

Hypo Group's January–September 2017

The home finance specialist Hypo's net interest income and competitiveness strengthen further.

CEO Ari Pauna:

“Hypo's loan portfolio grew to EUR 2.1 billion as a growing number of urban citizens choose Hypo to finance their home or housing company mortgage. The positive development of Hypo's core business continues despite low interest rates and narrowing margins.”

- Net interest income increased to EUR 6.3 million (EUR 3.6 million 1–9/2016)
- Low risk loan portfolio secured by housing collateral continued to grow faster than the market
- Non-performing loans remained low and impairment losses were 0 euros
- Net fee and commission income decreased to EUR 2.7 million (EUR 3.6 million 1–9/2016) due to decrease in land trustee service profits.
- Common Equity Tier 1 (CET1) ratio, as calculated with standard and basic methods, was 13.0% (13.6% on 31 December 2016)

GROUP'S KEY FIGURES

(1000 €)

	1–9/2017	1–9/2016	7–9/2017	7–9/2016	2016
Net interest income	6 280	3 610	2 329	1 561	5 386
Net fee and commission income	2 690	3 550	807	1 051	4 439
Total other income	4 048	6 312	979	1 133	7 924
Total expenses	-8 109	-7 215	-2 340	-2 094	-10 403
Operating profit	4 909	6 257	1 775	1 650	7 347
Receivables from the public and public sector entities	2 130 428	1 756 349	2 130 428	1 756 349	1 806 440
Deposits	1 311 950	1 155 648	1 311 950	1 155 648	1 203 042
Balance sheet total	2 640 119	2 232 311	2 640 119	2 232 311	2 305 218
Common Equity Tier 1 (CET1) ratio	13,0	13,0	13,0	13,0	13,6
Cost-to-income ratio,%	62,4	53,5	57,0	56,0	57,1
Non-performing assets, % of the loan portfolio	0,13	0,19	0,13	0,19	0,11
LTV-ratio, % / Loan to Value, average, %	37,7	39,0	37,7	39,0	38,4
Loans / deposits, %	162,4	152,0	162,4	152,0	150,2

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