

COMPANY PROFILE

The W&W Group came into existence in 1999 as a result of the merger of the two long-standing companies Wüstenrot and Württembergische. Today, it develops and provides the four components of modern financial planning: financial security, residential property ownership, risk protection and savings and investment. It combines the Housing and Insurance divisions with the digital initiatives and brands of the group such as Adam Riese, which enables it to offer every customer the financial planning solution that suits them best.

As regards positioning in the market, based on the amount of gross new building society business, Wüstenrot Bausparkasse is second among private building societies. Württembergische Lebensversicherung and Württembergische Versicherung are among the top 12 German life and property insurance providers.

The Group's strengths include a large client base of around 6.5 million, as well as good client proximity with more than 5,000 independent agent partners nationwide, 1,000 Wüstenrot service centres and 2,000 external Württembergische offices. Online services complete W&W's product portfolio.

SHARE CHART



FINANCIAL CALENDAR

Aug 14, 2025	Publication half-yearly financial report
Nov 14, 2025	Press Release - quarterly statement (call-date Q3)
Nov 24, 2025	Analysts' Conference

EXECUTIVE BOARD



Jürgen A. Junker
Chairman



Alexander Mayer



Jens Wieland

SUPERVISORY BOARD

The Supervisory Board of W&W AG currently consists of 12 members.

> Chairman: Dr. Michael Gutjahr

> Vice Chairman: Frank Weber

STOCK FUNDAMENTALS

ISIN	DE0008051004
WKN	805 100
Share type	Ordinary
Bloomberg Code	WUW@GR
Reuters Code	WUW Gn.DE
Ticker	WUW
Index	SDAX
Segment	Prime Standard
Last Dividend	0.65 EUR (2025)
Stock exchanges	Regulated Market in Frankfurt / Main, Stuttgart Free trade in Berlin, Dusseldorf, Hamburg and Hannover
Rating	BBB+ Outlook stable (Financial Strength); BBB+ Outlook stable (Long-Term Issuer Credit Rating); A-2 (Short-Term Issuer Credit Rating)

SHAREHOLDER STRUCTURE

The non-profit foundation Wüstenrot Stiftung, Gemeinschaft der Freunde Deutscher Eigenheimverein e. V., Ludwigsburg, maintains an indirect participation in W&W AG of 67.38% through two holding companies. Of this, 27.47% is held by WS Holding AG, Stuttgart, and 39.91% by Wüstenrot Holding AG, Ludwigsburg. The other major shareholder of W&W AG is FS BW Holding GmbH, Munich, with more than 10% of the shares. 0.11% of the issued shares are non-voting treasury shares.

KEY FIGURES W&W GROUP (ACCORDING TO IFRS)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

		31/12/2024	31/12/2023
Total assets	in € bn	72.3	68,6 ¹
Capital investments	in € bn	39.9	38.9
Senior debenture bonds and registered bonds	in € bn	3.8	4.1
Senior fixed-income securities	in € bn	19.2	18.9
Building loans	in € bn	28.4	26.7
Liabilities to customers	in € bn	27.5	23.5
Technical provisions	in € bn	32.3	31.9
Equity	in € bn	4.9	5.0
Equity per share (equity without minority interests, number of shares without treasury shares)	in €	52.29	52.57

¹ Previous year's figure adjusted; see section „Changes in accordance with IAS 8“.

CONSOLIDATED INCOME STATEMENT

		1/1/2024 to 31/12/2024	1/1/2023 to 31/12/2023
Total net financial result	in € mn	476	582
Technical result	in € mn	-16	122
Earnings before income taxes from continued operations	in € mn	27	202
Consolidated net profit	in € mn	36	141
Total comprehensive income	in € mn	23	135
Earnings per share	in €	0.36	1.48

OTHER DISCLOSURES

		31/12/2024	31/12/2023
Average annual number of employees		7,565	7,485

KEY SALES FIGURES

		1/1/2024 to 31/12/2024	1/1/2023 to 31/12/2023
Housing segment			
New business volume (new lending and home loan savings business)	in € mn	15,676	21,529
Life and Health Insurance segment			
Total premiums in new life insurance business	in € mn	3,242	3,468
Gross premiums written health insurance	in € mn	327	316
Gross premiums written life insurance	in € mn	1,742	1,868
of which regular premiums	in € mn	1,374	1,396
of which single premiums	in € mn	368	472
Property/Casualty Insurance segment			
Annual contribution to the portfolio (new and replacement business)	in € mn	436	424
Gross premiums written	in € mn	2,812	2,619

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