



Wüstenrot Bausparkasse AG

Investor presentation

March 2025

agenda



1. The Wüstenrot Bausparkasse AG – Part of W&W Group
2. The Bausparkasse in figures
3. ESG in Wüstenrot Bausparkasse AG
4. The refinancing
5. The cover pool
6. Executive summary
Annex

1. The Wüstenrot Bausparkasse AG – Part of W&W-Group

W&W – Leading banking and insurance group in Germany



Segment Housing

- Everything around housing: home loan savings, financing, project planning, sales and brokerage



2

Home loan savings¹⁾



Segment Insurance

- Service insurer in the Life and Health as well as Property/Casualty lines.
- Adam Riese: Direct and broker brand for private customers

Adam Riese



10

Life Insurance²⁾

9

Property- & Casualty Insurance²⁾



Service and Central Functions

- Group-wide services relating to IT, investments, services and digitalization



W&W Asset Management GmbH



W&W Service GmbH

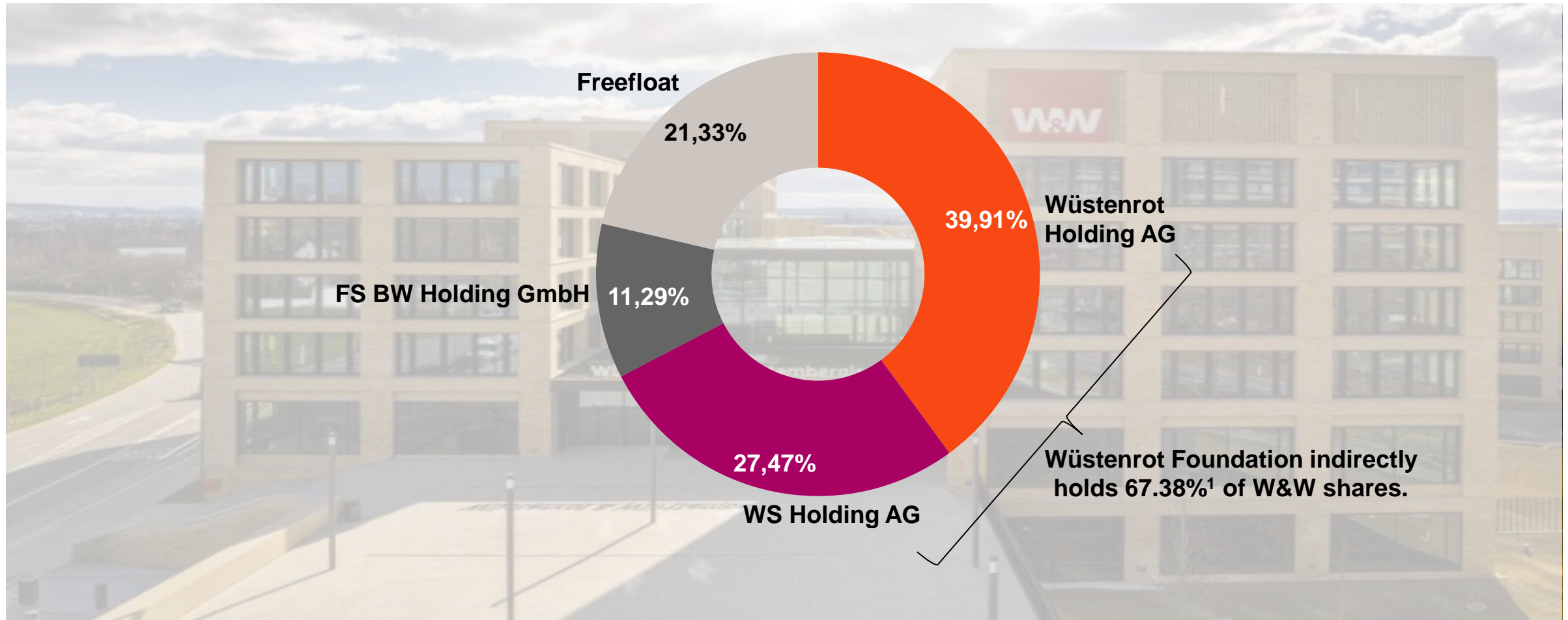


W&W Informatik GmbH

6.5 m customers, 6.6 k employees, focus on private customers in Germany

1. The Wüstenrot Bausparkasse AG – Part of W&W-Group

W&W Group structure



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

1. The Wüstenrot Bausparkasse AG – Part of W&W-Group

Positioning of Wüstenrot

Wüstenrot is the specialist for housing financing in the W&W Group
Housing means Wüstenrot

1921 Foundation of the „Gemeinschaft der Freunde" in Wüstenrot, Germany (predecessor of BSW)

1924 Foundation of the first home loan and savings bank in Germany

1999 Merger of Wüstenrot and Württembergische to form
Wüstenrot & Württembergische AG

2001 Merger of Wüstenrot Bausparkasse AG and Leonberger
Bausparkasse AG

2006 Fundamental restructuring and strategic realignment
of the W&W Group

2009 Takeover of Vereinsbank Victoria Bauspar AG

2010 Takeover of Allianz Dresdner Bauspar AG

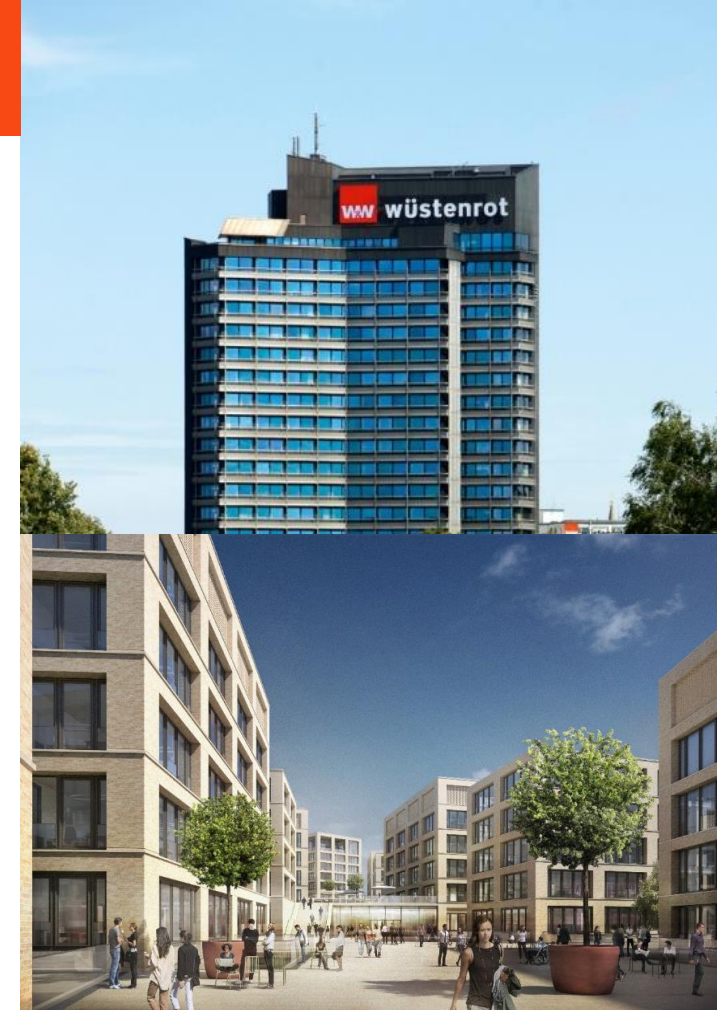
2018 Takeover of Aachener Bausparkasse AG

2024 Takeover of start:bausparkasse AG

2024 100th anniversary of Wüstenrot

2024

- New home loan savings business EUR **11** billion
- Market Share **13.2%** (gross-new business)
- New construction financing business EUR **4,7** billion
- Ranked **2** among the German privat home loan and savings banks



We are the housing segment in the W&W group

Home loan savings

- ✓ As the inventor of home loan savings, Wüstenrot offers the right product for every target group.

Building finance

- ✓ Wüstenrot scores with a comprehensive and needs-oriented building financing offer.

Real estate & services

- ✓ Wüstenrot is broadly positioned here: With residential construction, urban development, real estate management, project development, real estate brokerage and energy counselling.

Wüstenrot offers financing for every need



New building or purchase

For customers who are currently buying or building a property



Modernisation

For customers who own a property and are carrying out a modernisation project



Follow-up financing

For customers who need follow-up financing

Further successes in 2024

Market
development
successes



New
co-partners



Successful
acquisition



Digital application
channels
established



Sales model
established as an
integral component



New
customer
acquisition



Product
innovations



Product,
consulting and
service excellence



S&P Rating
2024 confirmed



ECB-
Supervision



1. The Wüstenrot Bausparkasse AG – Part of W&W Group

High market presence through various distribution channels

Own sales channels

~ 2,300 tied agents

 **wüstenrot**

~ 3,000 tied agents

 **württembergische**

Direct channels

 **wüstenrot**  **württembergische**

 Adam Riese

over

55

potential customers

Partnerships and cooperations



Banks and financial distributors



Sales networks & Brokers



Partnerships



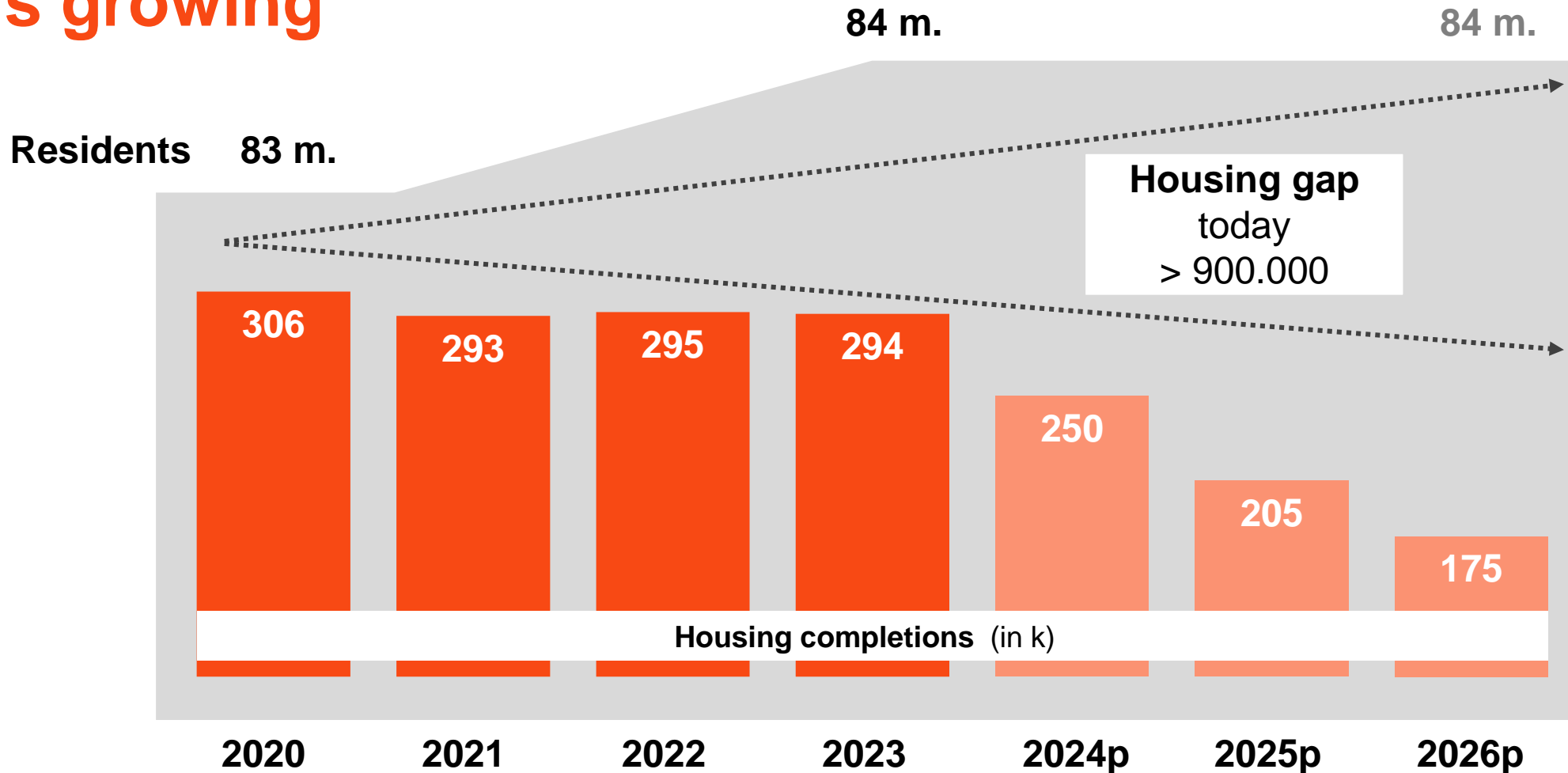
Comprehensive multi-channel distribution approach opens up access to over 55 million customers

1. The Wüstenrot Bausparkasse AG – Part of W&W Group

Multiple award-winning product, advisory and service excellence



Demand increases, completions decline – the housing gap is growing



Sources: Statistisches Bundesamt, ifo-Institut

Residential construction with great long-term potential

New development

- ✔ Demand: approx. 370,000 flats p.a. – less than 230,000 completions expected this year

Portfolio

- ✔ 36 million single and two-family houses with year of construction 1949 to 1978 have a high need for modernisation.

Energy

- ✔ 3 trillion euros investment required for the heat transition in existing buildings by 2045

Demography

- ✔ 2 million age-appropriate flats missing, 1 million flats additionally needed until 2040

Immigration

- ✔ 300,000 net immigrants p.a. on average over the past few years – the same number will be needed in the future to maintain the labour force potential

Households

- ✔ 300,000 households will demand additional living space in the coming years p.a.

Housing requirements

- ✔ Rising: Desire for home ownership, with higher energy standards and better infrastructure

Generation change

- ✔ Single- and two-family houses from the 1960s/1970s are increasingly coming onto the market. Opportunity for thorough modernisations

The generations are remarkably united

The most important things in life for millennials are the same as for baby boomers:

95% a beautiful home

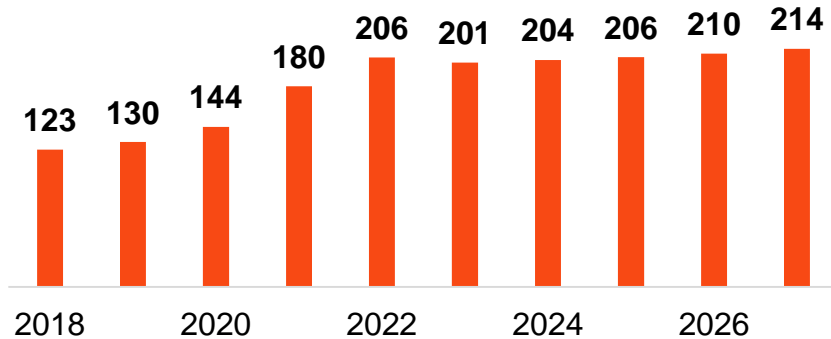
94% security in old age



Building society savings schemes gives broad parts of the population access to their own home by building up equity and hedging interest rates

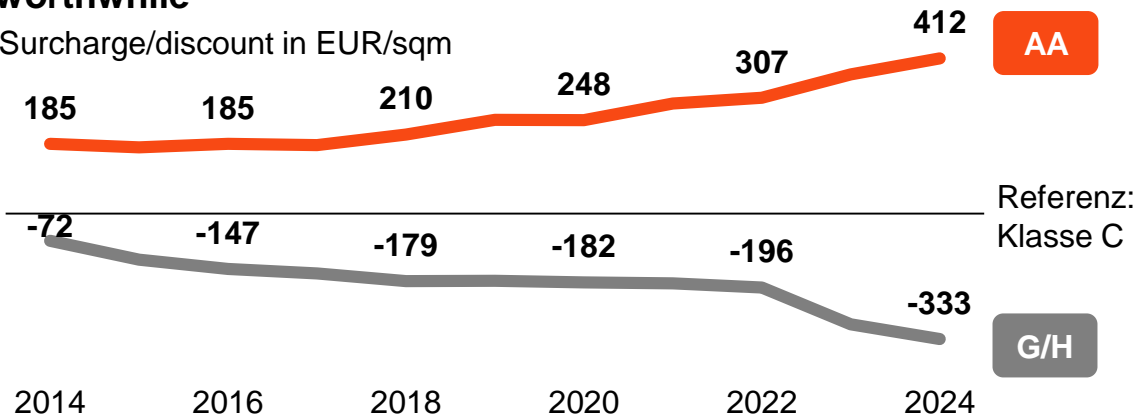
Residential property market continues to brighten

Transaction value of property rises again
in EUR billion



Investing in existing properties is increasingly worthwhile

Surcharge/discount in EUR/sqm



Energy transition of existing housing stock: enormous need for action and potential

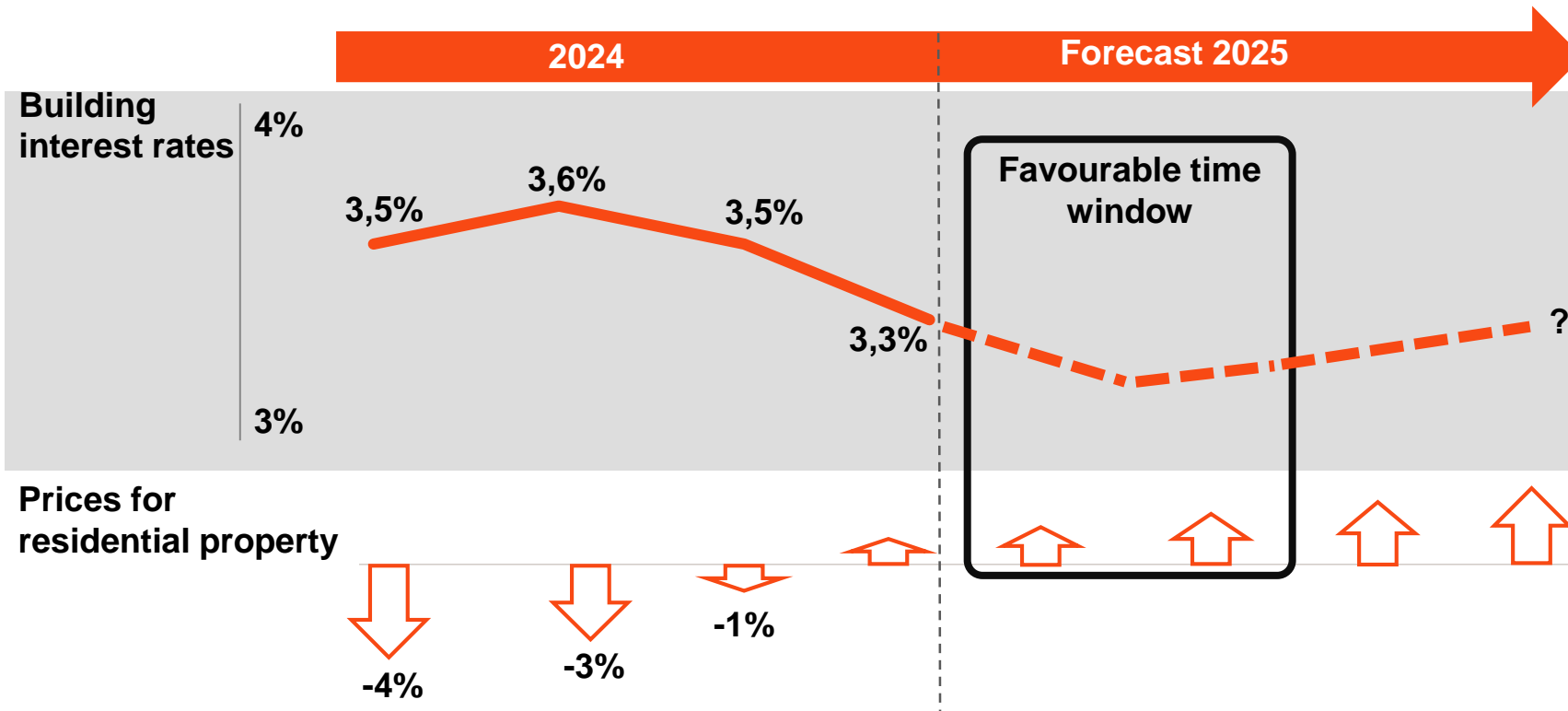
- 60% stock up to year of construction 1977
- 2,5 Mio. heating systems 30 years old and older
- Still up to 70% GHG emissions from buildings in private households
- Order of magnitude 3 trillion EUR investments by 2045
- Up to 70% subsidy (BEG)

Main motives for (energy-related) modernisation

in %



Seize the opportunity to buy property now



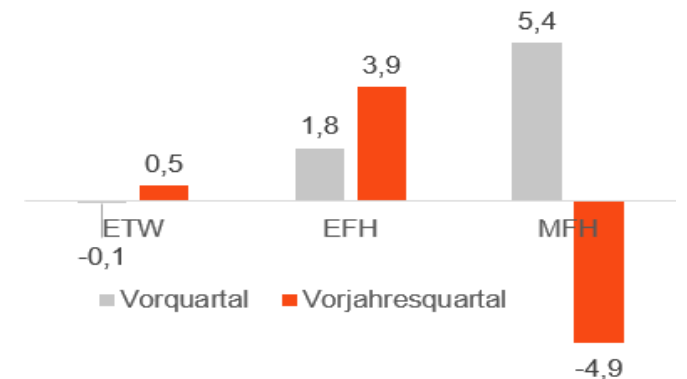
Current data on property price trends

IW Köln Q4 2024 Housing index (Offer prices nationwide)

- Single and two-family houses : +0,6%
 - Owner-occupied flats : -0,4%
- in each case for the same quarter of the previous year

GREIX (German Real Estate Immobilien Index) Q4 2024

(Transaction prices in around 20 districts)



1. The Wüstenrot Bausparkasse AG – Part of W&W Group

Building savings and energy-efficient refurbishment subsidised by the government

Employee savings bonus

Wohn-Riester
– also for energy-efficient refurbishments from
2024 onwards

Housing subsidy

Promotion of energy-efficient renovation



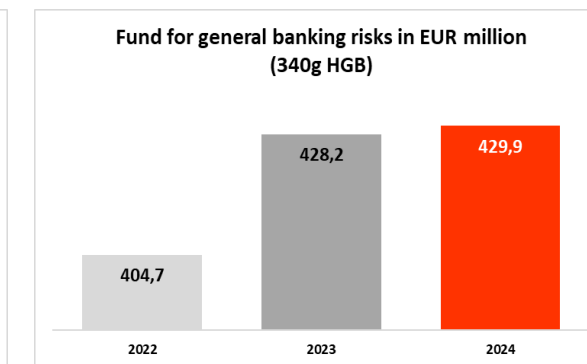
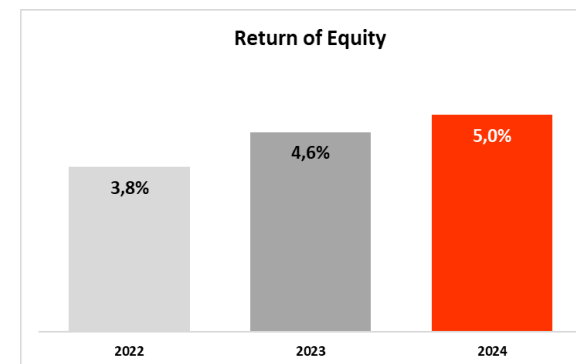
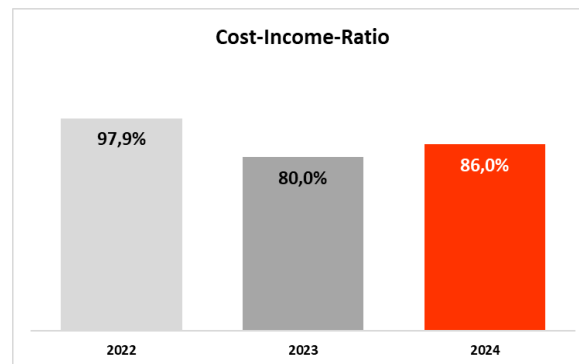
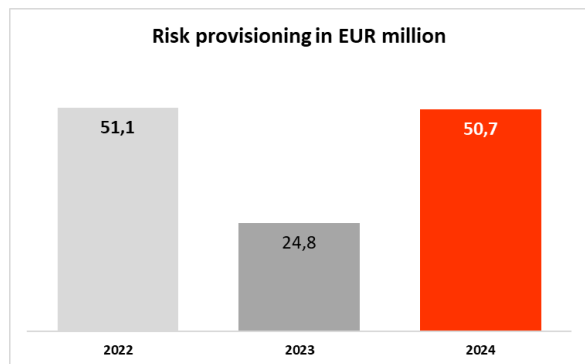
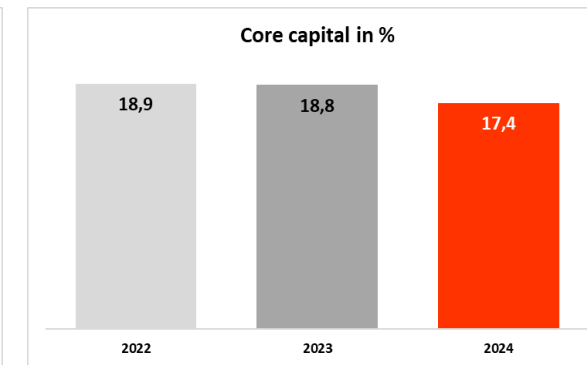
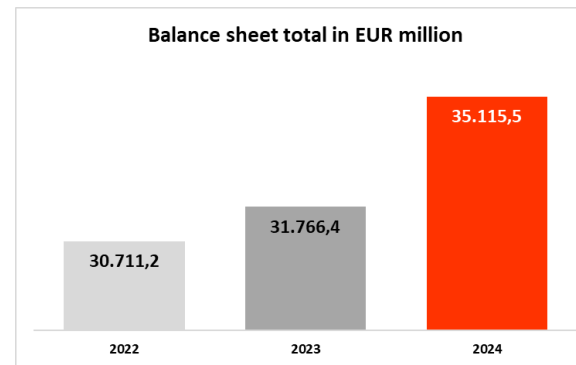
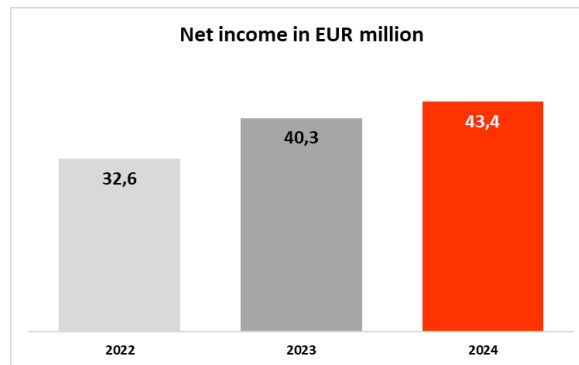
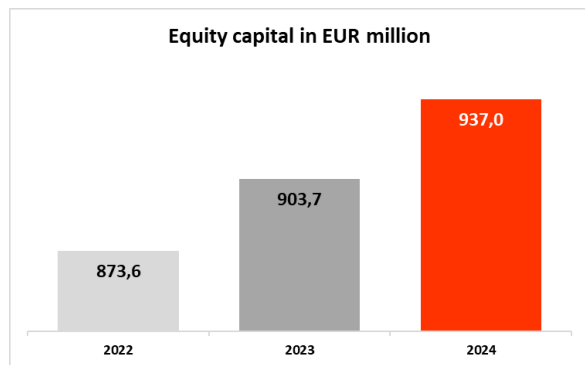
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2. The Bausparkasse in figures

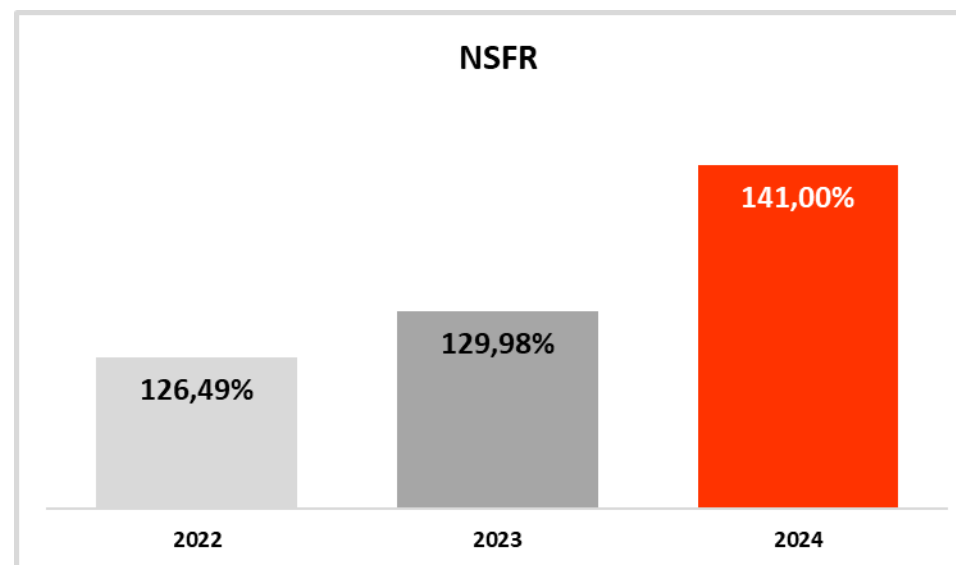
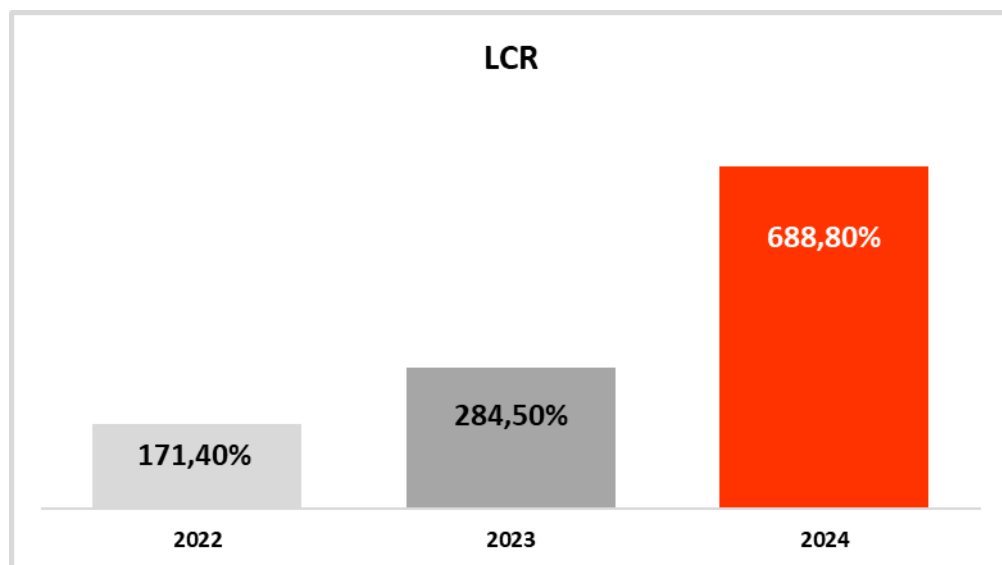
The key balance sheet figures



2. The Bausparkasse in figures

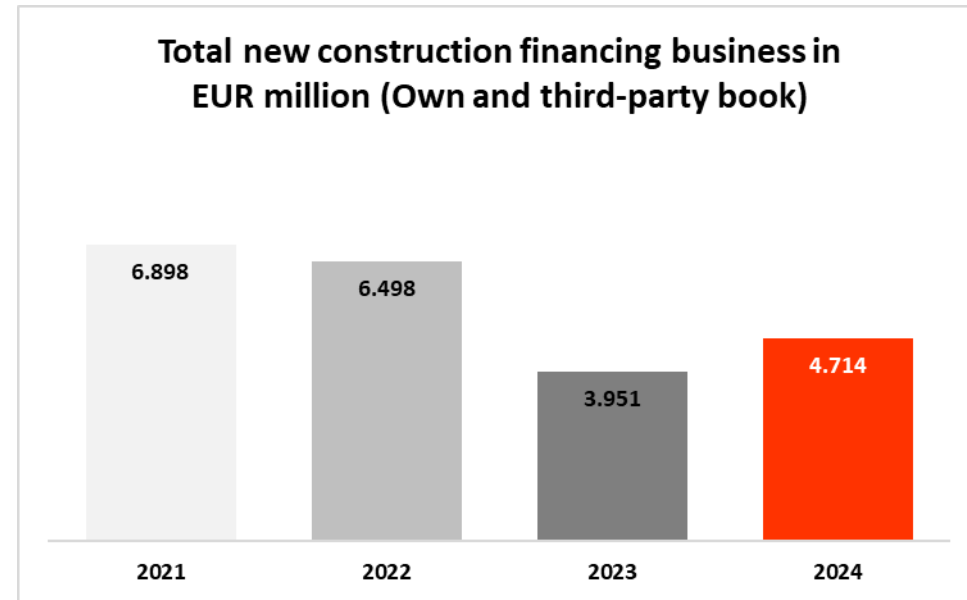
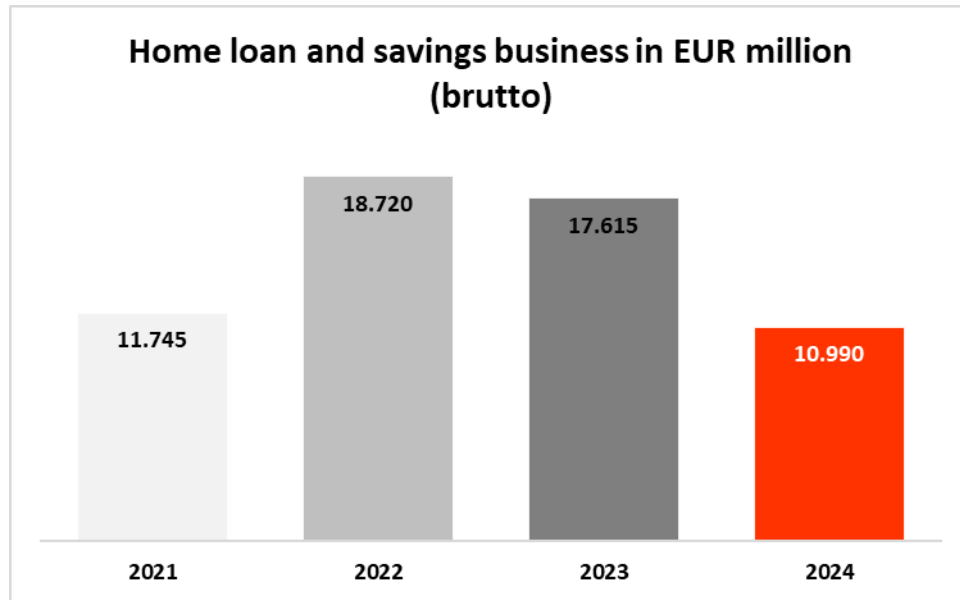
Development of LCR and NSFR

- **Liquidity Coverage Ratio (LCR)** – by delegated act per 31.12.2024 = **688,8%**
- **Net Stable Funding Ratio (NSFR)** per 31.12.2024 = **141%**



2. The Bausparkasse in figures

New business of the building society

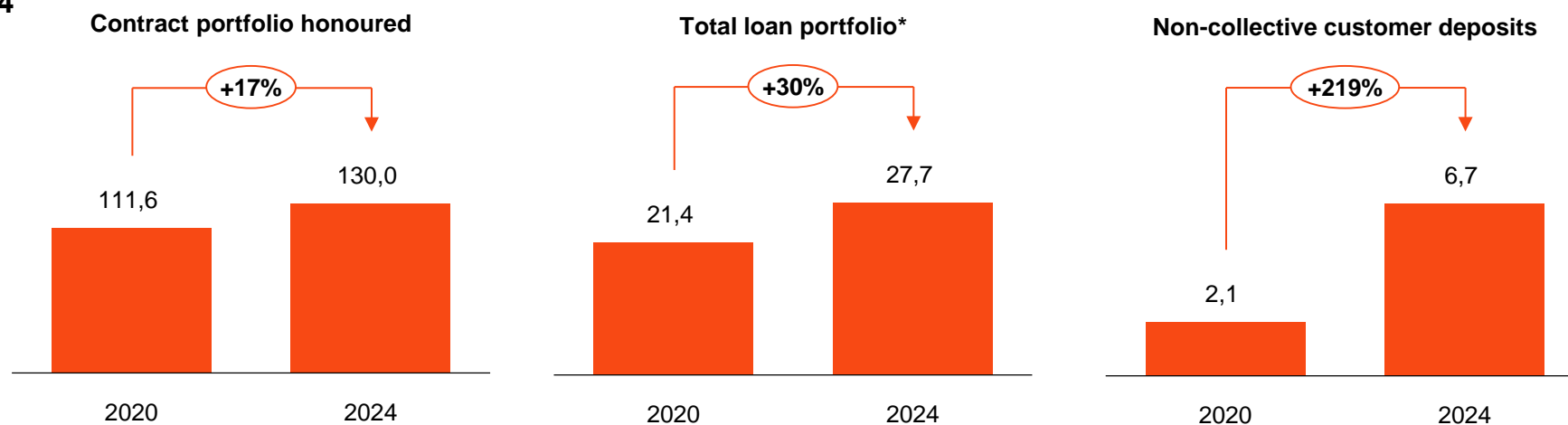


> New home loan savings business back to normal level after two exceptional years

2. The Bausparkasse in figures

Portfolio development 2024

Portfolio development 2024
in EUR billion



2. The Bausparkasse in figures

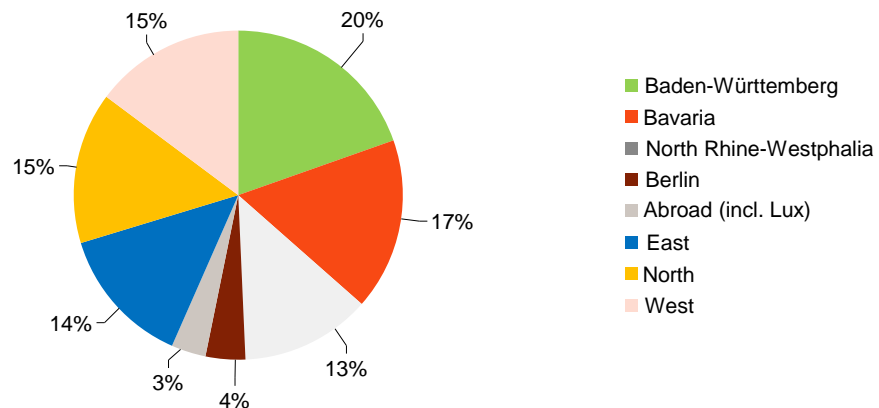
Lending business

Credit business portfolio in EUR million	31.12.2021	31.12.2022	31.12.2023	31.12.2024
Home loans	1 421	1 406	1 711	2 239
Bridging loans and advance loans	15 126	16 839	17 936	18 986
Mortgage loans	5 810	5 673	5 712	5 941
Other construction loans	168	293	322	358
Money and capital investments	4 310	3 195	3 450	4 072

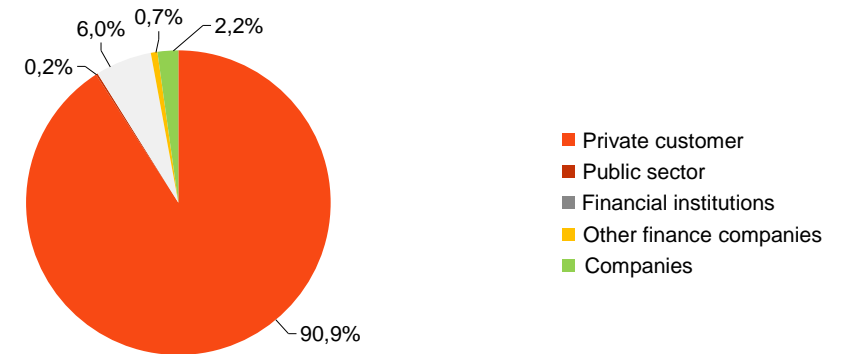
2. The Bausparkasse in figures

Lending business – Breakdown of total loan portfolio

Breakdown by region*



Breakdown by customer group



- Portfolio focus on Germany
- Main customer group are private customers
- Owner-occupied residential property 72%

* ZK/VK taken into account after deduction of building society savings

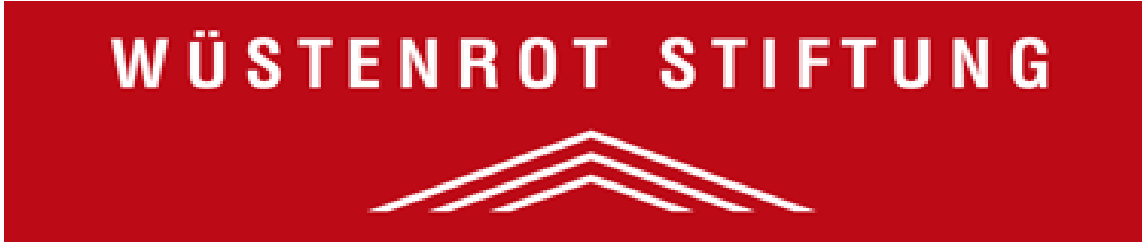
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3. ESG in Wüstenrot Bausparkasse AG

Historically, we already have the right DNA ...



First home loan and savings bank in Germany
and the inventor of the home loans and savings



First private property insurance
Southern Germany's & first German pension insurance

- The **foundation concept** of our main owner as well as the regional anchoring are already the natural cornerstones of the W&W Group
- The W&W Group pursues a **long-term corporate strategy**, that is geared towards **stability**
- No short-term maximalisation of shareholder value. The focus is on the **security** of dividends and jobs, as well as the **social impact of the Group**
- Focusing the business model on comprehensive, holistic advice and long term support for clients, which includes all elements of personal provision for the future.

3. ESG in Wüstenrot Bausparkasse AG

The core of the Wüstenrot business model is already sustainably oriented



ENVIRONMENT

Energy-efficient residential construction and energy refurbishments

- Financing is provided for **new properties** – with high **energy efficiency standards**.
- High investments for **modernisation projects** and **energy efficiency measures**.



SOCIAL

Home ownership for broad sections of the population

- **The government** supports **savings** and **capital accumulation** with **building savings** through **attractive subsidy offers**.
- In **old age**, **homeowners benefit from rent-free living**.
- Home loan and savings contracts are often used for **age-appropriate conversions**.

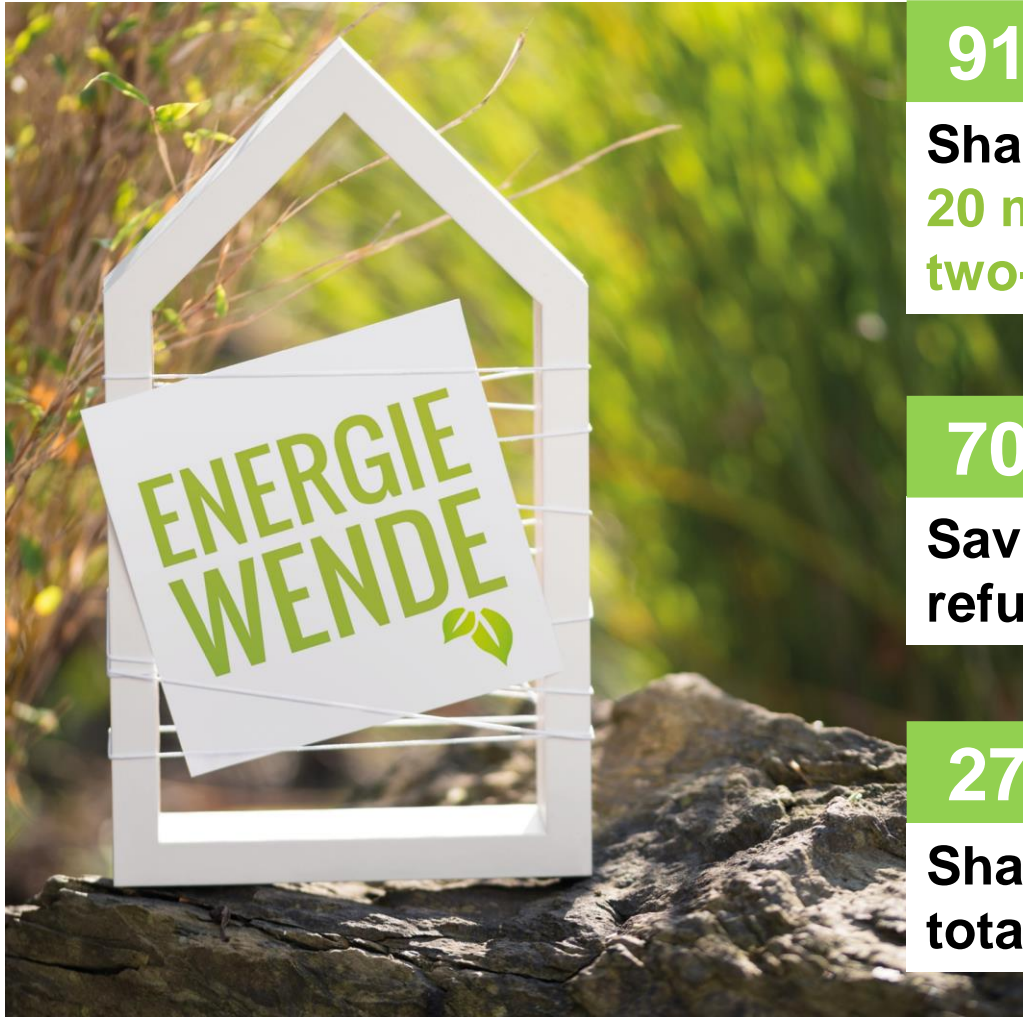


GOVERNANCE

Value-based business model and collective thought

- The **pool system** is based on the **principle of equal treatment** – business model closely relates to the **cooperative idea**.
- **Building savings contracts** as well as the **saving pool** (Bausparkollektiv) are **regulated by law**.

No energy transition without existing buildings



91% residential building stock

Share of the GEG-relevant building stock

20 m. residential buildings – of which 16 m. one- and two-family houses

70 - 90%

Savings potential through complete energy-efficient refurbishments in OTFH

27%

Share of greenhouse gas emissions from housing in total emissions 199 m. tonnes CO₂ (-equivalent)

Sources: Statistisches Bundesamt, Bundesregierung, dena (Deutsche Energieagentur)

The Green Product Line is introduced to the market

We offer taxonomy-compliant products to make climate-friendly living accessible to our customers.

Wohndarlehen Klima Turbo

for energy-efficient modernisation with interest rate benefit (21Bp) with a complete marketing package

since 2020

Advice and arrangement of KfW-loans within the framework of the BEG-program (Bundesförderung für effiziente Gebäude = Federal funding for efficient buildings)

- Comprehensive information for the client on energy subsidy programs
- Integration of KfW-loans or investment grants into the overall financing of the client

since 2021

Expansion of the product line to include the Klima Flex and Klima Classic home loan financing models as green variants

- Granting of an interest rate benefit (10Bp) compared to other financing with proof in accordance with Tax-VO (for example energy certificate)

since 2022

Home savings: Since February 2022, we also have been offering housing savings with a climate bonus of up to 300 euros to our customers .

since 2022

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4. The refinancing

Refinancing through ...

Diversification

- Home loan savings deposits
- Call money accounts and time deposits from private clients
- Money market
- Capital market

Bearer securities

- EUR 7 billion debt issuance programme
- Mortgage covered bonds, uncovered issues, subordinated debt
- Governed by German law
- Denomination EUR 100,000
- Plain vanilla or single-callable issues

Registered securities

- Registered mortgage covered bonds
- Promissory notes, registered bonds
- Subordinated debt
- Plain vanilla or single-callable issues

4. The refinancing

Overview of the ratings

Wüstenrot Bausparkasse AG

	S&P rating	Outlook	As of
▪ Mortgage covered bonds	AAA	stable	26 February 2025
▪ Long-term rating	A-	stable	25 June 2024
▪ Short-term rating	A-1	stable	25 June 2024

W&W AG

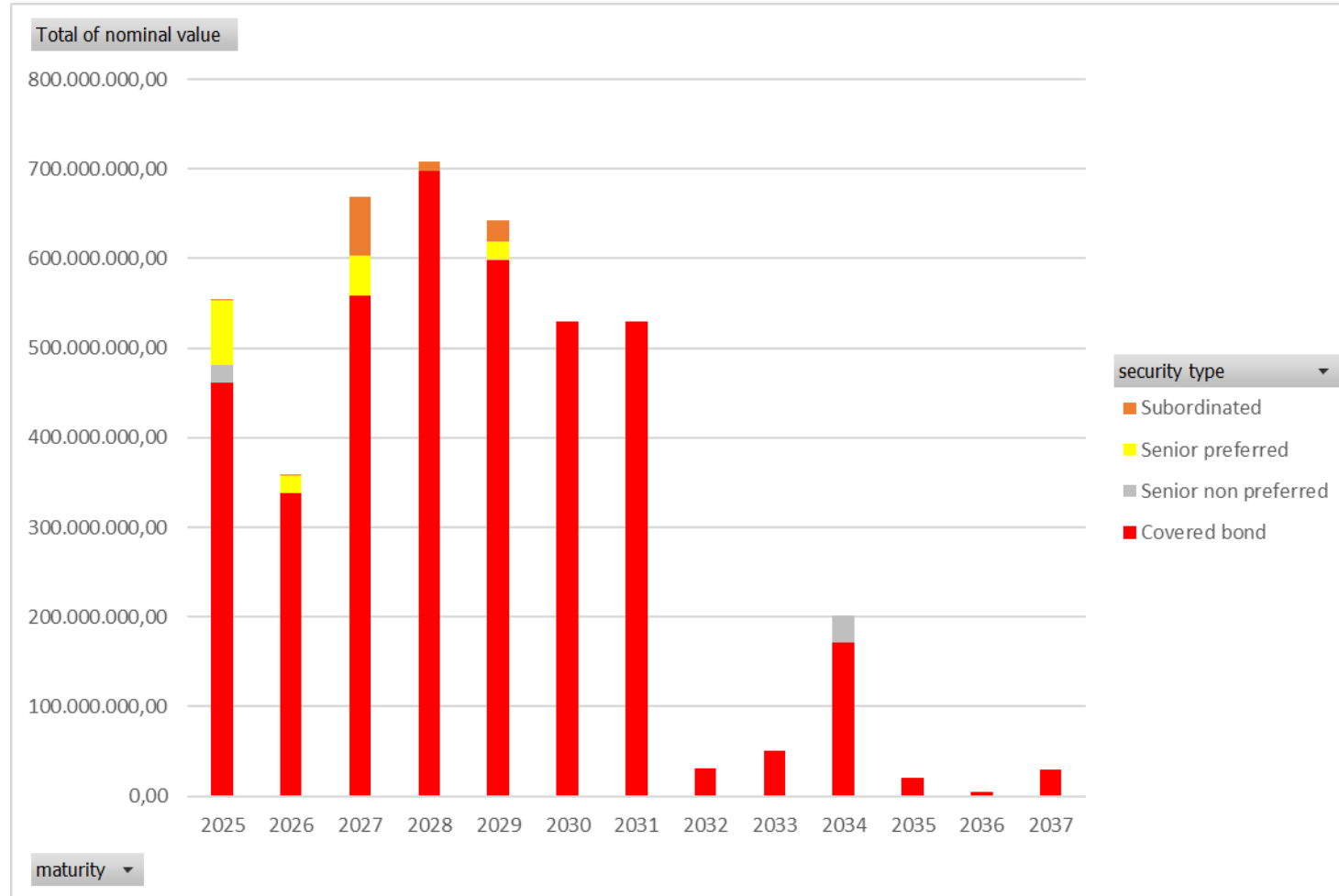
	S&P rating	Outlook	As of
▪ Issuer rating	BBB+	stable	25 June 2024
▪ Financial strength rating	BBB+	stable	25 June 2024

- ✓ Long-term stable AAA rating for the mortgage cover pool
- ✓ S&P rates high overcollateralisation, high-quality liquidity buffer and matching maturities with an 4-notch uplift to the institute rating, of which 3 still free.



4. The refinancing

Maturity profile covered/unsecured issues



4. The refinancing

Assets and liabilities side of the balance sheet from a refinancing perspective

Bilanz HGB in EUR million	31.12. 2024	31.12. 2023	31.12. 2022
Construction loan	27.524	25.681	24.211
Loans and advances to credit institutions	3.036	2.171	2.497
Non / fixed-interest securities	3.984	3.398	3.079
Home savings deposits	19.916	19.692	19.834
Mortgage bonds	4.048	3.437	2.837
Liabilities to customers	8.259	4.760	3.768
Uncovered issues	212	309	266
Balance sheet total	35.115	31.766	30.711

➤ Refinancing of the 1b loan portions via senior preferred bonds and promissory note loans

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5. The cover pool

Overview of the cover pool register (1)

- ✔ **granular cover pool** with approx. 35,000 individual loans
- ✔ average **cover amount** EUR 121,000
- ✔ all mortgage collateral **100% located in Germany**
- ✔ over **97%** financing used for **residential purposes**
- ✔ approx. **77% single- and two-family houses** and **privately-owned flats**
- ✔ approx. **66%** of all properties **owner-occupied**
- ✔ Focus on **financing up to EUR 300,000**
- ✔ average **weighted loan-to-value ratio** approx. 50.9%
- ✔ organically grown cover pool with a long-standing history

5. The cover pool

Overview of the cover pool register (2)

- ✔ **healthy age structure** of the cover pool, ongoing new loans as collateral
- ✔ Focus on the **economically strong federal states** Baden-Württemberg, Bavaria, Hesse und North Rine-Westphalia
- ✔ **very low arrears** in the cover pool, **stable below 0.02%** for years
- ✔ **no currency risks**, all financing in euros
- ✔ **no derivatives** in the cover pool
- ✔ **balanced maturity structure**, focus of new business between 7 and 10 years
- ✔ substitute collateral consists **exclusively of European government bonds**, bonds with a government guarantee or bonds issued by supranational organisations
- ✔ professional **cover pool management**

5. The cover pool

Breakdown by federal states

As at 31/12/2024	Residential cover pool mortgages		Commercial cover pool mortgages		Cover pool mortgages in total	
	in EUR	in %	in EUR	in %	in EUR	in %
Baden-Württemberg	914.907.384	21,55%	12.368.622	0,29%	927.276.006	21,84%
Bavaria	918.341.132	21,63%	16.410.425	0,39%	934.751.556	22,01%
Berlin	386.403.260	9,10%	8.591.400	0,20%	394.994.660	9,30%
Brandenburg	162.241.217	3,82%	2.750.069	0,06%	164.991.286	3,89%
Bremen	21.817.319	0,51%	0	0,00%	21.817.319	0,51%
Hamburg	76.451.695	1,80%	5.950.807	0,14%	82.402.502	1,94%
Hesse	402.399.987	9,48%	15.136.272	0,36%	417.536.259	9,83%
Mecklenburg-Western Pomerania	49.733.292	1,17%	1.713.094	0,04%	51.446.386	1,21%
Lower Saxony	275.359.961	6,48%	9.102.323	0,21%	284.462.284	6,70%
North Rhine-Westphalia	412.030.955	9,70%	8.389.692	0,20%	420.420.647	9,90%
Rhineland-Palatinate	157.620.545	3,71%	101.418	0,00%	157.721.964	3,71%
Saarland	39.718.525	0,94%	105.000	0,00%	39.823.525	0,94%
Saxony	92.281.872	2,17%	6.343.055	0,15%	98.624.927	2,32%
Saxony-Anhalt	60.346.888	1,42%	9.893.001	0,23%	70.239.889	1,65%
Schleswig-Holstein	106.187.016	2,50%	2.963.577	0,07%	109.150.593	2,57%
Thuringia	66.907.680	1,58%	3.844.415	0,09%	70.752.095	1,67%
Total	4.142.748.728	97,56%	103.663.169	2,44%	4.246.411.897	100,00%

- ✔ Focus on the economically strong federal states of Baden-Württemberg, Bavaria, Hesse and North Rhine-Westphalia

5. The cover pool

Breakdown by property type and size category

Property type:	Cover pool mortgages total	
As at 31/12/2024	in EUR	in %
Flats	662.346.409	15,60%
Single houses	2.636.966.493	62,10%
Multi-family houses	843.160.947	19,86%
Office buildings	6.412.562	0,15%
Commercial buildings	0	0,00%
Industrial buildings	0	0,00%
Other commercial buildings	97.250.608	2,29%
unfinished and not yet profitable new buildings	0	0,00%
Construction sites	274.880	0,01%
Total	4.246.411.897	100,00%

Size categories	Cover pool mortgages total	
As at 31/12/2024	in EUR	in %
up to EUR 300 thousand	2.955.813.862	69,61%
over EUR 300 thousand to EUR 1 million	805.835.758	18,98%
over EUR 1 million to EUR 10 million	377.090.717	8,88%
over EUR 10 million	107.671.560	2,54%
Total	4.246.411.897	100,00%

- ✔ Over 97% of financing used for residential purposes
- ✔ The focus is on financing up to 300 kEUR

5. The cover pool

Overview of overcollateralisation

§ 28 (1) Nr. 1 and 3 PfandBG Circulation to cover pool ration	Nominal value	Present value	Risk net present value
	as at 31/12/2024	as at 31/12/2024	as at 31/12/2024
Total amount of covered bonds in circulation including derivatives	4.021,10	4.013,74	3.858,81
Total amount of cover pools including derivatives	4.852,41	4.798,68	4.528,35
% foreign currency derivatives from liabilities	0,00%	0,00%	0,00%
% interest rate derivatives from liabilities	0,00%	0,00%	0,00%
% foreign currency derivatives from assets	0,00%	0,00%	0,00%
% interest rate derivatives from assets	0,00%	0,00%	0,00%
Overcollateralisation in %	20,67%	19,56%	17,35%

- ✔ The dynamic approach is used for the interest rates to calculate the stress scenarios
- ✔ All cover assets and covered bonds are exclusively in euros, there are no foreign currencies in the cover pool register
- ✔ All pledged properties secured by real estate liens are located in Germany without exception

5. The cover pool

Overview of term structure and other cover assets

§ 28 (1) Nr. 2 PfandBG Maturity structure and fixed interest period	Covered bonds in circulation	Cover pool
	as at 31/12/2024	as at 31/12/2024
up to six months	51,10	136,49
over six months to twelve months	410,00	163,18
over twelve months to 18 months	55,00	226,88
over 18 months to 2 years	283,00	178,52
over 2 years to 3 years	558,00	311,52
over 3 years to 4 years	698,00	339,29
over 4 years to 5 years	598,00	410,35
over 5 years to 10 years	1.313,00	2.174,23
over 10 years	55,00	911,94
Total	4.021,10	4.852,41
Duration	4,22	6,40

- ✔ The focus of new business is between 7 and 10 years

Issuer	ISIN	Amount	Maturity
Republik Finnland	FI4000006176	50.000.000,00	04.07.2025
Republik Frankreich	FR0000571150	25.000.000,00	25.10.2025
Republik Österreich	AT0000A0DXC2	50.000.000,00	15.03.2026
Republik Österreich	AT0000383864	15.000.000,00	15.07.2027
Königreich Belgien	BE0000291972	25.000.000,00	28.03.2028
Republik Finnland	FI4000557525	25.000.000,00	15.04.2029
OEBB	XS1071747023	15.000.000,00	28.05.2029
Republik Irland	IE00BJ38CR43	40.000.000,00	15.05.2030
Republik Frankreich	FR0011883966	25.000.000,00	15.05.2030
Luxemburg	LU2773894873	20.000.000,00	01.03.2034
ESM	EU000A1U9928	76.000.000,00	17.11.2036
International Development Ass.	XS2475492349	25.000.000,00	05.05.2037
EIB	EU000A3LT492	150.000.000,00	15.02.2039
Luxemburg	LU2591861021	15.000.000,00	02.03.2043
International Development Ass.	XS2749537481	50.000.000,00	18.01.2044
Summe		606.000.000,00	

- ✔ Only government bonds, bonds with a government guarantee or bonds issued by supranational organisations

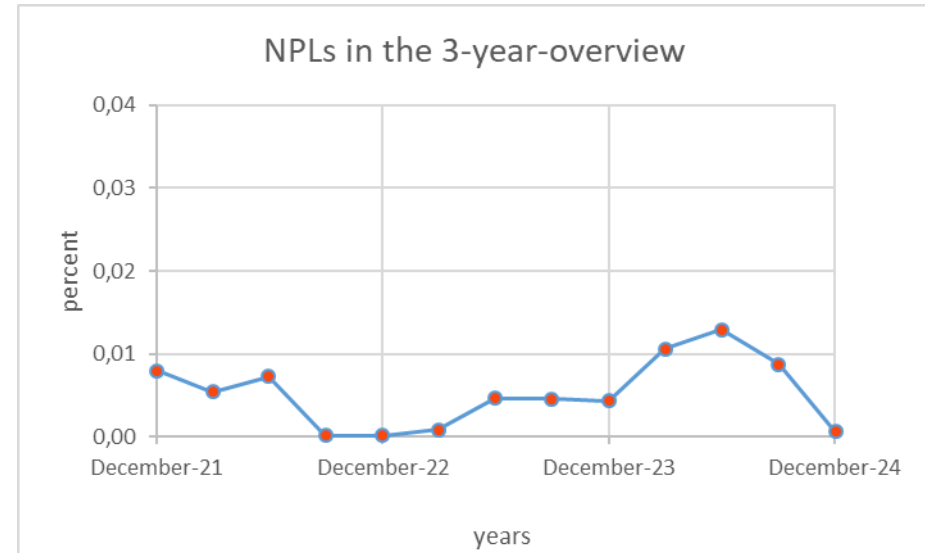
Representation of the figures in German notation.

5. The cover pool

Overview of seasoning and NPLs

Seasoning	Nominal	Percent
0 - < 18 months	529.164.016	12,46%
>= 18 months - < 60 months	2.141.538.783	50,43%
>= 60 months	1.575.709.098	37,11%
Total	4.246.411.897	100,00%
Weighted-average seasoning in months	78,53	

- ✔ organically grown cover pool
- ✔ long history



Total amount of these claims, insofar as the respective arrears amount to at least 5% of the claim (Section 28 (2) No. 2 of the Covered Bond Act (PfandBG))

- ✔ low arrears in the cover pool
- ✔ long-term below 0.02%

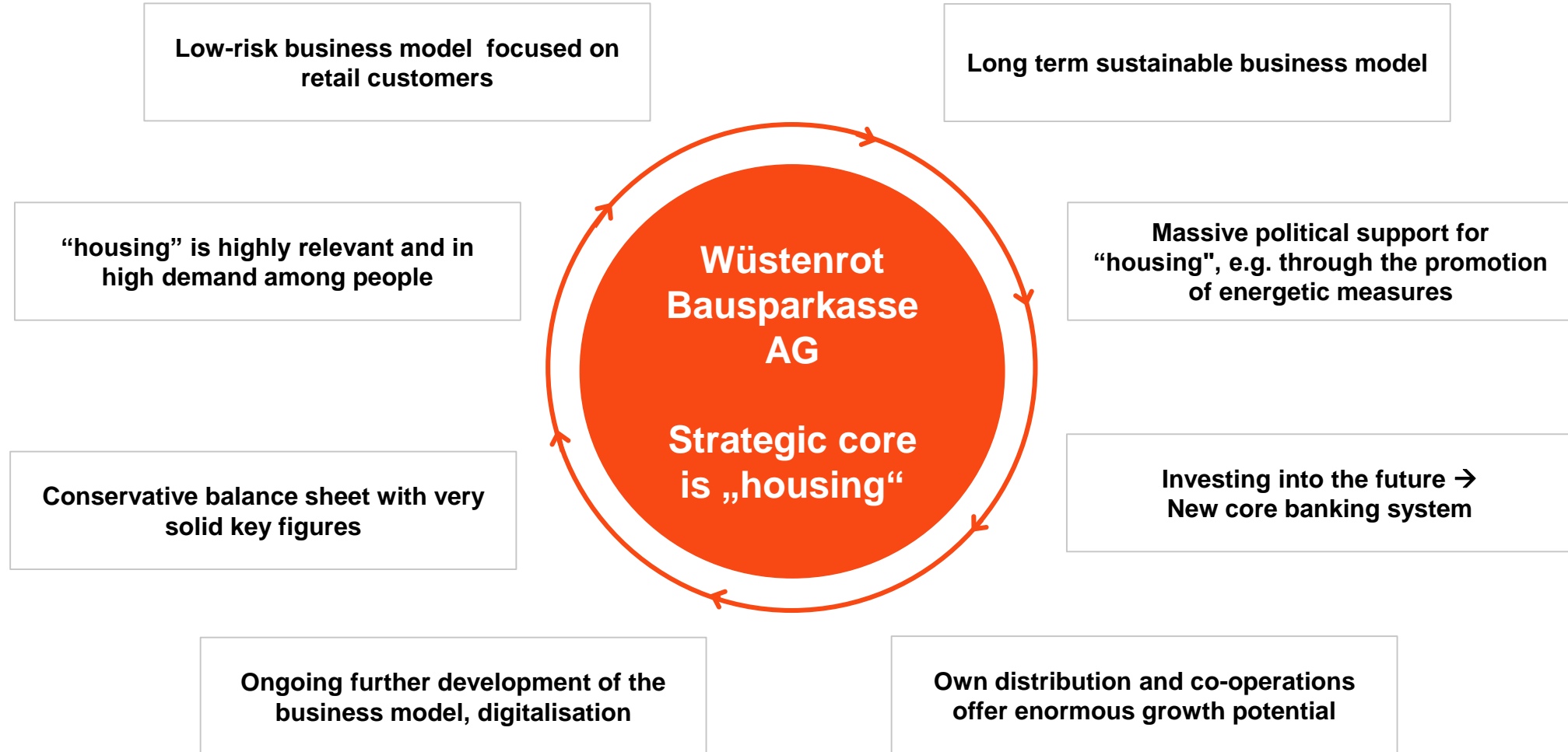
agenda



1. The Wüstenrot Bausparkasse AG – Part of W&W Group
 2. The Bausparkasse in figures
 3. ESG in Wüstenrot Bausparkasse AG
 4. The refinancing
 5. The cover pool
 6. Executive summary
- Annex

6. Executive summary

Summary Wüstenrot Bausparkasse



agenda



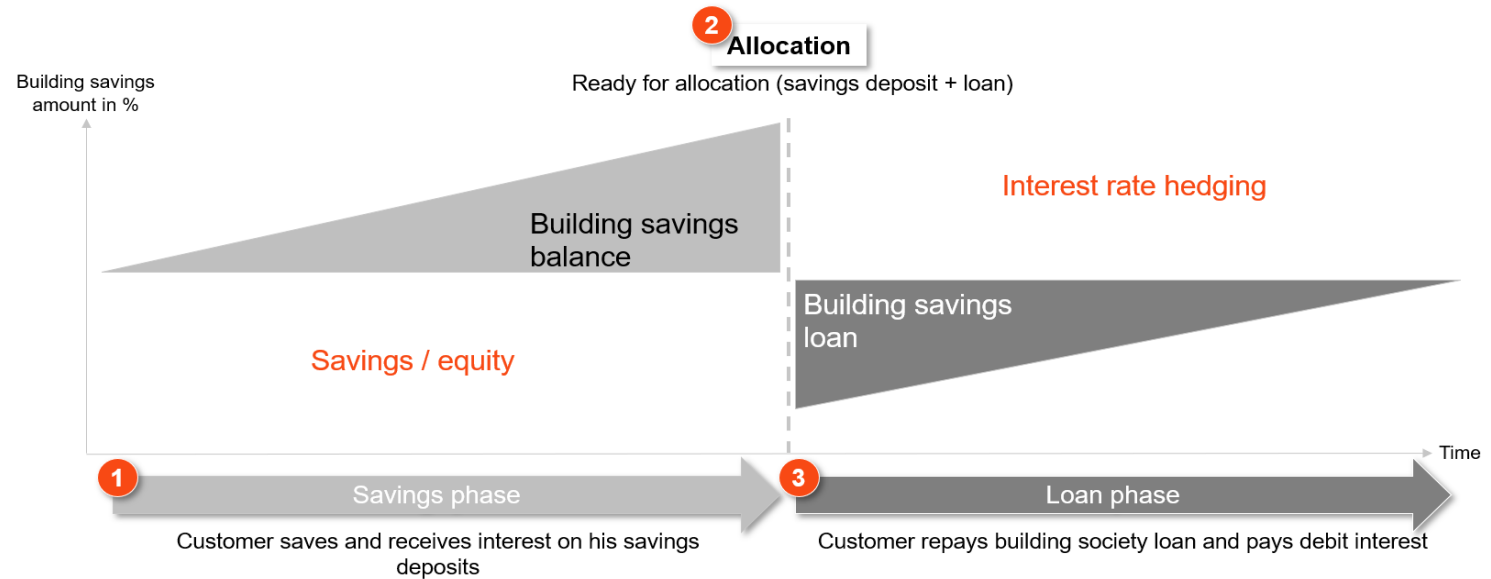
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Annex

Building up equity is essential for property purchases

What does building savings mean?

„ Building savings is targeted saving in order to obtain a low-interest loan for residential use. By concluding a building savings contract, the saver becomes a member of a special-purpose savings association. At the beginning, there is the savings phase, i.e. a payment by the saver in favour of the community. With this, the saver acquires the right to a later counterperformance in the form of the low-interest building loan. The funds for this come from the money accumulated by the saver, in particular the savings and redemption payments.“

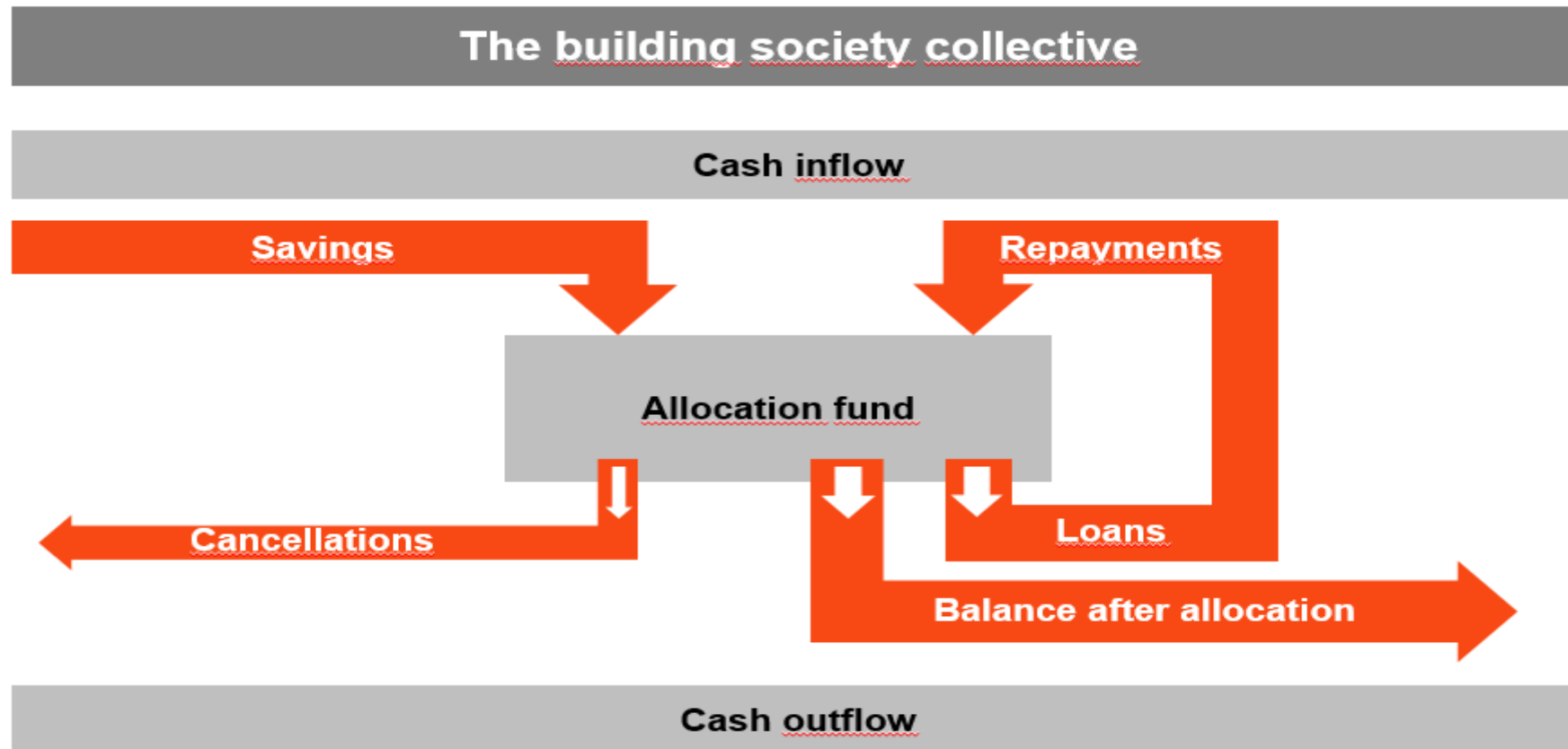


Benefits of home loan / savings products

- Targeted **equity build-up** and **interest rate hedging**.
- With a building saving loan, free **unscheduled repayments** are possible, up to and including **free complete repayment**.
- Home loan and savings banks do **not require a risk premium for higher loan-to-value ratios**.
- Home loan and saving banks **waive the usual small loan surcharges**.
- Our clients can take advantage of various **government subsidies**.
- **Lending** also to **people** who would **not typically** get a **loan**.
- Refinancing via building savings collective independent of the capital market

Basic principle of the building society collective

The **home loan and savings contract** is defined under § 1 Abs. 2 BausparkG. It is also defined that, when, a building savings contract is concluded, the building saver becomes a member of a special purpose community, the collective.



Simulation model as a central control tool

Simulation models at home loan and savings banks are used for operational planning, to carry out risk-bearing capacity and sensitivity analyses and to control cover pool development.

Cover pool simulation has therefore acquired central importance for product policy, collective management and integrated corporate planning.

The simulation model of a home loan and savings bank has also gained in importance from a regulatory point of view with the new Home Loan and Savings Bank Act, which came into force in 2015.

monthly

- Interest rate risk
- Net present value of new business
- Net interest income

plus quarterly

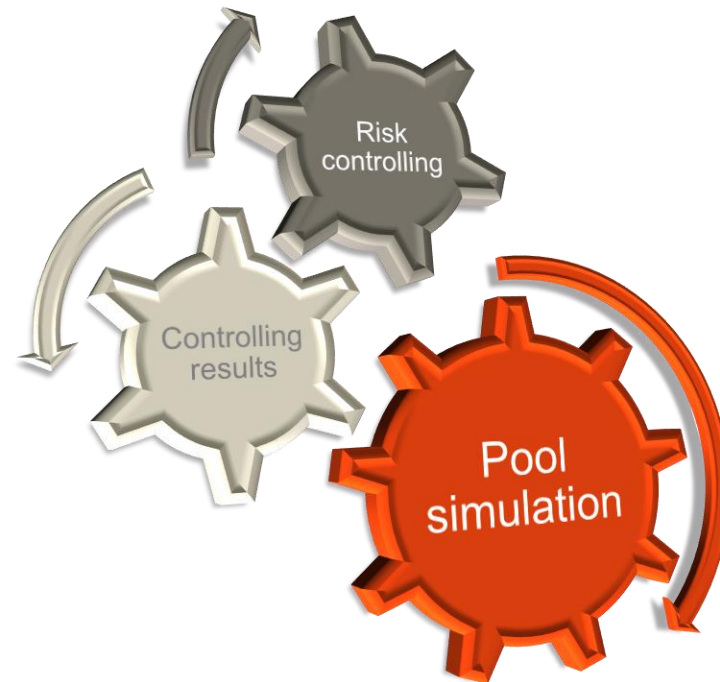
- Risk-bearing capacity
- Stress interest rate risk
- Pool risk

plus annually

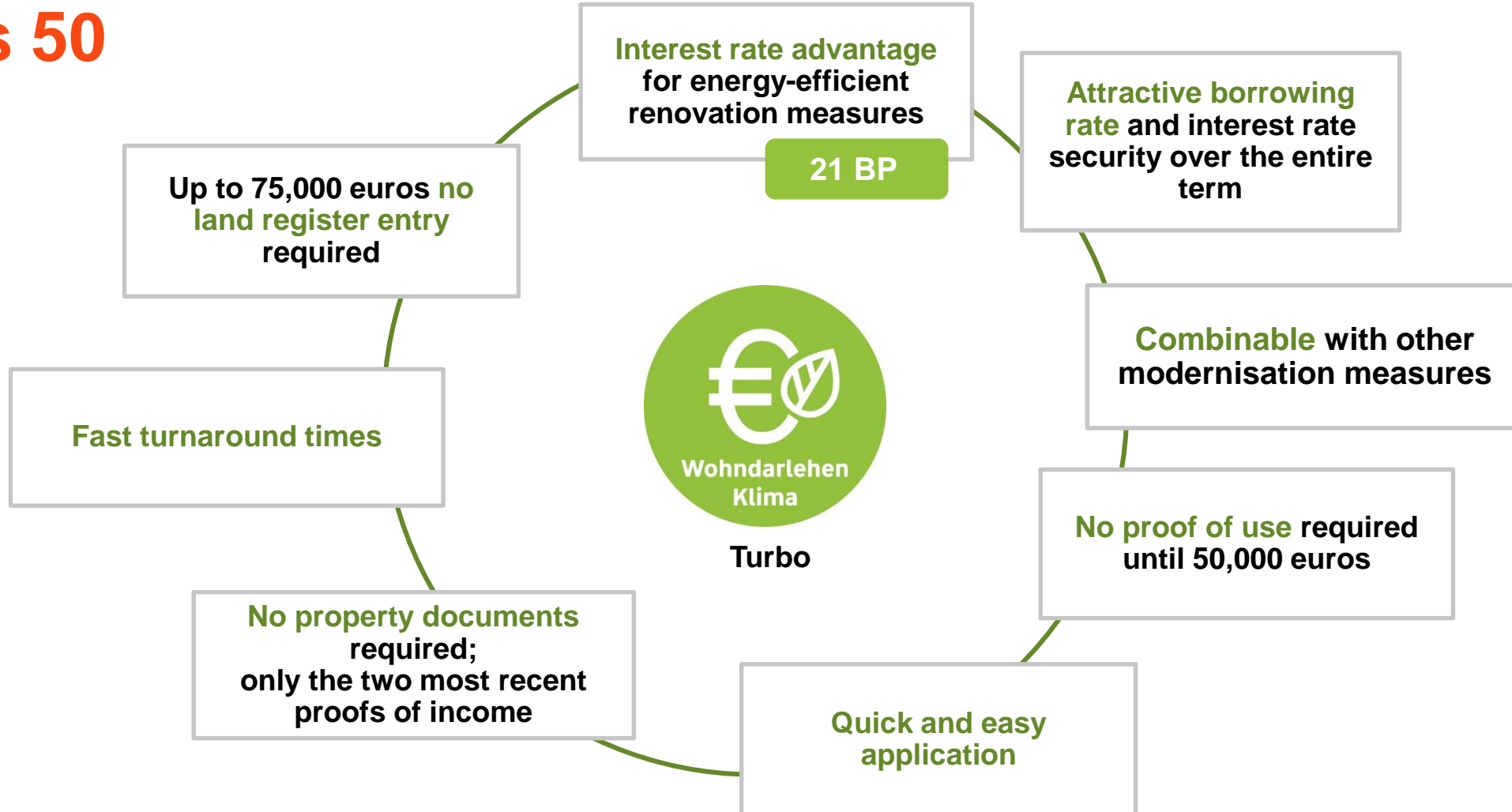
- Pool management report
- Notification in accordance with Section 5 of the Home Loan and Savings Act Directive (BausparkV)
- Planning / forecasting

ad hoc

- Product development
- Consistency / persistence
- Regulatory stress surveys



Green product example: Klima Turbo Constant 10 / 15 and Plus 50



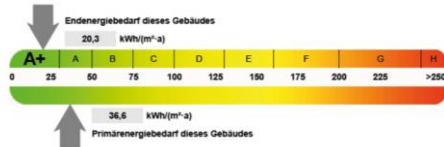
Green product example: Klima Flex and Klima Classic

Use

- Construction/purchase of a new building
- Purchase of an existing property
- Purchase of an existing property with energy-efficient refurbishment
- Follow-up financing
- Homeowner: extensive energy refurbishment

The requirements

- Properties that consume a maximum primary energy demand of 50 kilowatt hours per sqm/year – corresponds to **energy classes A+ and A** in the energy certificate.
- Template for individual refurbishment roadmap – the property has the **energy classes A+ or A** after the measures financed by us.



More Info at wuestenrot.de/wohndarlehen-klima



Flex and Classic

Interest rate advantage for sustainable, climate-protecting investments

10 BP

- Standard conditions can be combined with further discounts, e.g. dbb discount
- Combination with central special conditions possible: Climate Flex / Classic home loan discount or advantageous conditions (e.g. dbb discount)

The proof

Measure	Proof with application	Proof after completion	Where the client receives the proof?
New building / Purchase of a new building	Temporary energy certificate	Final energy certificate	Architect or property developer
Purchase of existing building	Energy certificate		Seller
Purchase of existing building with energy-efficient refurbishment	Individual renovation roadmap - after the measures financed by us, the property has the energy classes A+ or A	Final energy certificate	Energy advisor
Follow-up financing	Energy certificate		Existing energy certificate or from their energy adviser
Homeowner: who are planning comprehensive energy refurbishment	Individual renovation roadmap - after the measures financed by us, the property has the energy classes A+ or A	Final energy certificate	Energy advisor

To the point: Sustainability goals of the W&W Group

E S G

E S G

Customers and products

"Green" product lines and components in the business areas

Sustainable and resource-saving customer communication

Capital investments and refinancing

Continuous reduction of CO₂ emissions towards climate-neutral capital investments by 2050

Own operations

CO₂-neutral operation of own buildings and vehicle fleet through the use of ecological energy sources and compensation of the remaining CO₂ emissions

Society

Promotion of cultural, sporting, social and regional offers

Expansion of our regional educational networks

Organisation

Strengthen awareness for sustainability and anchor it across the Group

Expansion of responsible corporate governance

Employees

Developing the future of work and work culture

Increase employer attractiveness and employee satisfaction

Promote diversity

Signatory of: 13 Mai 2020



charta der vielfalt



W&W Group is implementing these goals as part of a new sustainability strategy

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