The Mortgage Society of Finland: Hypo Group's January - September 2026

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The Mortgage Society of Finland
Interim Report Q3
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HYPO GROUP'S JANUARY–SEPTEMBER 2026

The home finance specialist Hypo Group's operating profit decreased due to the decline in net interest income and investments in personnel resources, while the outlook remained stable despite the uncertain global and Finnish economic environment.

CEO Ari Pauna:
"Focusing on low-risk housing collateralized lending in urbanising Finland still provides stability and returns despite the continuous uncertainty in the operating environment. Capital adequacy and liquidity remained at a strong level. Non-performing loans and impairment losses remained at a very 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 with more housing finance experts than before."

• Operating profit was EUR 5.8 million (EUR 8.0 million 1–9/2025)
• Net interest income was EUR 11.7 million (EUR 14.7 million 1–9/2025)
• Net fee and commission income was EUR 5.7 million (EUR 4.4 million 1–9/2025)
• Other income was EUR 4.2 million (EUR 2.6 million 1–9/2025)
• Total expenses were EUR 15.7 million (EUR 13.6 million 1–9/2025)
• Non-performing loans were at 0.47% of loan book (0.26% on 31 December 2025)
• Expected credit losses were 0.01% of the loan book (0.01% on 31 December 2025)
• Common Equity Tier 1 (CET1) ratio, calculated with the standardized approach and the basic indicator approach, was 21.5% (22.9% on 31 December 2025)
• Liquidity Coverage Ratio (LCR) was 295.0% (277.4% on 31 December 2025)

GROUP'S KEY FIGURES					
€ 1,000	1-9/2026	1-9/2025	7-9/2026	7-9/2025	1-12/2025
Net interest income	11,694	14,686	4,025	4,627	19,284
Net fee and commission income	5,699	4,400	1,705	1,465	5,985
Total other income	4,175	2,551	1,564	1,037	3,623
Total expenses	-15,720	-13,646	-5,011	-4,331	-19,805
Operating profit	5,848	7,990	2,283	2,798	9,086
Receivables from the public and public sector entities	2,836,388	2,803,314	2,836,388	2,803,314	2,751,992
Deposits	1,735,365	1,554,170	1,735,365	1,554,170	1,504,008
Balance sheet total	3,790,139	3,670,991	3,790,139	3,670,991	3,645,970
Return on equity (ROE) %	3.8	5.2	4.3	5.5	4.4

Common Equity Tier 1 (CET1) ratio %	21.5	22.1	21.5	22.1	22.9
Cost-to-income ratio %	72.1	62.2	69.2	60.0	68.5
Non-performing loans % of the loan portfolio	0.47	0.39	0.47	0.39	0.26
Loan-to-value ratio (weighted average LTV) %	31.8	30.8	31.8	30.8	31.1
Loans / Deposits %	163.4	180.4	163.4	180.4	183.0
Liquidity Coverage Ratio (LCR) %	295.0	212.1	295.0	212.1	277.4
Net Stable Funding Ratio (NSFR) %	119.9	110.2	119.9	110.2	110.2
Leverage Ratio (LR) %	4.3	4.3	4.3	4.3	4.3

The Interim Report can be accessed at https://www.hypo.fi/en/hypo-financial-information/

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Contacts

- Ari Pauna, CEO, +358 50 353 4690
- Mikke Pietilä, CFO, +358 50 439 6820

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

- Download announcement as PDF.pdf
- Hypo_Q3_2026_Interim Report.pdf