

COMPANY PROFILE

The W&W Group is an independent financial services group based in Kornwestheim, 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.

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 14, 2024	Annual General Meeting
May 17, 2024	Publication quarterly statement (call-date Q1)
Aug 30, 2024	Publication half-yearly financial report
Nov 15, 2024	Publication quarterly statement (call-date Q3)

EXECUTIVE BOARD



Jürgen A. Junker
Chairman



Alexander Mayer



Jürgen Steffan



Jens Wieland

SUPERVISORY BOARD

› Dr. Michael Gutjahr (Chairman)	› Frank Weber* (Vice Chairman)
› Jutta Eberle*	› Dr. Frank Ellenbürger
› Jutta Stöcker	› Dr. Nadine Gatzert
› Dr. Reiner Hagemann	› Jochen Höpken*
› Ute Kinzinger*	› Corinna Linner
› Bernd Mader*	› Andreas Rothbauer*
› Dr. Wolfgang Salzberger	› Christoph Seeger*
› Susanne Ulshöfer*	› Edith Weymayr
›*) chosen by employees	

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 (2023)
Stock exchanges	Regulated Market in Frankfurt / Main, Stuttgart Free trade in Berlin, Düsseldorf, 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. 0.04% of the issued shares are non-voting treasury shares.

KEY FIGURES W&W GROUP (ACCORDING TO IFRS)

CONSOLIDATED STATEMENT OF FINANCIAL POSITION		31/12/2023	31/12/2022
Total assets	in € bn	68.7	66.6
Capital investments	in € bn	38.9	37.5
Senior debenture bonds and registered bonds	in € bn	4.1	4.7
Senior fixed-income securities	in € bn	18.9	17.6
Building loans	in € bn	26.7	25.4
Liabilities to customers	in € bn	23.5	22.9
Technical provisions	in € bn	31.9	30.3
Equity	in € bn	5.0	4.9
Equity per share	in €	52.57	51.91
CONSOLIDATED INCOME STATEMENT		1/1/2023 to 31/12/2023	1/1/2022 to 31/12/2022
Net financial result	in € mn	582.1	322.1
Technical result	in € mn	121.8	308.2
Earnings before income tax from continued operations	in € mn	201.2	317.3
Consolidated net profit	in € mn	140.5	237.7
Total comprehensive income	in € mn	135.5	-203.0
Earnings per share	in €	1.48	2.51
OTHER DISCLOSURES		31/12/2023	31/12/2022
Employees (full-time equivalent head count)		6,437	6,306
Employees (number of employment contracts)		7,546	7,390
KEY SALES FIGURES		1/1/2023 to 31/12/2023	1/1/2022 to 31/12/2022
Housing segment			
New business volume (New lending and home loan savings business)	in € mn	21529.0	25141.9
Life and Health Insurance segment			
Total premiums in new life insurance business	in € mn	3468.4	2284.4
Property/Casualty Insurance segment			
Annual contribution to the portfolio (new and replacement business)	in € mn	423.6	342.9

Wüstenrot & Württembergische AG

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