

Hypoport SE

Elevator pitch

Investment highlights

~20% **REVENUE GROWTH**
10-year CAGR

~20% **EBIT INCREASE**
10-year CAGR

20+ **YEARS**
of experience with
platform-based
business models

Mission

Digitalising the credit, real estate & insurance industries



Credit industry



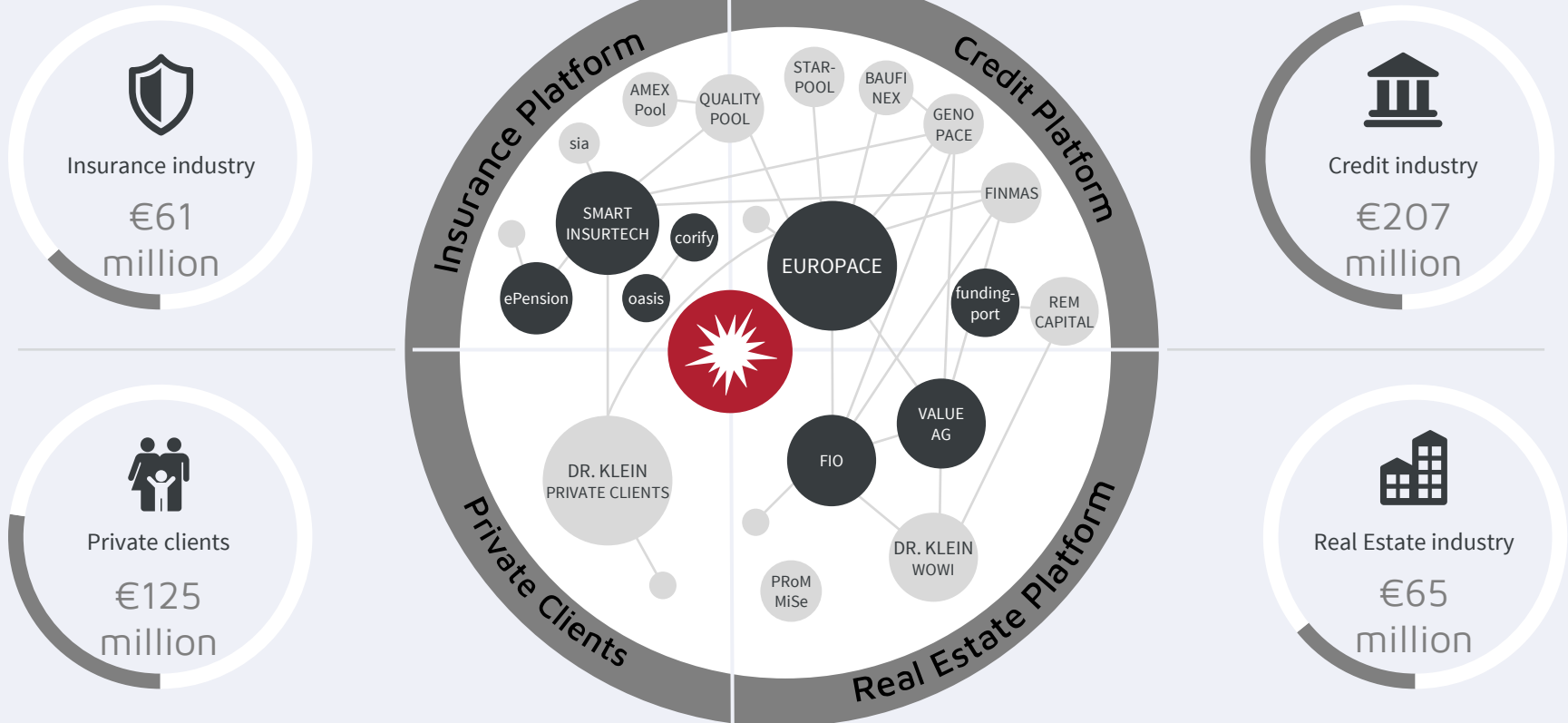
Real Estate industry



Insurance industry

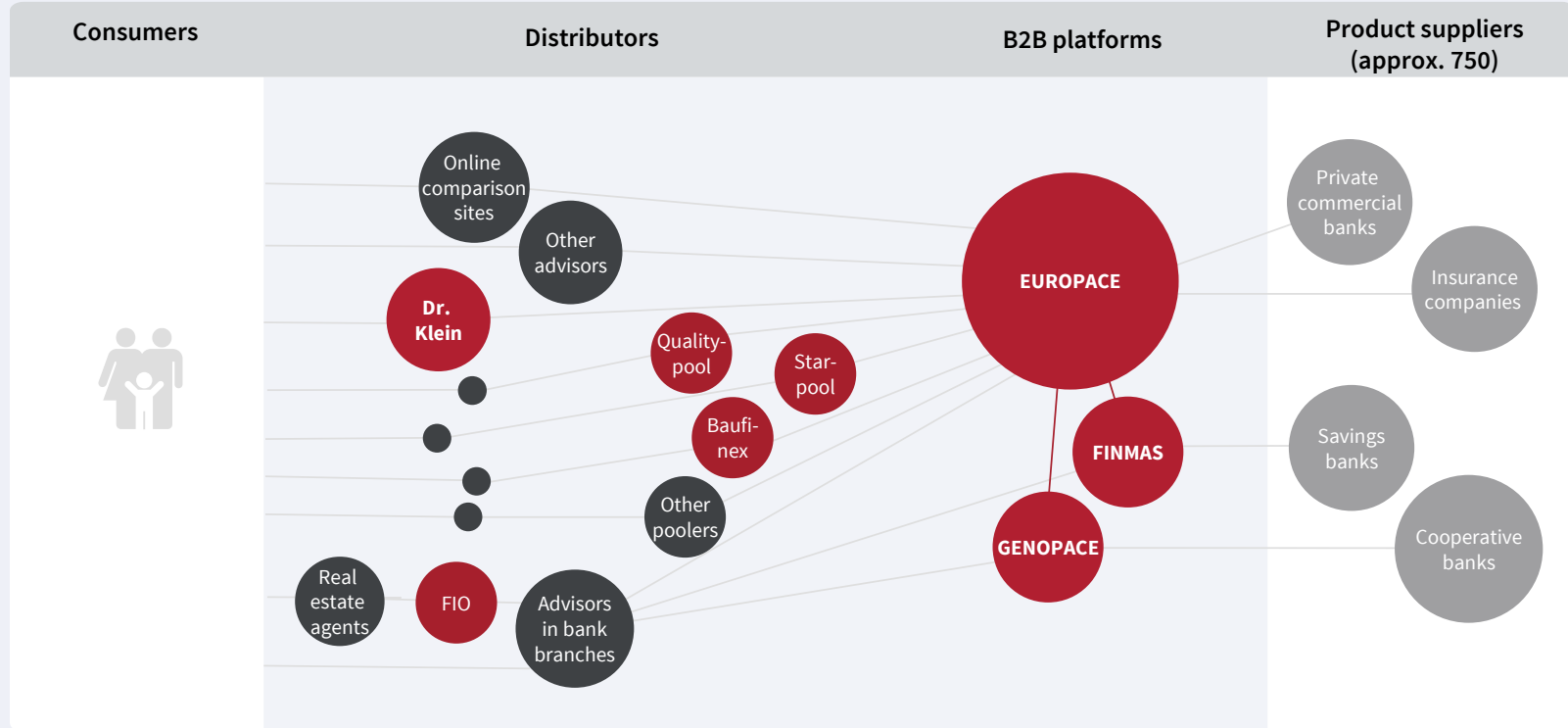
Hypoport – a network of technology companies

Revenue in 2022 by segment



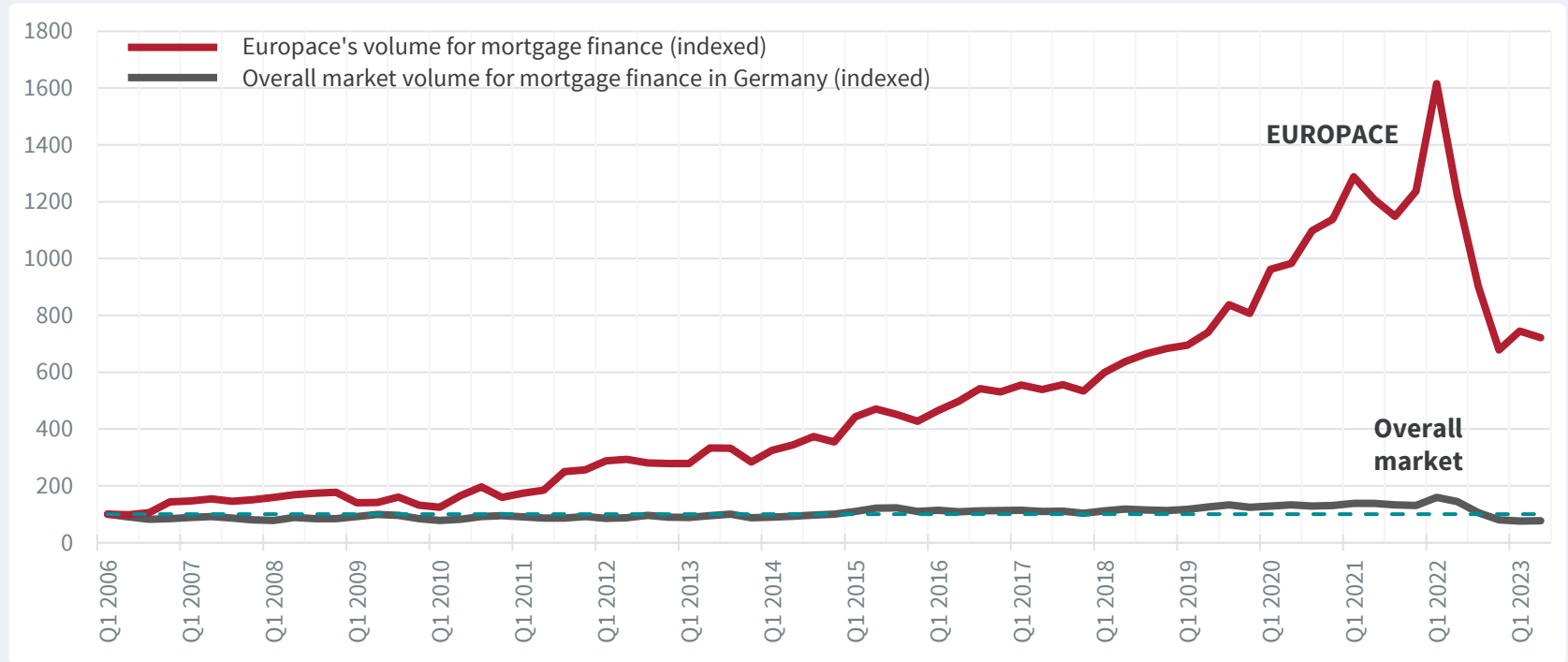
Digitalisation of the mortgage industry

Position of Hypoport platforms along the value chain of consumer mortgages



Outperforming the market for 20 years

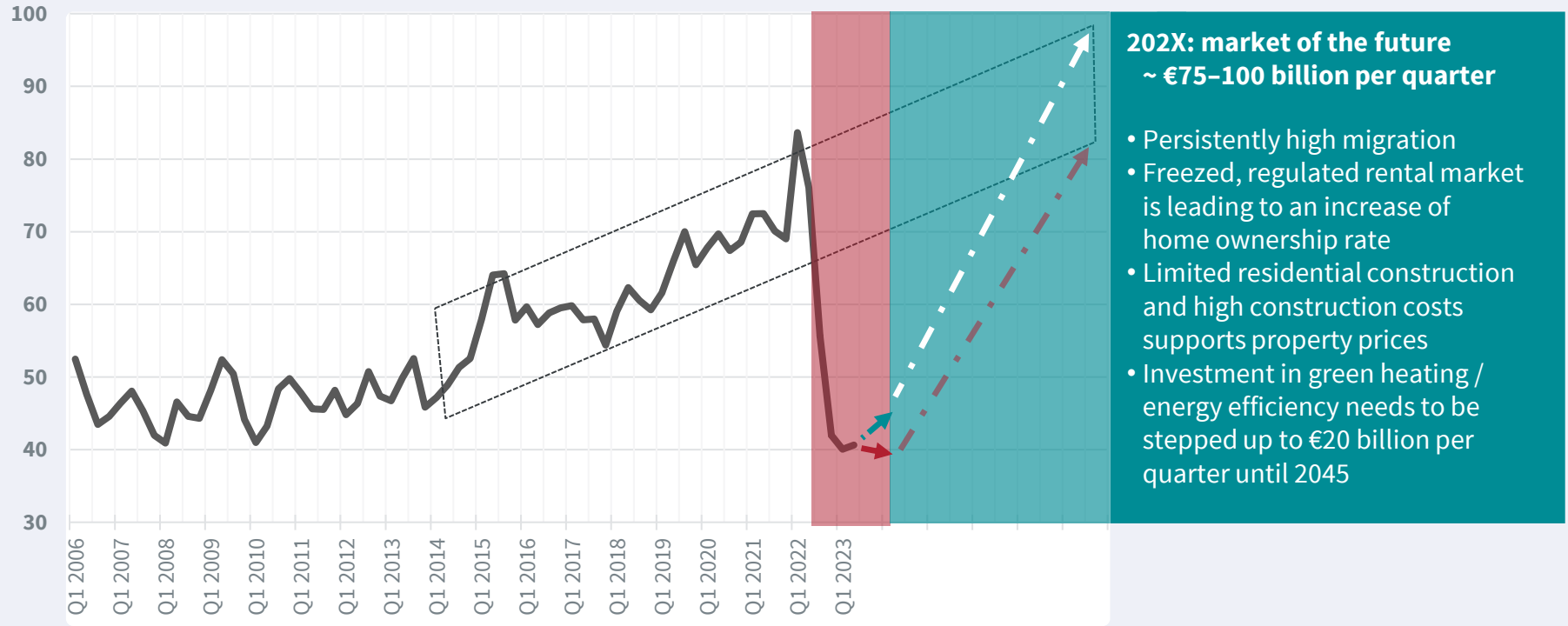
Index mortgage market & EUROPACE volume



Sources: Bundesbank, EUROPACE data (incl. cancellations).

Market holds huge opportunities for growth

Primary drivers of long-term market growth



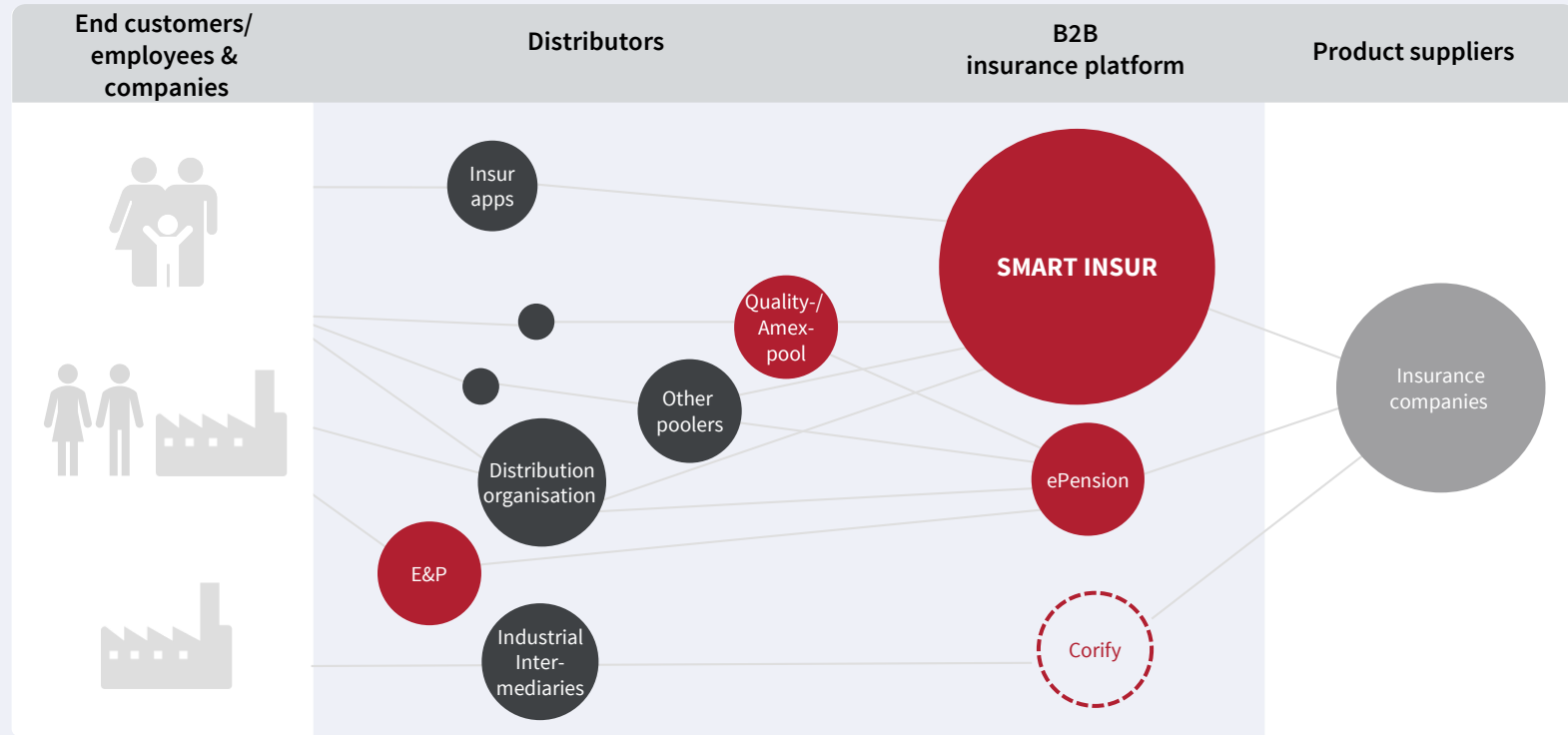
202X: market of the future
~ €75–100 billion per quarter

- Persistently high migration
- Frozen, regulated rental market is leading to an increase of home ownership rate
- Limited residential construction and high construction costs supports property prices
- Investment in green heating / energy efficiency needs to be stepped up to €20 billion per quarter until 2045

Total mortgage finance volume (€ billion, per quarter), source: Bundesbank.

Digitalisation of the insurance industry

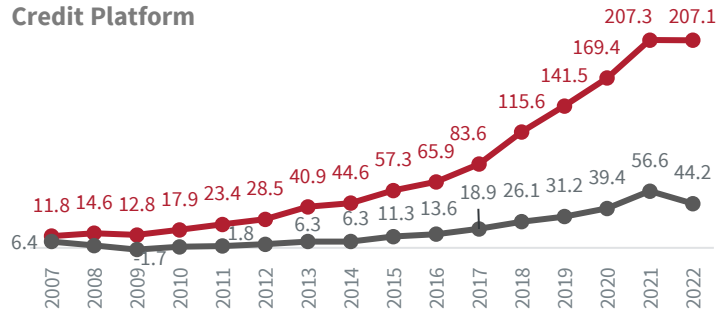
Insurance Platform segment business model



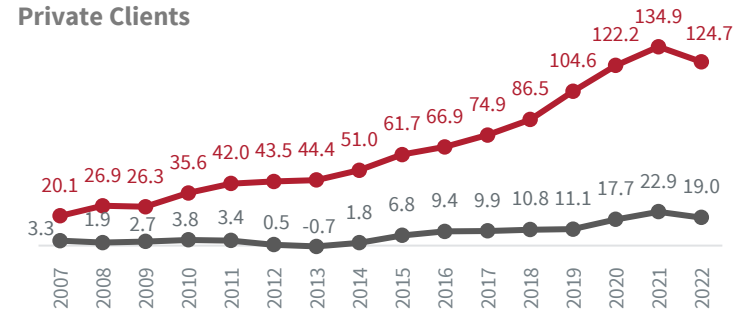
Hypoport's segments widen their market share

Long-term changes in the revenue and EBIT of the four segments

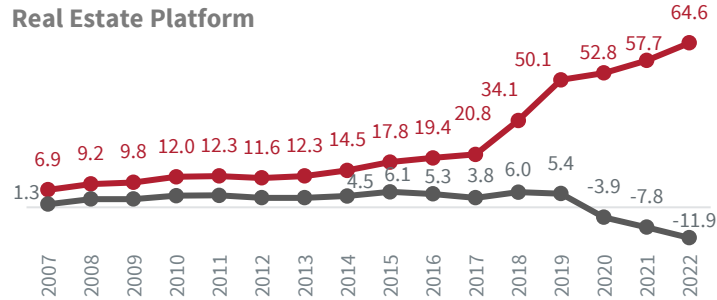
Credit Platform



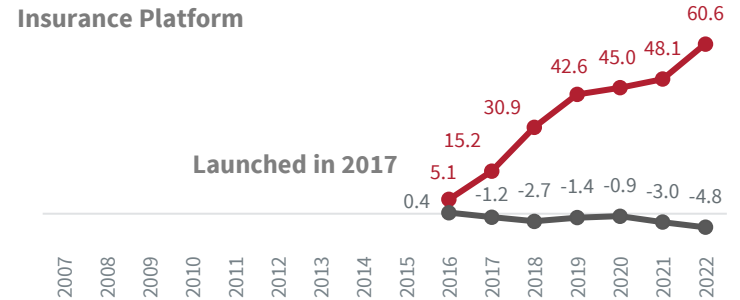
Private Clients



Real Estate Platform



Insurance Platform



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