



Quarterly Statement as at 30 September 2022

Wüstenrot & Württembergische AG



This is a convenient translation of the German Report. In case of any divergences, the German original is legally binding.

Wüstenrot & Württembergische AG

W&W Group (according to IFRS)

Consolidated balance sheet		30/9/2022	31/12/2021
Total assets	€ bn	66.1	75.2
Capital investments	€ bn	37.6	48.8
Senior fixed income securities	€ bn	5.4	9.0
Senior debenture bonds	€ bn	18.1	24.9
Building loans	€ bn	25.1	23.8
Liabilities to customers	€ bn	22.9	22.6
Technical provisions	€ bn	31.4	38.4
Equity	€ bn	3.6	4.9
Equity per share	€	38.42	51.72
Consolidated profit and loss statement		1/1/2022 to 30/9/2022	1/1/2021 to 30/9/2021
Net financial result (after credit risk adjustments)	€ mn	-151.7	1,732.5
Premiums/contributions earned (net)	€ mn	3,280.8	3,476.6
Insurance benefits (net)	€ mn	-1,894.3	-3,731.8
Earnings before income taxes from continued operations	€ mn	206.9	346.3
Consolidated net profit	€ mn	160.2	236.9
Total comprehensive income	€ mn	-1,221.1	-163.5
Earnings per share	€	1.72	2.51
Other information		30/9/2022	31/12/2021
Employees (full-time equivalent head count)		6,259	6,307
Employees (number of employment contracts)		7,369	7,458
Key sales figures		1/1/2022 to 30/9/2022	1/1/2021 to 30/9/2021
Group			
Gross premiums written	€ mn	3,582.7	3,724.7
New construction financing business (including brokering for third parties)	€ mn	5,279.6	4,936.2
Sales of own and third-party investment funds	€ mn	402.8	465.2
Housing Segment			
New home loan savings business (gross)	€ mn	13,826.6	8,608.6
New home loan savings business (net)	€ mn	9,192.7	7,276.5
Life and Health Insurance Segment			
Gross premiums written	€ mn	1,620.7	1,891.7
New premiums	€ mn	442.3	714.4
Property/Casualty Insurance Segment			
Gross premiums written	€ mn	1,970.0	1,844.9
New premiums (measured in terms of annual contributions to the portfolio)	€ mn	280.6	290.4

This Quarterly Statement has been prepared in accordance with IFRS principles as at 30 September 2021. It does not constitute a Quarterly Financial Report in accordance with IAS 34 or Financial Statements in accordance with IAS 1.

Wüstenrot & Württembergische AG

Imprint and contact

Publisher

Wüstenrot & Württembergische AG
70163 Stuttgart
Germany
phone + 49 711 662-0
www.ww-ag.com

Production

W&W Service GmbH, Stuttgart

Investor Relations

The financial reports of the W&W Group are available at www.ww-ag.com/reports. In case of any divergences, the German original is legally binding.

E-mail: ir@ww-ag.com

Investor relations hotline: + 49 711 662-725252

W&W AG is member of



W&W AG is listed in



