

# KEY FIGURES OF W&W GROUP FY 2013

## W&W GROUP (ACCORDING TO IFRS)

CONSOLIDATED BALANCE SHEET		31 Dec 2013	31 Dec 2012
Financial assets available for sale	€ bn	21,0	20,8
First tier loans and advances to institutional investors	€ bn	17,1	17,6
Building loans	€ bn	26,3	27,5
Liabilities to customers	€ bn	26,3	26,6
Technical provisions	€ bn	31,2	30,9 <sup>1</sup>
Equity	€ bn	3,3	3,4 <sup>1</sup>
Total assets	€ bn	75,0	77,2 <sup>1</sup>

CONSOLIDATED INCOME STATEMENT		1 Jan 2013 to 31 Dec 2013	1 Jan 2012 to 31 Dec 2012
Net financial result (after allowance for credit loss)	€ mn	2 150,8	1 926,4
Premiums/contributions earned (net)	€ mn	3 840,4	3 909,5
Insurance benefits (net)	€ mn	4 264,1	4 117,0 <sup>1</sup>
Earnings before income tax from continued operations	€ mn	184,6	290,7 <sup>1</sup>
Consolidated income statement	€ mn	154,9	234,3 <sup>1</sup>
Total comprehensive income	€ mn	- 110,0	496,4 <sup>1</sup>
Net asset value per share	€	31,98	33,61 <sup>1</sup>
Earnings per share	€	1,56	2,41 <sup>1</sup>

OTHER DISCLOSURES		1 Jan 2013 to 31 Dec 2013	1 Jan 2012 to 31 Dec 2012
Employees <sup>2</sup>		8 005	8 328
Employees <sup>3</sup>		9 605	9 967
Assets under Management	€ bn	29,5	30,5
Sales of own and third-party investment funds	€ mn	343,5	327,6
New home loans business	€ mn	4 643,0	5 223,9

SEGMENT OVERVIEW		1 Jan 2013 to 31 Dec 2013	1 Jan 2012 to 31 Dec 2012
<b>Home Loan and Savings Bank</b>			
New home loan savings business (paid in)	€ mn	12 775,7	12 202,5
New home loan savings business (gross)	€ mn	15 368,6	15 264,9
<b>Life and Health Insurance</b>			
New premiums/contributions (measured in terms of total contributions over the contract period)	€ mn	691,4	782,1
Gross premium/contribution income	€ mn	2 391,2	2 479,3
<b>Property/Casualty Insurance</b>			
New premiums/contributions (measured in terms of annual contributions to the portfolio)	€ mn	209,6	236,7
Gross premium/contribution income	€ mn	1 523,4	1 476,4

1 Previous year's figure adjusted in accordance with IAS8.

2 Full time equivalent headcount as at 31 Dec 2013 (previous year's figures as at 31 Dec 2012)

3 Number of employment contracts as at 31 Dec 2013 (previous year's figures as at 31 Dec 2012)

# KEY FIGURES OF W&W AG

## W&W AG (ACCORDING TO THE GERMAN COMMERCIAL CODE)

		1 Jan 2013 to 31 Dec 2013	1 Jan 2012 to 31 Dec 2012
Net income	€ mn	71,6	70,0
Dividend per share <sup>1)</sup>	€	0,50	0,50
Share price at year-end	€	17,32	15,47
Market capitalisation at year-end	€ mn	1 593,3	1 423,1

<sup>1</sup> Subject to approval by the Annual General Meeting