



HYPO

The Mortgage Society of Finland: Hypo Group's January-March 2025

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The Mortgage Society of Finland
Interim Report Q1
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Hypo Group's January-March 2025

The home finance specialist Hypo Group's operations and liquidity remained stable while capital adequacy strengthened.

CEO Ari Pauna:

"Focusing on low-risk housing collateralized lending in urbanising Finland still provides stability despite the continuous uncertainty in the operating environment. Net interest income and liquidity remained strong as capital adequacy strengthened with the entry into force of the CRR3 regulation which decreased the amount of risk-weighted assets. Non-performing loans and impairment losses remained at low level. During uncertain times, the services of a specialist organization are in demand. There is a strong demand for home financing from us, and we respond to the demand comprehensively supported by completely renewed banking technology."*

- Operating profit was EUR 2.3 million (EUR 2.1 million 1-3/2024)
- Net interest income was EUR 4.8 million (EUR 4.8 million 1-3/2024)
- Net fee and commission income increased to EUR 1.1 million (EUR 1.1 million 1-3/2024)
- Other income was EUR 1.0 million (EUR 0.4 million 1-03/2024)
- Total costs were EUR 4.7 million (EUR 4.3 million 1-03/2024)
- Non-performing loans remained low at 0.44% of loan book (0.43% 31 December 2024)
- Expected credit losses were 0.02% of the loan book (0.01% 31 December 2024)
- Common Equity Tier 1 (CET1) ratio, calculated with the standardized approach and the basic indicator approach, was 21.5% (14.3% on 31 December 2024)
- Liquidity Coverage Ratio (LCR) was 142.5% (183.7% on 31 December 2024)

GROUP'S KEY FIGURES			
(1000 €)	1-3/2025	1-3/2024	1-12/2024
Net interest income	4 796	4 793	17 444
Net fee and commission income	1 109	1 148	5 655
Total other income	1 031	399	1 490
Total expenses	-4 663	-4 271	-16 581
Operating profit	2 273	2 069	8 008
Receivables from the public and public sector entities	2,796,183	2,794,638	2,791,811
Deposits	1,548,049	1,703,531	1,551,254
Balance sheet total	3,483,355	3,724,570	3,478,594

Return on equity (ROE) %	4.2	4.3	4.1
Common Equity Tier 1 (CET1) ratio %*	21.5	14.6	14.3
Cost-to-income ratio %	65.5	67.4	67.0
Non-performing assets % of the loan portfolio	0.44	0.20	0.43
LTV-ratio (Loan to Value, average) %	30.8	30.3	31.1
Loans / deposits %	180.6	163.5	180.0
Liquidity Coverage Ratio (LCR) %	142.5	305.5	183.7
Net Stable Funding Ratio (NSFR) %	109.9	110.2	115.1
Leverage Ratio (LR) %	4.5	3.9	4.3

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

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About Suomen Hypoteekkiyhdistys

The Mortgage Society of Finland Group is the only nationwide expert organization specialized in home financing and housing in Finland. Hypo Group grants mortgages as well as renovation loans and consumer loans, both secured by residential property collateral, for first-time and other homebuyers. Hypo Group continuously develops new ways and models for housing and home financing.

Read more: www.hypo.fi

Attachments

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