FACT SHEET

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

Nov 14, 2025	Press Release - Quarterly Statement (call-date Q3)
Nov 24, 2025	Eigenkapitalforum
Mar 27, 2026	Balance Sheet Press Conference
Mar 27, 2026	Publication Annual Financial Report
Mar 27, 2026	Analyst Conference
May 13, 2026	Publication Quarterly Statement (call-date Q1)
Aug 14, 2026	Publication Half-yearly Financial Report
Nov 13, 2026	Publication Quarterly Statement (call-date Q3)

EXECUTIVE BOARD

Jürgen A. Junker
Chairman

Matthias Bogk

Jens Wieland

SUPERVISORY BOARD

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

- Chairman: Dr. Michael Gutjahr
- Vice Chairman: Frank Weber

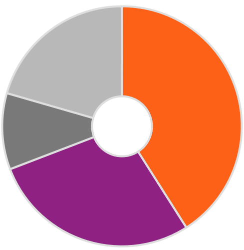
STOCK FUNDAMENTALS

ISIN	DE0008051004
WKN	805100
Share type	Ordinary
Bloomberg Code	WUW@GR
Reuters Code	WUWGn.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)

SHAREHOLDERS

SHAREHOLDER STRUCTURE

The largest shareholder of W&W AG is the non-profit foundation Wüstenrot Stiftung, Gemeinschaft der Freunde Deutscher Eigenheimverein e. V., Ludwigsburg, which maintains an indirect participation in W&W AG through two holding companies (WS Holding AG, Stuttgart, and Wüstenrot Holding AG, Ludwigsburg). The other major shareholder of W&W AG is FS BW Holding GmbH, Munich.



Status 30/06/2025
Wüstenrot Holding AG: 39.91%
WS Holding AG: 27.47%
Wüstenrot Foundation indirectly holds: 67.38%[1]
FS BW Holding GmbH: >10%
Freefloat: >20%

1) Own shares are not taken into account due to insignificance.

FACT SHEET

KEY FIGURES W&W GROUP (ACCORDING TO IFRS)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION		**30/6/2025**	**31/12/2024**
Total assets	in € bn	72.8	72.3
Capital investments	in € bn	39.3	39.9
Senior debenture bonds and registered bonds	in € bn	3.6	3.8
Senior fixed-income securities	in € bn	18.9	19.2
Building loans	in € bn	29.2	28.4
Liabilities to customers	in € bn	27.3	27.5
Technical provisions	in € bn	31.8	32.3
Equity	in € bn	5.0	4.9
Equity per share (equity without minority interests, number of shares without treasury shares)	in €	52.86	52.29

CONSOLIDATED INCOME STATEMENT		**1/1/2025 to 30/6/2025**	**1/1/2024 to 30/6/2024**
Total net financial result	in € mn	91	250
Technical result	in € mn	241	-44
Earnings before income taxes from continued operations	in € mn	122	-18
Consolidated net profit	in € mn	91	-14
Total comprehensive income	in € mn	123	-51
Earnings per share	in €	0.96	-0.15

OTHER DISCLOSURES		**30/6/2025**	**31/12/2024**
Average annual number of employees		7,588	7,565

KEY SALES FIGURES		**01/01/2025 to 30/6/2025**	**1/1/2024 to 30/6/2024**
Housing segment			
New business volume (new lending and home loan savings business)	in € mn	8,479	7,816
Life and Health Insurance segment			
Total premiums in new life insurance business	in € mn	1,766	1,588
Gross premiums written health insurance	in € mn	172	162
Gross premiums written life insurance	in € mn	889	846
of which regular premiums	in € mn	667	679
of which single premiums	in € mn	222	167
Property/Casualty Insurance segment			
Annual contribution to the portfolio (new and replacement business)	in € mn	293	269
Gross premiums written	in € mn	1,921	1,821

Wüstenrot & Württembergische AG

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