



HYPO

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

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Financial Statement Release

January 30 2026 Helsinki 3:30 p.m.

HYPO GROUP'S JANUARY-DECEMBER 2025

The home finance specialist Hypo Group's operating profit, net interest income, capital adequacy, net fee and commission income and liquidity 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. Capital adequacy and liquidity strengthened further as net interest income, net fee and commission income and operating profit increased. Non-performing loans decreased and impairment losses remained at 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 supported by completely renewed banking technology and with more housing finance experts than before."

- Operating profit was EUR 9.1 million (EUR 8.0 million 1-12/2024)
- Net interest income was EUR 19.3 million (EUR 17.4 million 1-12/2024)
- Net fee and commission income was EUR 6.0 million (EUR 5.7 million 1-12/2024)
- Other income was EUR 3.6 million (EUR 1.5 million 1-12/2024)
- Total costs were EUR 19.8 million (EUR 16.6 million 1-12/2024)
- Non-performing loans decreased and were at 0.26% 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 22.9% (14.3% on 31 December 2024)
- Liquidity Coverage Ratio (LCR) was 277.4% (183.7% on 31 December 2024)

GROUP'S KEY FIGURES				
€ 1,000	1-12/2025	1-12/2024	10-12/2025	10-12/2024
Net interest income	19,284	17,444	4,598	5,196
Net fee and commission income	5,985	5,655	1,585	1,498
Total other income	3,623	1,490	1,072	500
Total expenses	-19,805	-16,581	-6,159	-4,366
Operating profit	9,086	8,008	1,096	2,827
Receivables from the public and public sector entities	2,751,992	2,791,811	2,751,992	2,791,811
Deposits	1,504,008	1,551,254	1,504,008	1,551,254
Balance sheet total	3,645,970	3,478,594	3,645,970	3,478,594

Return on equity (ROE) %	4.4	4.1	2.2	5.7
Common Equity Tier 1 (CET1) ratio %	22.9	14.3	22.9	14.3
Cost-to-income ratio %	68.5	67.0	71.7	59.6
Non-performing loans % of the loan portfolio	0.26	0.43	0.26	0.43
Loan-to-value ratio (weighted average LTV) %	31.1	31.1	31.1	31.1
Loans / Deposits %	183.0	180.0	183.0	180.0
Liquidity Coverage Ratio (LCR) %	277.4	183.7	277.4	183.7
Net Stable Funding Ratio (NSFR) %	110.2	115.1	110.2	115.1
Leverage Ratio (LR) %	4.3	4.3	4.3	4.3

Hypo Group's Financial Statement Release 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

- [Download announcement as PDF.pdf](#)
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