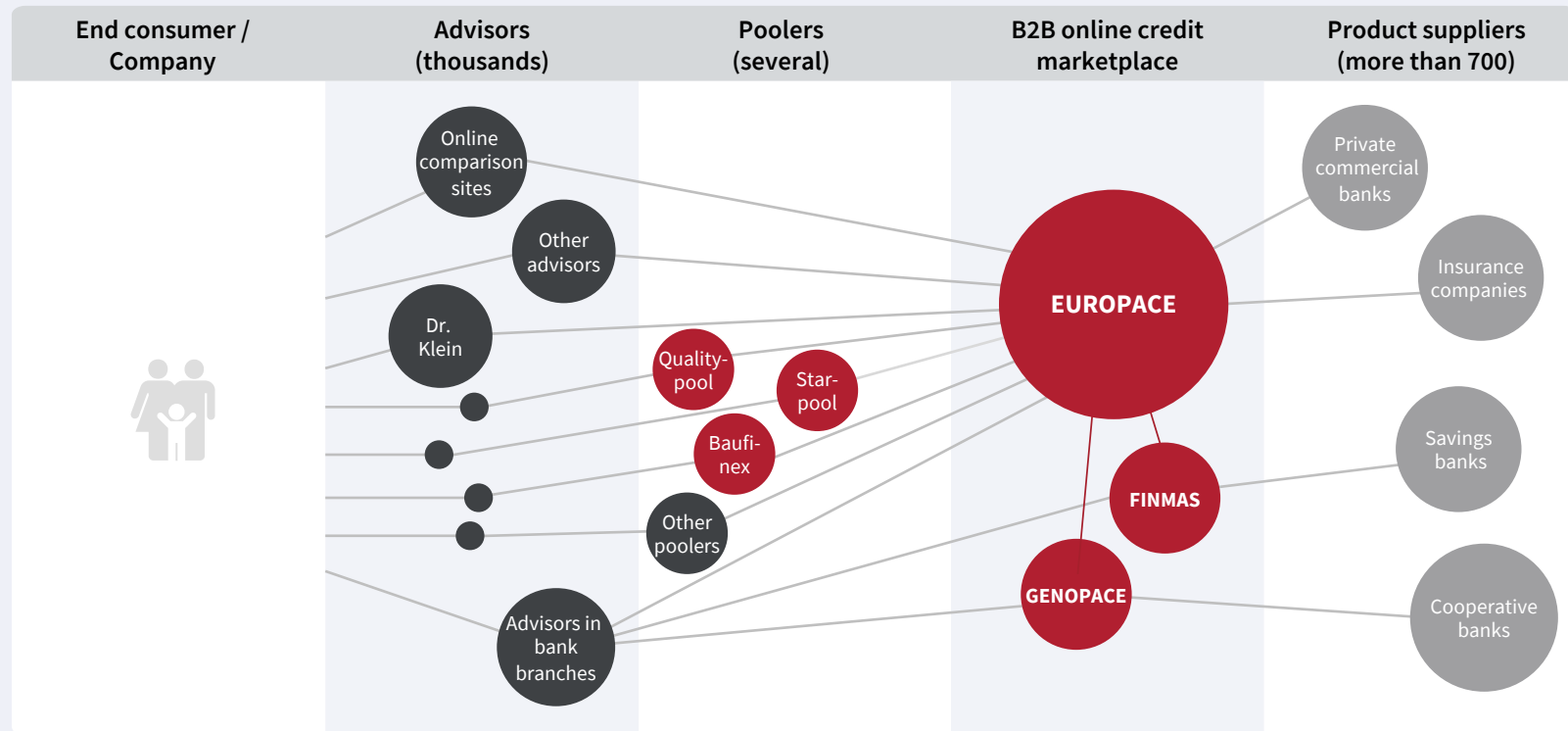
Factors pointing to sustained growth in the medium term





# Credit Platform

## Business model





# Why is there a need for a centralised platform?

Key reasons for the success of Europace

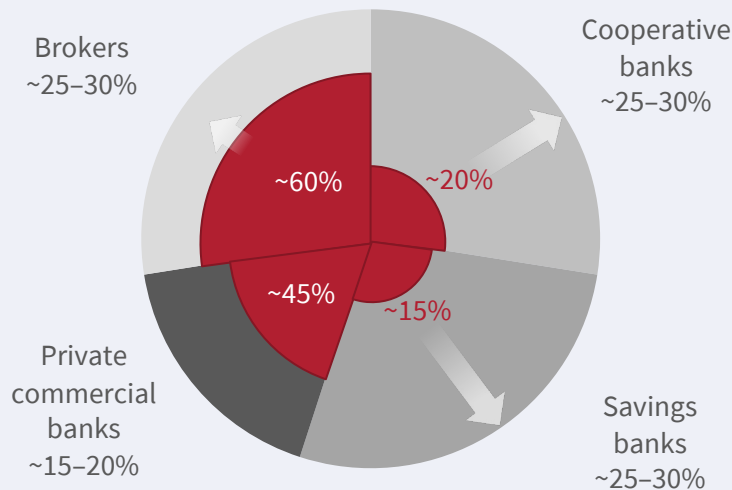
Factors	Effects
Fragmented market	<ul style="list-style-type: none"><li>• Approx. 1,300 product suppliers in Germany (incl. ~350 savings banks, ~750 corporative banks). None of theses (not even Deutsche Bank) with a dominant market share.</li><li>• Thousands of distributors (broker organisations, self-employed broker, bank advisers).</li><li>• Every product supplier wants access to every distributor and vice versa. Solved by their own would fail because of millions of expensive APIs.</li></ul>
Independency	<ul style="list-style-type: none"><li>• A centralised platform can only be offered by an independent tech company. Banks and brokers would never use the platform from a competitor.</li></ul>
End consumer behaviour	<ul style="list-style-type: none"><li>• With rising property prices and online transparency end consumer compare the mortgage offer for their biggest financial decision in live. Also they want an smooth and fast process.</li><li>• Bank advisers have to open their product range and offer third-party products to compete with independent brokers. This is only possible with an independent platform.</li></ul>
Winner-takes-it-all	<ul style="list-style-type: none"><li>• With rising commitment of banks and brokers/advisers there is no need for a second independent platform.</li></ul>



# Europace still has good potential for growth

Mortgage finance product type: market share, by distribution channel

## Distribution channels and Europace's share



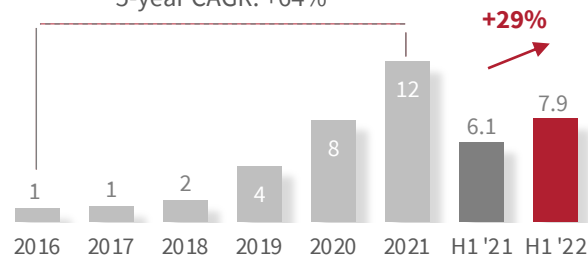
○ Mortgage finance in Germany in H1 2022: €160 billion

■ Mortgage finance on Europace\* in H1 2022: €49 billion

\* Numbers before cancellations (€ billion). Sources: Bundesbank, Europace, own estimates.

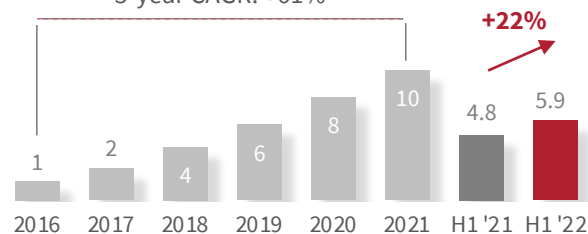
## GENOPACE (for cooperative banks)\*

5-year CAGR: +64%



## FINMAS (for savings banks)\*

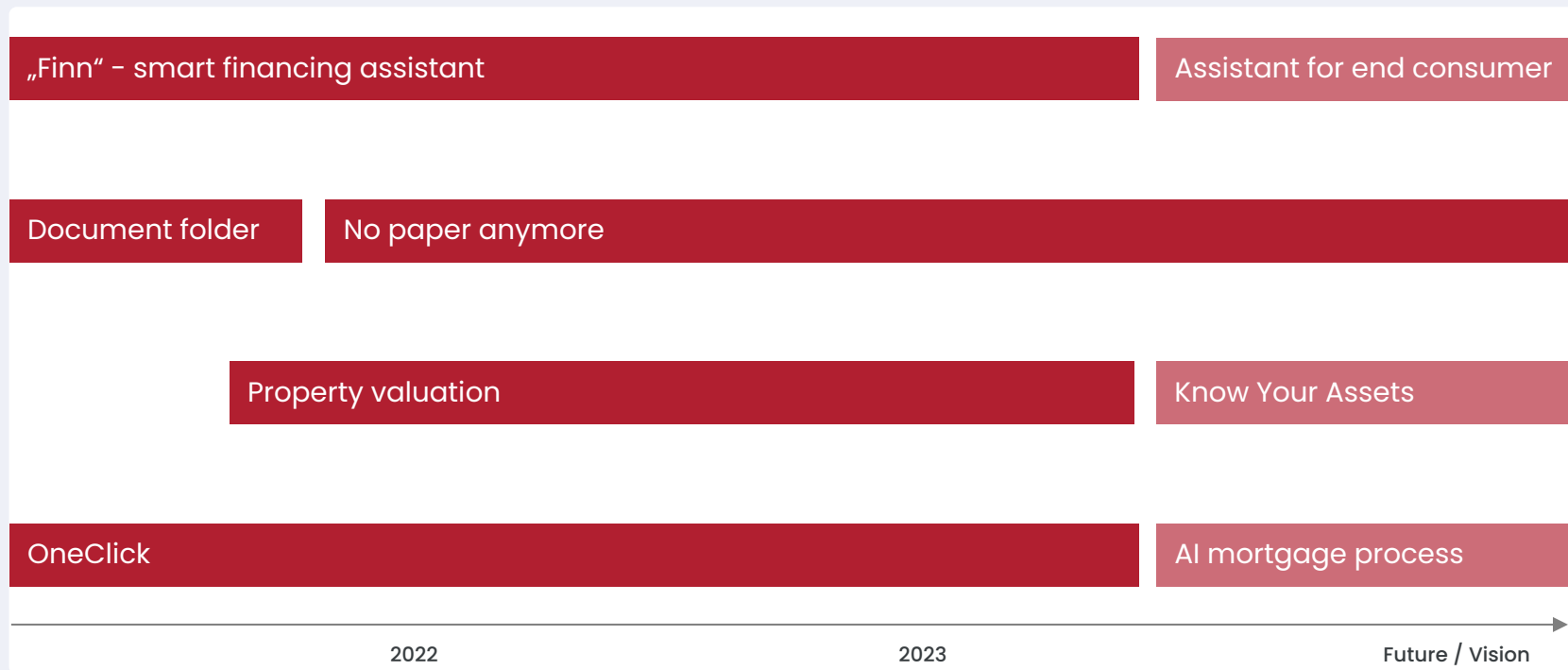
5-year CAGR: +61%





# Next generation a head

Roadmap 2022 / 2023





# Speed up process and less effort for advisor

“Finn” – the smart digital financing assistant: Roll out process

## Upload documents

End consumer can upload documents for running advise process (e.g. salary statement, rating)

## Self-disclosure

End consumer can submit self-disclosure form digitally before first meeting with adviser

## First offer

End consumer get (at least one) first mortgage offer before first meeting with adviser

## Ask for missing documents

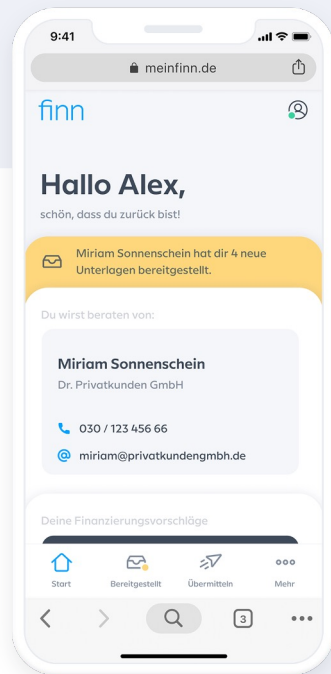
Advisor can ask end consumer for missing documents like land register extracts or field maps via Finn

## Finn automatically offered

All end consumer have to decide if they want use Finn or not

## Property data in Finn

First steps to identify mismatch between property and life situation of end consumer





# Important milestone for smooth distribution process

## Integrated Property valuation – Automated LTV evaluation

### Focus on automatic and sound property valuation

Both distributors and product providers benefit from data-based valuations:

Distributors receive a reliable acceptance statement.

Product providers receive a comprehensive automatic valuation based on a combination of expert procedures.

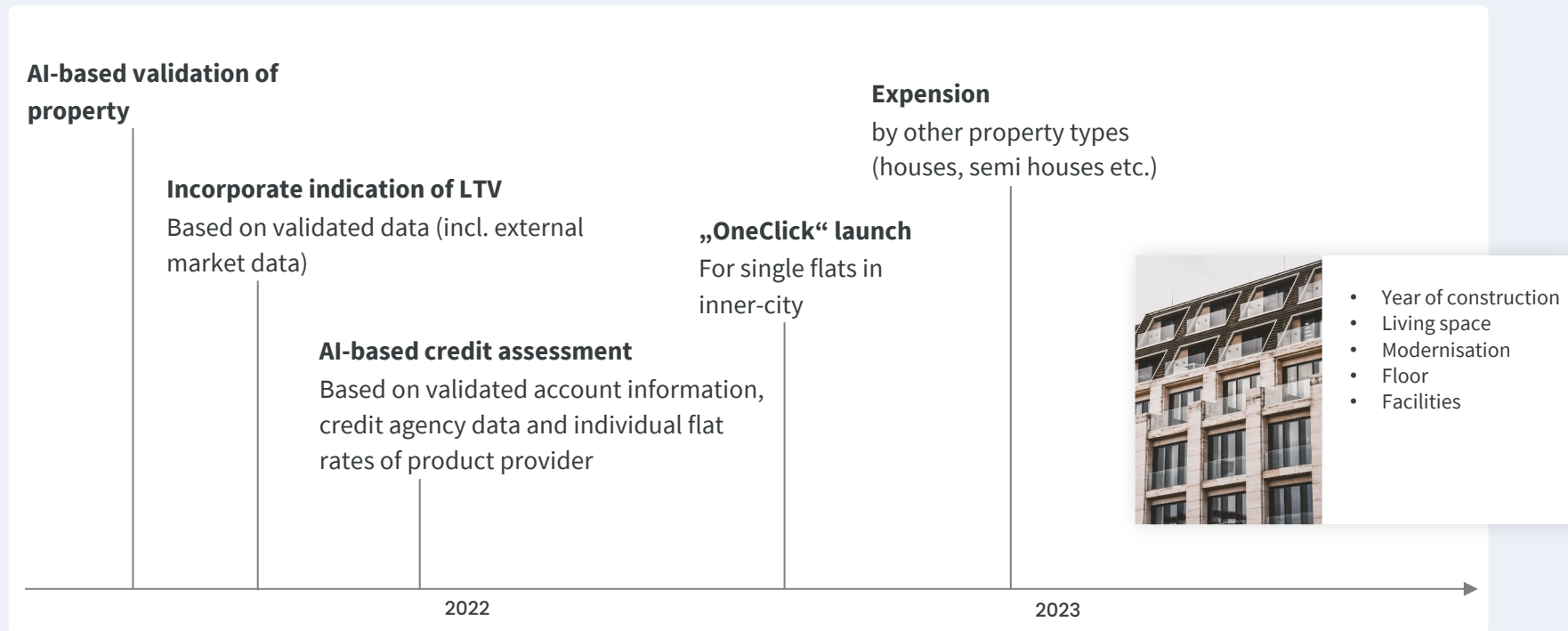
2022

2023



# Next level of mortgage distribution

## ‘OneClick’ – Roll out process





# Speed matters for buyers

‘OneClick’ – Need for a fast solution

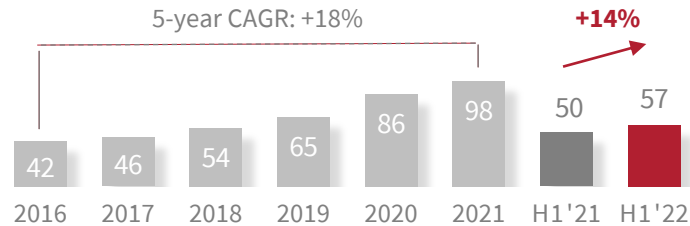
Factors	Effects
Problem	<ul style="list-style-type: none"><li>• Potential buyers have to speed up, because of high demand / competition for properties. But mortgage finance process is too slow.</li><li>• Low capacity for credit checks at banks (middle office)</li><li>• Too much administrative work / document handling for sales department (front office)</li></ul>
Solution	<ul style="list-style-type: none"><li>• Europace ‘OneClick’ – live mortgage approval by bank</li><li>• Competitive advantage for customer against other potential buyers will drive demand for OneClick</li><li>• Already connected banks will be the chosen product supplier. More banks will connect to OneClick</li><li>• OneClick will become a relevant solution for the German mortgage finance market</li></ul>



# Consistent double-digit percentage growth

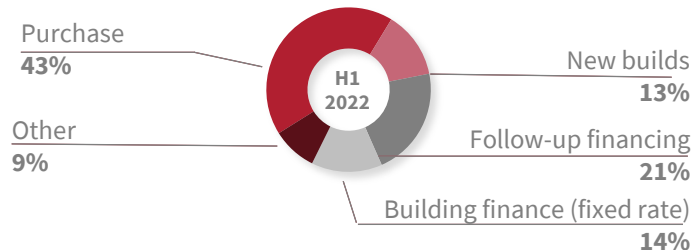
Credit Platform: mortgage finance and building finance product type

Volume of transactions (€ billion)\*



\* Numbers before cancellations

Mortgage finance & building finance by use (€ billion)



- Further gain in market share for mortgage finance with growth of 14% (overall market growth: +10%)
- Strong growth of 17% for building finance too, despite the overall market reporting only marginal growth of 4%)
- All four distribution channels on Europace (brokers, private commercial banks, cooperative institutions, savings banks) are growing at a faster rate than the market
- Regional associations of savings banks and cooperative banks are recording the fastest growth rates
- Rising interest rates are providing a particular boost to follow-up financing and building finance as a way of locking in interest rates
- Market downturn is accelerating the need for financial product distributors to go digital



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