



# HYPO

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

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

The Mortgage Society of Finland

Interim Report Q3

Helsinki 31 October 2025 3:30 p.m.

### Hypo Group's January-September 2025

**The home finance specialist Hypo Group's operations and liquidity remained stable as net interest income and operating profit 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 and operating profit 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 supported by completely renewed banking technology and with more housing finance experts than before."*

- Operating profit was EUR 8.0 million (EUR 5.2 million 1-9/2024)
- Net interest income was EUR 14.7 million (EUR 12.2 million 1-9/2024)
- Net fee and commission income was EUR 4.4 million (EUR 4.2 million 1-9/2024)
- Other income was EUR 2.6 million (EUR 1.0 million 1-9/2024)
- Total costs were EUR 13.6 million (EUR 12.2 million 1-9/2024)
- Non-performing loans remained low at 0.39% of loan book (0.43% 31 December 2024)
- Expected credit losses were 0.01% 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 22.1% (14.3% on 31 December 2024)
- Liquidity Coverage Ratio (LCR) was 212.1% (183.7% on 31 December 2024)

| GROUP'S KEY FIGURES                                    |           |           |           |           |           |
|--------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|
| (1000 €)                                               | 1-9/2025  | 1-9/2024  | 7-9/2025  | 7-9/2024  | 1-12/2024 |
| Net interest income                                    | 14 686    | 12 248    | 4 627     | 4 577     | 17 444    |
| Net fee and commission income                          | 4 400     | 4 158     | 1 465     | 1 224     | 5 655     |
| Total other income                                     | 2 551     | 990       | 1 037     | -204      | 1 490     |
| Total expenses                                         | -13 646   | -12 215   | -4 331    | -3 619    | -16 581   |
| Operating profit                                       | 7 990     | 5 181     | 2 798     | 1 978     | 8 008     |
| Receivables from the public and public sector entities | 2 803 314 | 2 832 560 | 2 803 314 | 2 832 560 | 2 791 811 |
| Deposits                                               | 1 554 170 | 1 613 255 | 1 554 170 | 1 613 255 | 1 551 254 |
| Balance sheet total                                    | 3 670 991 | 3 552 014 | 3 670 991 | 3 552 014 | 3 478 594 |
| Return on equity % (ROE)                               | 5.2       | 3.6       | 5.5       | 4.2       | 4.1       |

|                                                |       |       |       |       |       |
|------------------------------------------------|-------|-------|-------|-------|-------|
| Common Equity Tier 1 (CET1) ratio              | 22.1  | 14.0  | 22.1  | 14.0  | 14.3  |
| Cost-to-income ratio,%                         | 62.2  | 70.0  | 60.0  | 64.8  | 67.0  |
| Non-performing assets, % of the loan portfolio | 0.39  | 0.33  | 0.39  | 0.33  | 0.43  |
| LTV-ratio, % / Loan to Value, average, %       | 30.8  | 30.7  | 30.8  | 30.7  | 31.1  |
| Loans / deposits, %                            | 180.4 | 175.6 | 180.4 | 175.6 | 180.0 |
| Liquidity Coverage Ratio (LCR) %               | 212.1 | 227.7 | 212.1 | 227.7 | 183.7 |
| Net Stable Funding Ratio (NSFR) %              | 110.2 | 115.7 | 110.2 | 115.7 | 115.1 |
| Leverage Ratio (LR) %                          | 4.3   | 4.2   | 4.3   | 4.2   | 4.3   |

Interim Report Q3 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](http://www.hypo.fi)

## Attachments

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