



HYPO

The Mortgage Society of Finland
Stock Exchange Release
Interim Report
Helsinki 31 October 2019 3:30 p.m.

Hypo Group's January-September 2019

The home finance specialist Hypo Group's operating profit grew by 7 percent and net interest income by 16 percent.

CEO Ari Pauna:

"Focusing on low risk housing collateralized lending in metropolizing Finland is yielding profits. Hypo Group's operating profit grew by 7 percent and net interest income by 16 percent. Common Equity Tier 1 improved and return on equity remained strong. Non-performing loans remained on a very low level and impairment losses were nearly zero."

- Net interest income increased to EUR 10.4 million (EUR 9.0 million 1–9/2018)
- Non-performing loans remained low at 0.10% of loan book (0.07% 31 December 2018)
- Expected credit losses were 0.0% of the loan book
- Net fee and commission income was EUR 2.7 million (EUR 2.9 million 1–9/2018)
- Other income totaled EUR 2.1 million (EUR 2.4 million 1–9/2018)
- Total costs remained at modest level
- Common Equity Tier 1 (CET1) ratio, as calculated with standard and basic methods, was 12.6% (12.1% on 31 December 2018)

GROUP'S KEY FIGURES

(1000 €)	1-9/2019	1-9/2018	7-9/2019	7-9/2018	2018
Net interest income	10 433	8 980	3 563	3 205	12 331
Net fee and commission income	2 709	2 909	947	971	3 795
Total other income	2 058	2 376	411	1 063	2 097
Total expenses	-8 813	-8 313	-2 386	-2 297	-11 058
Operating profit	6 386	5 952	2 534	2 942	7 165
Receivables from the public and public sector entities	2 677 043	2 512 308	2 677 043	2 512 308	2 588 908
Deposits	1 598 050	1 658 633	1 598 050	1 658 633	1 718 166
Balance sheet total	3 224 490	2 998 709	3 224 490	2 998 709	3 113 817
Return on equity % (ROE)	5,5	5,5	6,5	5,5	5,0
Common Equity Tier 1 (CET1) ratio	12,6	12,1	12,6	12,1	12,1
Cost-to-income ratio,%	58,2	58,1	48,8	43,9	60,6
Non-performing assets, % of the loan portfolio	0,10	0,08	0,10	0,08	0,07
LTV-ratio, % / Loan to Value, average, %	35,5	36,0	35,5	36,0	35,8
Loans / deposits, %	167,5	151,5	167,5	151,5	150,7

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Hypo Group's Interim Report can be accessed at <http://www.hypo.fi/en/financial-information/>

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Main Media

www.hypo.fi

Attachments: Interim Report January-October 2019

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