

Hypo Group's January–December 2018

The home finance specialist Hypo Group's net interest income grew by 37 percent.

CEO Ari Pauna:

“Urban citizens continue to show interest in owner-occupied housing and state of one's own housing company. Our loan portfolio increased nearly to EUR 2.6 billion representing annual growth of 17 percent. Net interest income, operating profit and competitiveness continue to improve despite the significant increase in the contribution to the Financial Stability Authority and the instability of the financial markets.”

- Operating profit increased to EUR 7.2 million (EUR 6.7 million 1–12/2017)
- Net interest income increased to EUR 12.3 million (EUR 9.0 million 1–12/2017)
- Non-performing loans remained low at 0.07% of loan book (0.14% 30 December 2017)
- Expected credit losses were 0.0% of the loan book
- Net fee and commission income was EUR 3.8 million (EUR 3.5 million 1–12/2017)
- Other income totaled EUR 2.1 million (EUR 5.2 million 1–12/2017)
- Common Equity Tier 1 (CET1) ratio, as calculated with standard and basic methods, was 12.1% (12.7% on 31 December 2017)

GROUP'S KEY FIGURES

(1000 €)	1–12/2018	1–12/2017	10–12/2018	10–12/2017
Net interest income	12 331	8 991	3 350	2 712
Net fee and commission income	3 795	3 525	886	834
Total other income	2 097	5 190	-278	1 142
Total expenses	-11 058	-11 055	-2 745	-2 946
Operating profit	7 165	6 651	1 214	1 742
Receivables from the public and public sector entities	2 588 908	2 212 574	2 588 908	2 212 574
Deposits	1 718 166	1 540 400	1 718 166	1 540 400
Balance sheet total	3 113 817	2 792 489	3 113 817	2 792 489
Return on equity % (ROE)	5.0	4.9	3.5	5.0
Common Equity Tier 1 (CET1) ratio	12.1	12.7	12.1	12.7
Cost-to-income ratio,%	60.6	62.5	69.4	62.6
Non-performing assets, % of the loan portfolio	0.07	0.14	0.07	0.14
Loan-to-Value, Weighted average, %	35.8	37.4	35.8	37.4
Loans / deposits, %	150.7	143.6	150.7	143.6

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Hypo Group's Financial Statements Release can be accessed at <http://www.hypo.fi/en/>

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Attachments: Financial Statements Release January-December 2018