

FACT SHEET

COMPANY PROFILE

The W&W Group is an independent financial services group based in Stuttgart, which developed from the merger of Wüstenrot and Württembergischer in 1999.

W&W is active in three areas of business: 'Housing', 'Insurance' and 'w&w brandpool'. The combination of business areas means the W&W Group can meet all requirements for precautionary financial measures from one source. Here, the focus is on private and business clients in the core market of Germany. Outside Germany, the Group maintains a strategic focus on the Czech Republic.

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 six million, as well as good client proximity with more than 6,000 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

May 15, 2020	Publication quarterly statement (call-date Q1)
Aug 14, 2020	Publication half-yearly financial report
Nov 13, 2020	Publication quarterly statement (call-date Q3)

EXECUTIVE BOARD



Jürgen A. Junker
Chairman



Dr. Michael Gutjahr



Jürgen Steffan



Jens Wieland

SUPERVISORY BOARD

- › **Hans Dietmar Sauer** (Chairman)
- › **Peter Buschbeck**
- › **Dr. Nadine Gatzert**
- › **Jochen Höpken***
- › **Corinna Linner**
- › **Bernd Mader***
- › **Christoph Seeger***
- › **Hans-Ulrich Schulz**
- › ***) chosen by employees**
- › **Frank Weber*** (Vice Chairman)
- › **Dr. Reiner Hagemann**
- › **Ute Hobinka***
- › **Gudrun Lacher***
- › **Marika Lulay**
- › **Andreas Rothbauer***
- › **Jutta Stöcker**
- › **Gerold Zimmermann***

STOCK FUNDAMENTALS

ISIN	DE0008051004
WKN	805 100
Share type	Ordinary
Bloomberg Code	WUW@GR
Reuters Code	WUWGn.DE
Ticker	WUW
Index	SDAX
Segment	Prime Standard
Last Dividend	0.65 EUR (2018)
52 week high	19.98 EUR
52 week low	11.10 EUR
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

Wüstenrot Holding AG*	39.9%	WS Holding AG*	26.4%
Other Institutional	10.0%	Free float	23.7%

* Owner is Wüstenrot Stiftung.

KEY FIGURES W&W GROUP (ACCORDING TO IFRS)

		FY 2019	FY 2018
CONSOLIDATED BALANCE SHEET			
Total assets	€ bn	75.7	72.0
Capital investments	€ bn	49.0	45.9
Senior fixed-income securities	€ bn	13.0	13.8
Senior debenture bonds	€ bn	24.0	21.3
Building loans	€ bn	21.5	23.0
Liabilities to customers	€ bn	21.6	23.6
Technical provisions	€ bn	37.4	34.7
Equity	€ bn	4.8	4.2
Equity per share	€	51.23	45.51
CONSOLIDATED PROFIT AND LOSS STATEMENT			
Net financial result (after credit risk adjustments)	€ mn	2,353.5	1,333.4
Premiums/contributions earned (net)	€ mn	4,249.2	4,000.1
Insurance benefits (net)	€ mn	(4,650.5)	(3,553.7)
Earnings before income tax from continued operations	€ mn	353.0	320.5
Consolidated net profit	€ mn	249.1	215.2
Total comprehensive income	€ mn	658.4	(47.2)
Earnings per share	€	2.65	2.29
OTHER INFORMATION			
Employees (Germany) ¹		6,456	6,540
Employees (Group) ²		7,991	8,129
KEY SALES FIGURES			
Group			
Gross premiums written	€ mn	4,319.7	4,065.4
New construction financing business (including brokering for third parties)	€ mn	6,964.2	6,280.2
Sales of own and third-party investment funds	€ mn	481.7	426.2
Housing			
New home loan savings business (gross)	€ mn	13,795.1 ³	13,765.9
New home loan savings business (net)	€ mn	11,501.3 ³	11,412.3
Life and Health Insurance			
Gross premiums written	€ mn	2,372.7	2,224.5
New premiums	€ mn	731.5	572.1
Property/Casualty Insurance			
Gross premiums written	€ mn	1,954.4	1,847.8
New premiums (measured in terms of annual contributions to the portfolio)	€ mn	266.6	249.0

¹ Full-time equivalent head count.² Number of employment contracts.³ Including Aachener Bausparkasse AG (ABAG).**Wüstenrot & Württembergische AG**

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