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

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Half Year Financial Report

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Hypo Group's January-June 2025

The home finance specialist Hypo Group's operations and liquidity remained stable as net interest income increased.

CEO Ari Pauna:

"Focusing on low-risk housing collateralized lending in urbanising Finland still provides stability despite the continuous uncertainty in the operating environment. Capital adequacy and liquidity remained strong as net interest income increased. 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 5.2 million (EUR 3.2 million 1-6/2024)
- Net interest income was EUR 10.1 million (EUR 7.7 million 1-6/2024)
- Net fee and commission income was EUR 2.9 million (EUR 2.9 million 1-6/2024)
- Other income was EUR 1.5 million (EUR 1.2 million 1-6/2024)
- Total costs were EUR 9.3 million (EUR 8.6 million 1-6/2024)
- Non-performing loans remained low at 0.39% 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 21.8% (14.3% on 31 December 2024)
- Liquidity Coverage Ratio (LCR) was 232.2% (183.7% on 31 December 2024)

GROUP'S KEY FIGURES					
(1000 €)	1-6/2025	1-6/2024	4-6/2025	4-6/2024	1-12/2024
Net interest income	10 058	7 671	5 262	2 878	17 444
Net fee and commission income	2 935	2 934	1 827	1 786	5 655
Total other income	1 514	1 194	483	795	1 490
Total expenses	-9 315	-8 596	-4 652	-4 325	-16 581
Operating profit	5 193	3 203	2 920	1 133	8 008
Receivables from the public and public sector entities	2 819 177	2 818 787	2 819 177	2 818 787	2 791 811
Deposits	1 521 716	1 649 148	1 521 716	1 649 148	1 551 254
Balance sheet total	3 570 870	3 664 942	3 570 870	3 664 942	3 478 594
Return on equity (ROE) %	5.0	3.3	5.8	2.3	4.1

Common Equity Tier 1 (CET1) ratio %	21.8	14.1	21.8	14.1	14.3
Cost-to-income ratio %	63.3	72.5	61.2	78.5	67.0
Non-performing assets % of the loan portfolio	0.39	0.18	0.39	0.18	0.43
LTV-ratio (Loan to Value, average) %	30.8	30.3	30.8	30.3	31.1
Loans / deposits %	185.3	170.9	185.3	170.9	180.0
Liquidity Coverage Ratio (LCR) %	232.2	328.0	232.2	328.0	183.7
Net Stable Funding Ratio (NSFR) %	110.6	115.9	110.6	115.9	115.1
Leverage Ratio (LR) %	4.4	4.0	4.4	4.0	4.3

Hypo Group's Half-year Report can be accessed at <https://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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