

Presentation for investors

Sto SE & Co. KGaA

30/04/2025

Sto SE & Co. KGaA reception building
Design: Wilford Schupp Architekten, Stuttgart, DE
Orange Blu, Stuttgart, DE



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Business
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Forecast and
outlook

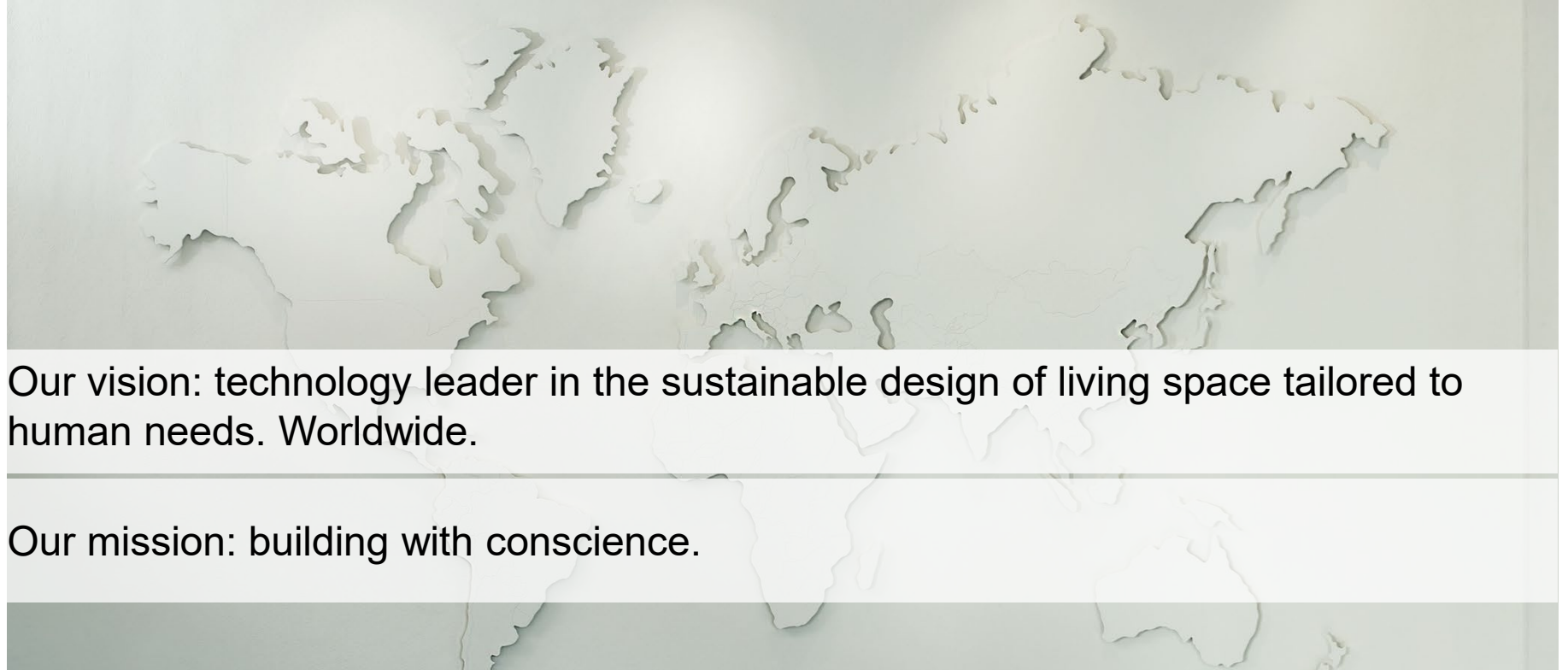
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From our Guiding Principles



Our vision: technology leader in the sustainable design of living space tailored to human needs. Worldwide.

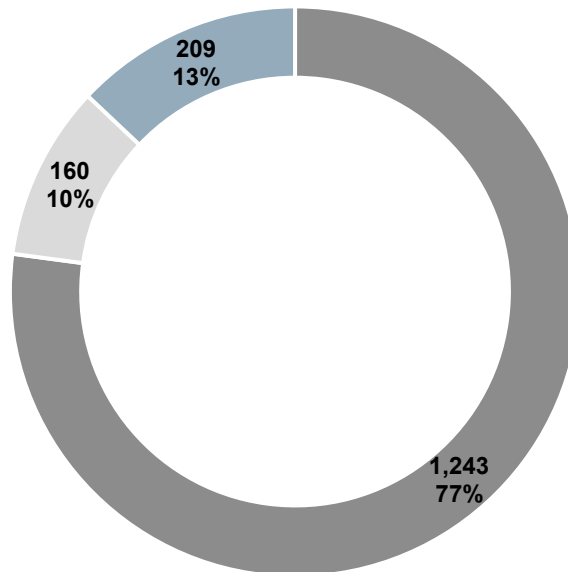
Our mission: building with conscience.

World map in render in the Sto SE & Co. KGaA reception building

Sto - segment turnover

Share of Sto Group consolidated turnover for 2024

■ Western Europe ■ Northern/Eastern Europe ■ America/Asia/Pacific

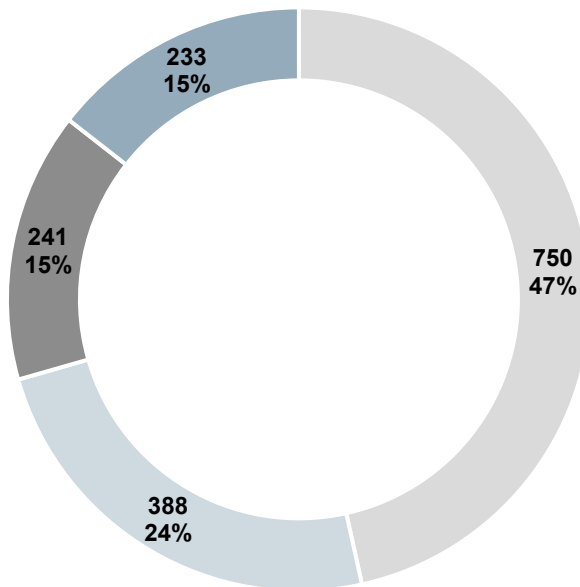


Turnover 2024
Sto Group:
EUR 1,612 million

Sto - product groups

Share of Sto Group consolidated turnover for 2024

■ Façade systems ■ Façade coatings ■ Interiors ■ Other product groups

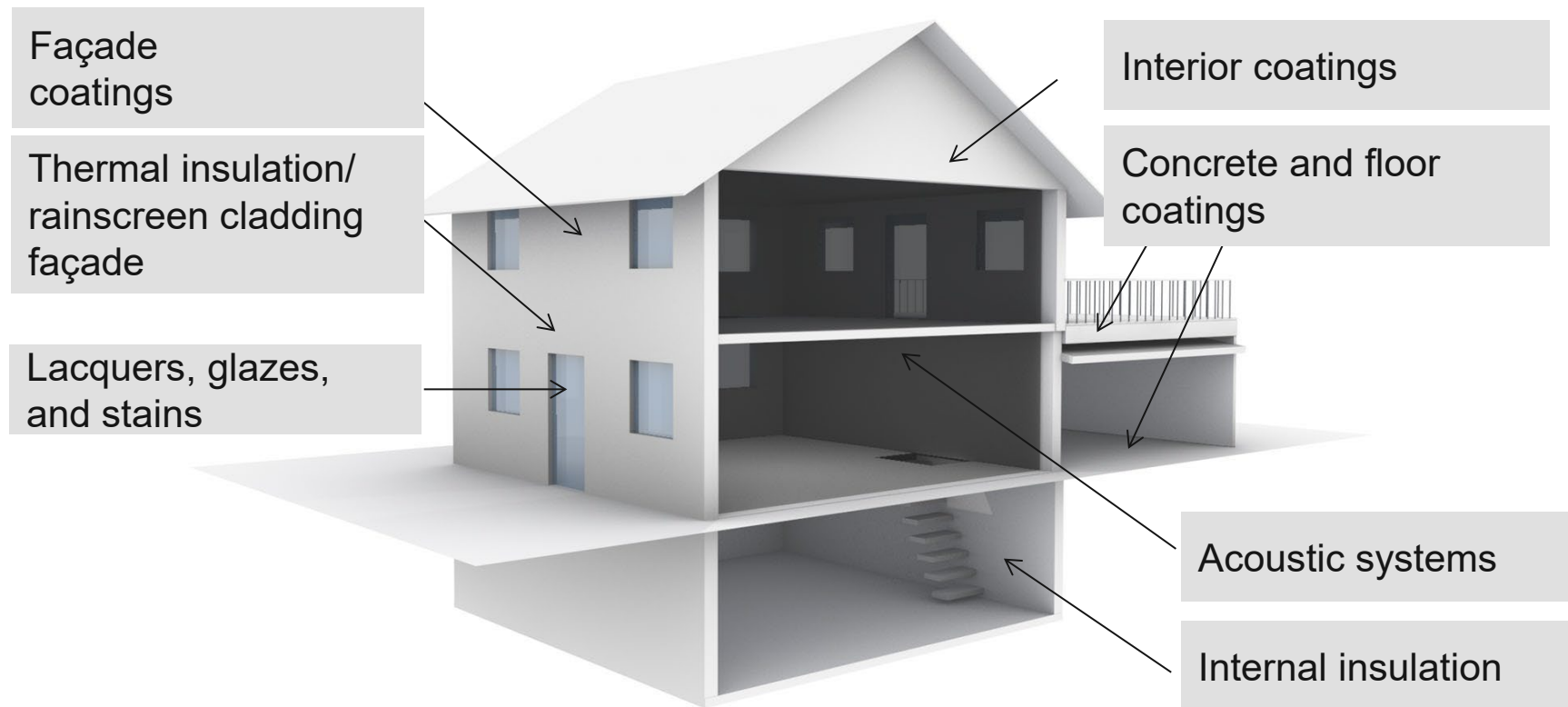


Turnover 2024
Sto Group:
EUR 1,612 million

Figures in EUR million and %; other product groups: Including floor coatings and products for concrete repair.

Applications

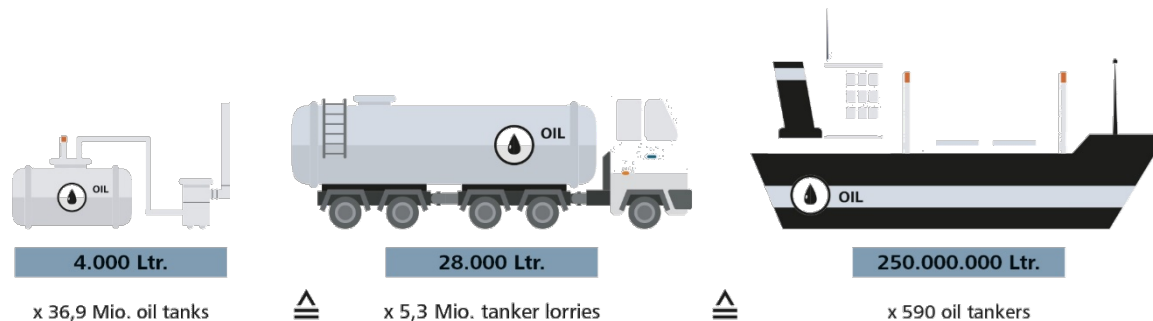
Sto products & systems



Simplified schematic diagram.

Thermal insulation helps to protect the environment

From 1965 until today, the energy savings from the use of Sto facade insulation systems correspond to around 147.5 billion litres of heating oil



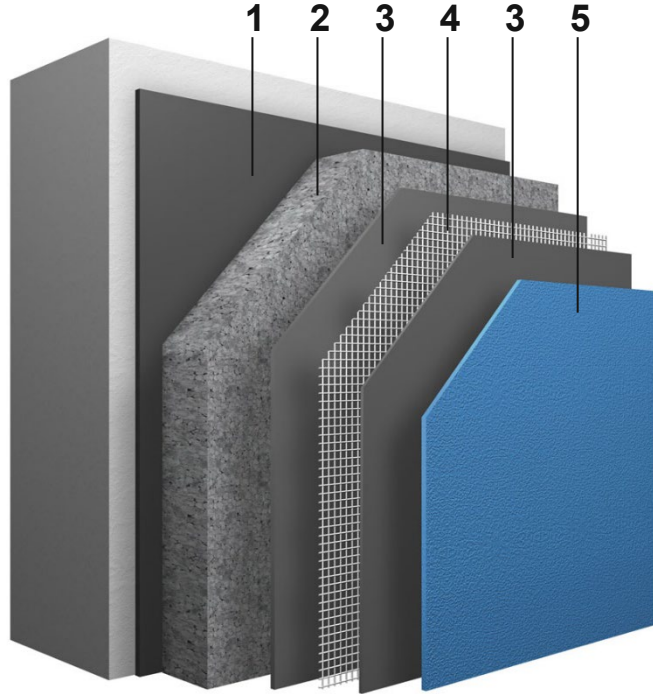
Between 1965 and 2024, Sto's facade insulation systems helped to save an almost unimaginable 147.5 billion litres of heating oil.*

Sto is thus making a considerable contribution to global climate change mitigation. In translation, around 470 million tons of CO₂ have not even been released into the atmosphere thanks to our facade insulation systems. In 2024 alone, Sto products reduced the emission of combustion gas by around 25.3 million tons.

*according to own calculations
Image source: © Sto SE & Co. KGaA

Climate protection

Sto products - external wall insulation system (EWIS)

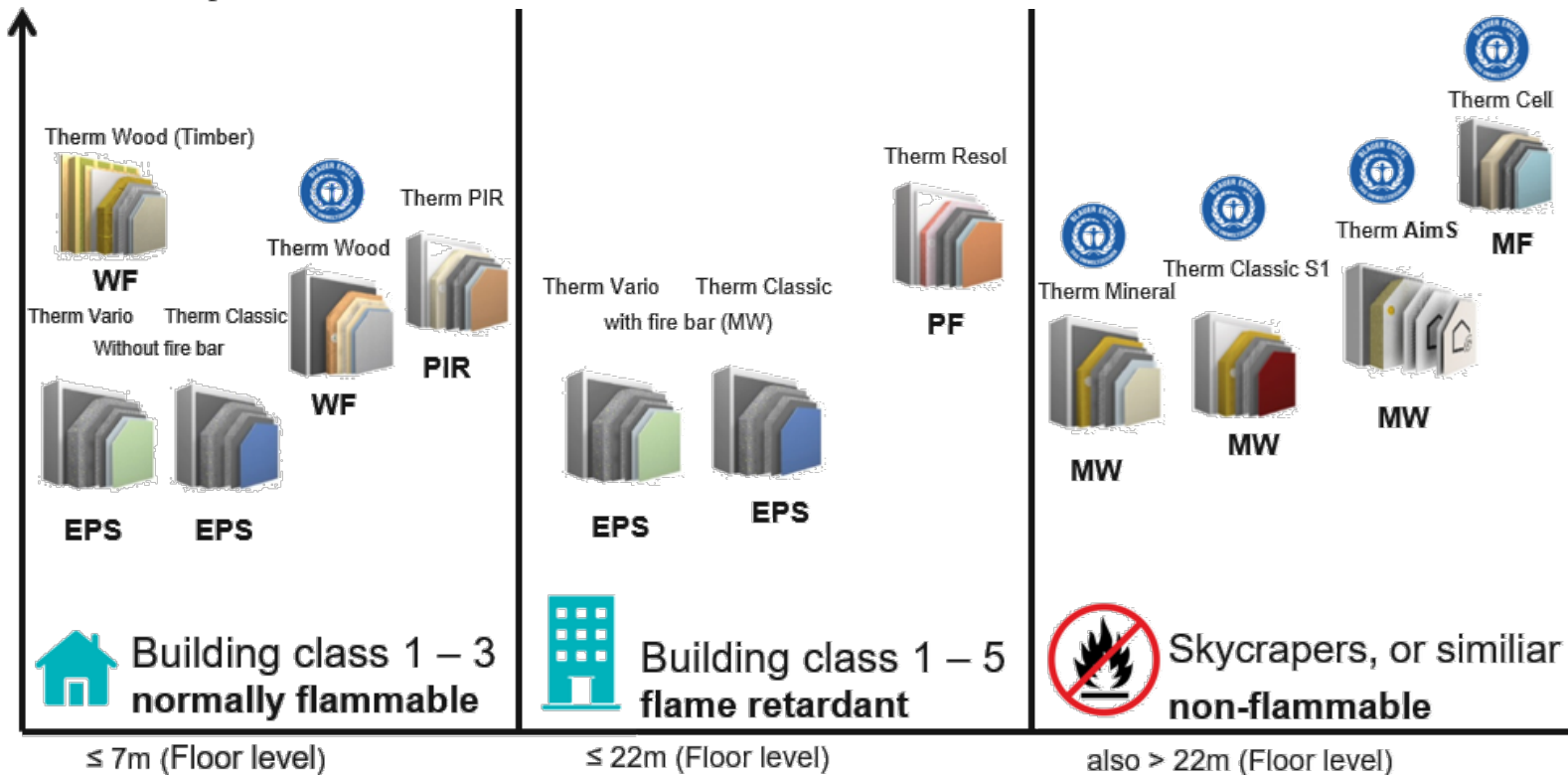


StoTherm Classic®system build-up

- 1 — Bonding
- 2 — Insulation
- 3 — Reinforcing compound
- 4 — Reinforcing mesh
- 5 — Finish

ETICS according to fire class and costs (investor)

Costs relatively Sto is an insulation-indifferentiated system provider for ETICS.



Insulation thickness depending on requirements, here $U = 0,20 \text{ W}/(\text{m}^2\text{K})$

Notes: Presentation exclusively relevant for the German market. Costs include material + labour.

Sto Color PuraClean. Beautiful. Stable. Clean.

- **Matt appearance**
Compared to conventional washable interior paints
- **Healthy ambient interior climate**
The washable wall paint is free from plasticisers and isocyanates
- **Resistant to disinfectants and dirt**
Thanks to special surface properties
- **Non-combustible**
Provides additional safety and enables application in all environments
- **High whiteness**
Ensures bright and friendly rooms with pleasant light reflection
- **Even flow properties**
The smooth consistency allows the paint to be applied easily and evenly



AimS. The most sustainable product line of Sto

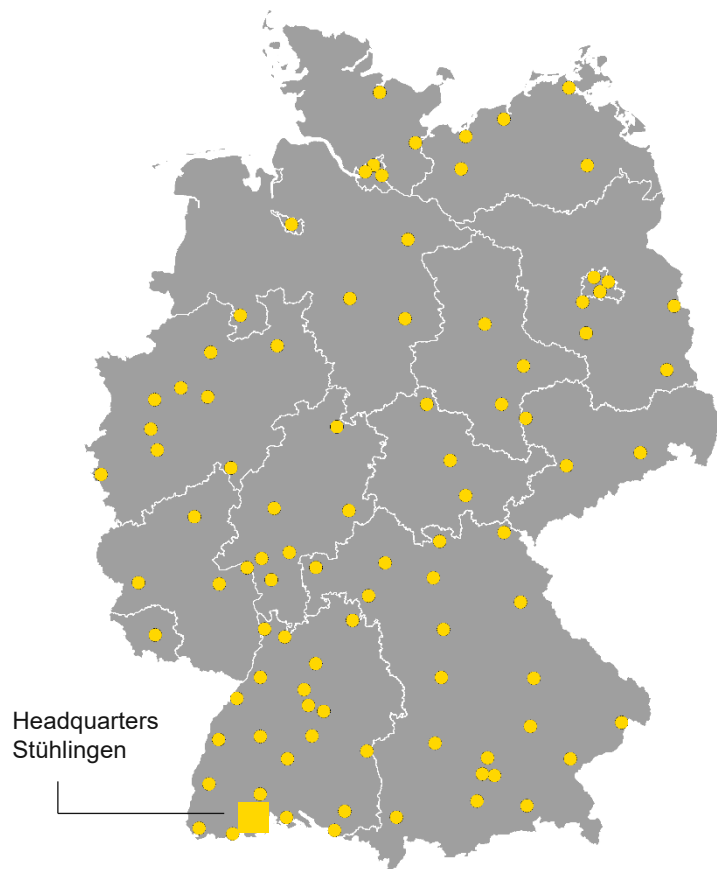
- **Quality, climate protection and resource conservation** are the basis for our **AimS product line**.
We are setting **new standards** in ecological and economic criteria **and** achieving **excellent processing properties**.
 - **Approx. 30% of the binder in AimS plasters and paints is made from renewable raw materials. Pine oil is used instead of crude oil.**
 - For a **detached house with a facade area of approx. 200 m², the use of StoArmat Classic AimS / Stolit AimS / StoColor Lotusan AimS saves approx. 40 litres of crude oil.**
- Conclusion: **The more buildings that are coated with AimS products, the better it is for climate protection.**



Core target groups



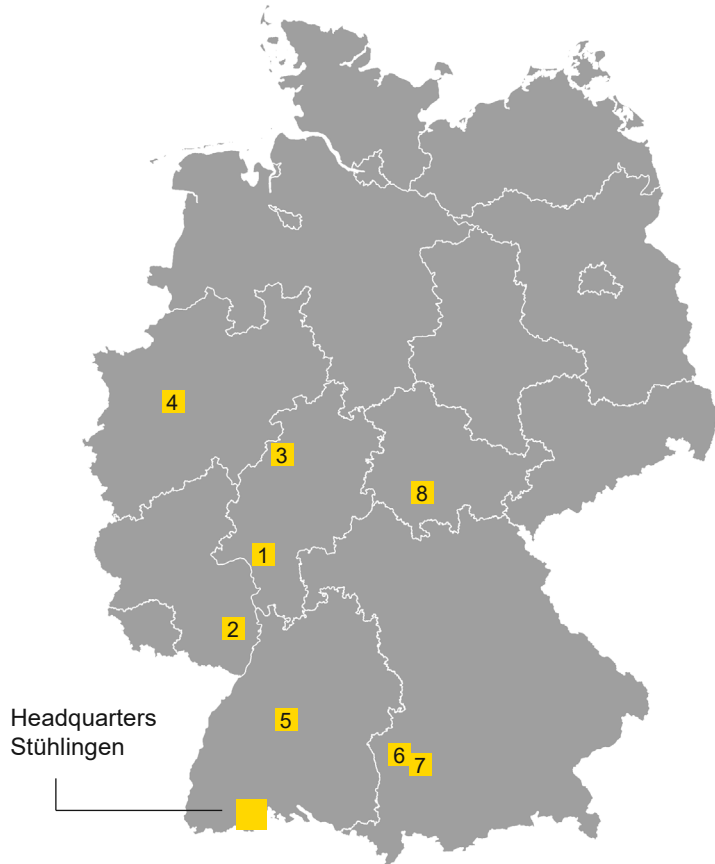
The customers that purchase from the Sto brand are generally tradespeople or specialist companies. The market cultivation activities for the Sto brand focus on these three target groups.



Distribution Germany status April 2025

- < 90 SalesCentres •
- < 320 Employees in the sales force
incl. application engineering

As at: 03.04.2025



10 subsidiaries

- 1 StoCretec GmbH
- 2 SÜDWEST Lacke + Farben GmbH & Co. KG
- 3 STRÖHER Gruppe
 - STRÖHER GmbH
 - STRÖHER Produktions GmbH
 - GEPADI FLIESEN GmbH
- 4 JONAS Farben GmbH
- 5 VIACOR Polymer GmbH
- 6 Verotec GmbH
- 7 Innolation GmbH
- 8 Liaver GmbH & Co. KG

Sto – international presence

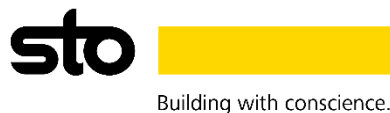


As at: 03.04.2025

The Sto Group at a glance

Sto Group

Company brand



Mixed brand presence



Individual/family brand

SUDWEST

Beissier

ströher.
Klinker. Keramik. Macher.

viacor.
— we protect values

Liaver
Expanded Glass Technologies

 **JONAS®**

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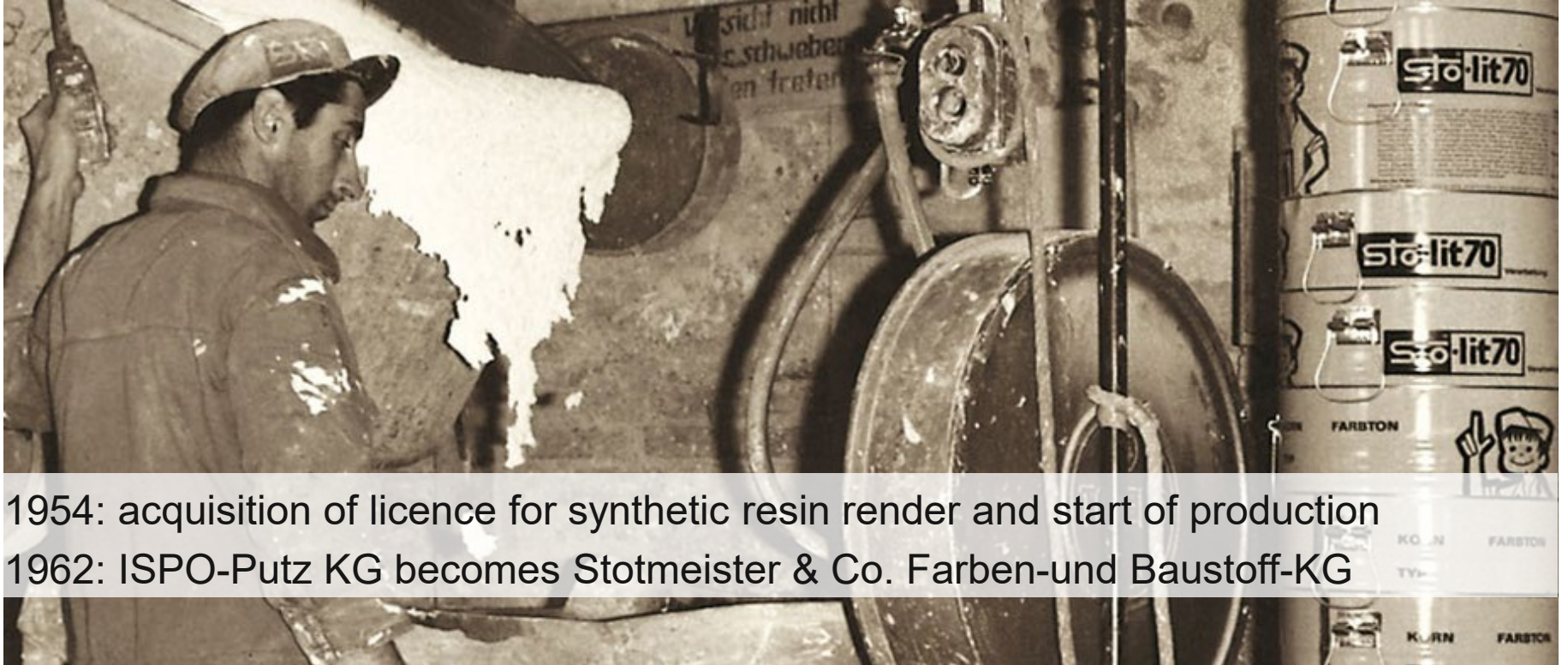
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The history of Sto



1835: founding of lime and cement works in Weizen

The history of Sto



1954: acquisition of licence for synthetic resin render and start of production

1962: ISPO-Putz KG becomes Stotmeister & Co. Farben-und Baustoff-KG

The history of Sto



1988: Stotmeister GmbH changes to Sto AG
1992: introduction to the stock exchange
2014: Sto AG changes to Sto SE & Co. KGaA

Sto SE & Co. KGaA communications building, Stühlingen
Photo: Christian René Schulz, Bielefeld
Design: Michael Wilford Architekten, Stuttgart/London



Family entrepreneurs:

Jochen Stotmeister ⁽¹⁾, Gerd Stotmeister ⁽²⁾, Fritz Stotmeister († 21.04.2022) ⁽³⁾

1) Chairman of the Supervisory Board of STO Management SE & Chairman of the Executive Board (1988–2015)

2) Member of the Supervisory Board of STO Management SE & Chief Technology Officer (1998–2016)

3) Honorary member of the Executive Board of Sto SE & Co. KGaA & founder of ISPO-Putz KG

Executive Board STO Management SE



Rainer Hüttenberger

Chief Executive Officer

Sales Sto Brand International,
Business Field Organisation,
Corporate Strategic Development,
M&A, and the Business unit Industry

Michael Keller

Deputy Chief Executive Officer

Brand Sales Sto Germany,
Distribution, Marketing
Communications, Sustainability and
Central Services

Désirée Konrad

Member of the Executive Board

Finance, Controlling, Information
Technology, Internal Audit, Investor
Relations, Legal, and Technical
Service

Jost Bendel

Member of the Executive Board

Process Engineering, Innovation,
Materials Management and Logistics



Everybody is talking about CSR – Corporate Social Responsibility. But actions speak louder than words. Sto is fulfilling its social responsibility in three concrete areas.

TRAINING AND FURTHER EDUCATION FOR TRADESPEOPLE AND ARCHITECTS



Promoting young talent through education: the StoFoundation

The foundation, which was launched in 2005, promotes the education of young people in trade and academic environments. It also supports projects for the preservation of historic monuments and the development of eco-friendly building materials.

Global megatrends changing the world

Megatrends are long-term developments that bring about lasting changes in society and the economy. Our strategy enables us to respond to this dynamic of change.

Future of work

Increasing population and
demographic change

Sustainability and climate change

Digitisation and technological
advancements

Dynamic shifts in politics
and the economy

Individualisation and
different life models

- Corporate culture
- Lack of affordable housing
- Circular economy
- Automation and robotics
- Intertwining of business and politics
- Urbanisation
- IT and cybersecurity
- Changes in the world of work (new work)
- Industrial prefabrication and modular construction
- Sustainable products and construction types
- Omni-channel and artificial intelligence
- Shifting power relationships
- Diversity and equality
- ...

Consideration of relevant sub-trends

Derived from the megatrends, our strategy addresses relevant sub-trends. Systematic trend management enables us to identify emerging trends and risks at an early stage so that we can respond to them.

Further development of our strategy

Consideration of trends and risks

Inclusion of impulses from the markets

Carrying out competitor analyses

Definition of focused strategic priorities

...

2030

2025

Strategic targets at a glance

Solution Leadership

Our solution leadership and our core competences make us the first choice for facades.



Growth

We grow by creating value and outpacing the market in defined segments and product groups.



Customer Centricity

We make it easier for our customers to do business with us.



Productivity

We increase productivity through efficient processes, lean structures, and digitisation.



Sustainability

Sustainability is a core competence.



Employees

It is the people at Sto that make the difference.



M&A supports target achievement

M&A is aligned with the Group strategy. It is used specifically to access and develop markets and to expand expertise in order to overcome potential limits of in-house developments.



10

Group strategic
initiatives are the
focus of our
Strategy 2030

**Tangible
differentiation**

**Industrial
prefabrication**

**Core segments &
product groups**

**Rising segments &
product groups**

**Omni-
channel**

**Demand-driven
supply chain**

**Organisation &
steering**

**Digital
transformation**

**Sustainability
strategy**

**Culture &
personnel
development**

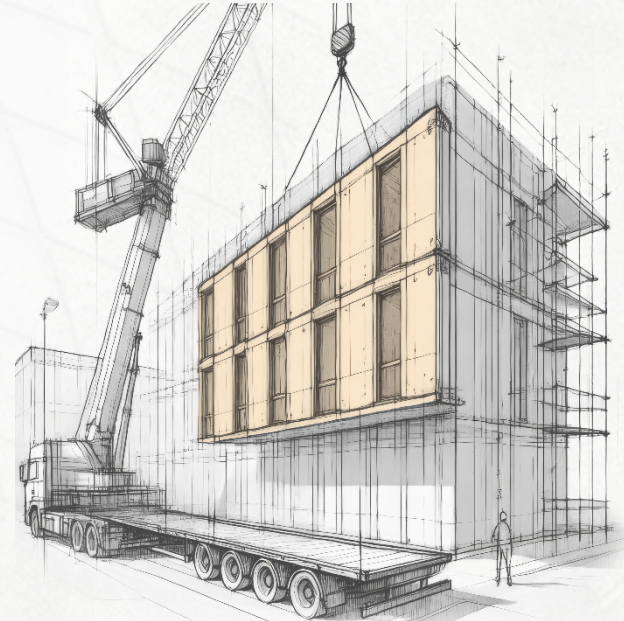
Tangible differentiation

By developing and marketing competitive, sustainable products and systems as well as digital services, we differentiate ourselves from the competition and create added value for our target groups.



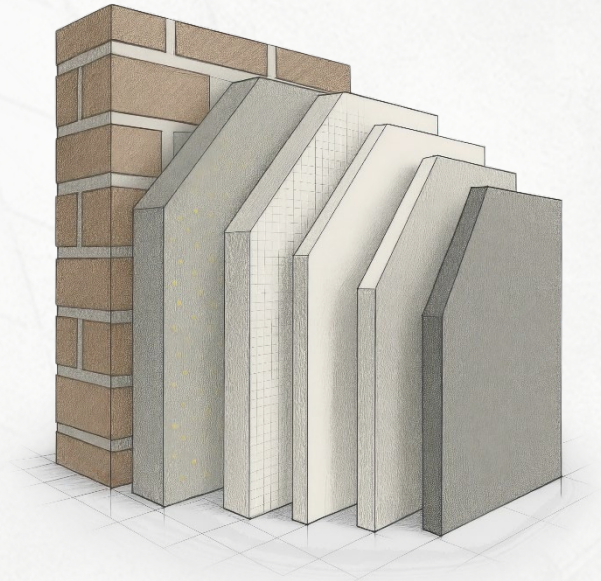
Industrial prefabrication

By developing and marketing prefabricated construction elements for serial refurbishment and new built, providing automation units as well as robots for the application of our product range, we expand our solution leadership.



Core segments and product groups

By strengthening our core segments and core product groups, as well as optimising our country-specific approach, we ensure the long-term success of our business. All our subsidiaries deliver their own positive contribution.



Rising segments and product groups

By systematically identifying potential, we create the basis for the targeted development of new markets and the achievement of significant market coverage.



Omni-channel

By pursuing a proactive omni-channel approach in Europe, we offer our customers not only personal contact but also a unified customer experience across all sales channels, such as the web shop.



Demand-driven supply chain

By having a future-proof distribution network and a demand-driven approach to the flow of goods across Europe, we increase our responsiveness and improve customer satisfaction.



Organisation and steering

By developing and steering our organisation in the future and through harmonised and efficient business processes, we increase the effectiveness and profitability of the entire Sto Group.



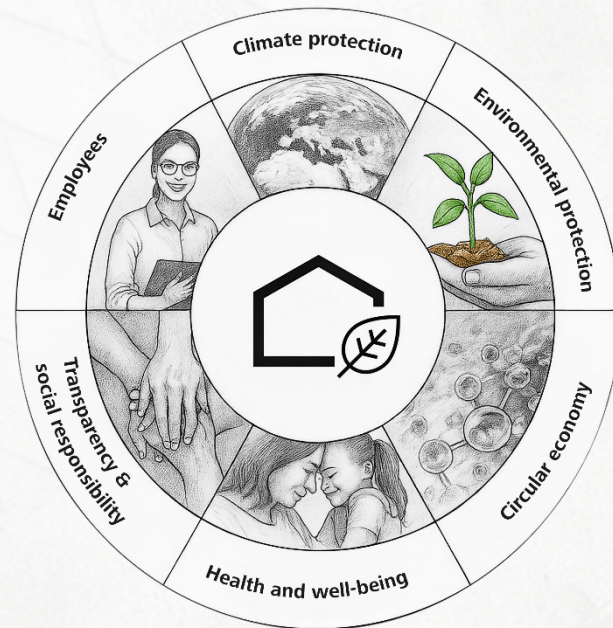
Digital transformation

By equipping the organisation with the right digital tools and solutions, combined with a modern system and data architecture, we support our employees in their day-to-day work.



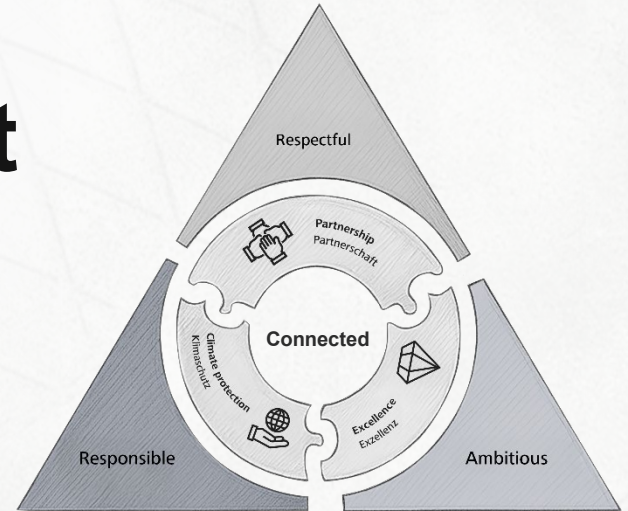
Sustainability strategy

By implementing our sustainability strategy, we contribute to climate and environmental protection above and beyond legal requirements. We also actively assume social and societal responsibility.



Culture and personnel development

By actively living our attitudes, we are creating a framework for all employees to have an impact and in which talents and teams can develop. This is how we shape the future and secure the success of our business, together.



Possible opportunities and challenges

Opportunities

Example:

- The **EU Energy Performance of Buildings Directive** was adopted by the Council of the European Union.
- The transposition into **national law** in conjunction with the goal of a **climate-neutral building stock by 2045** will lead to an **increase** in **refurbishment activities**.
- The **rate** for **energy-efficient refurbishment** in the German building stock is currently **0.69%** (as of 10/24).



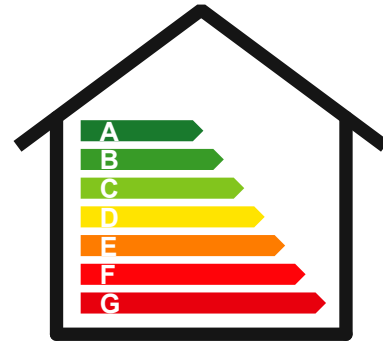
Challenges

Example:

- In the ongoing discussions on the **EU chemicals strategy** the **economic and technical/content-related effects** on our products must be continuously reviewed with regard to **future regulations** and adjustments made if necessary.
- **Political and geopolitical developments** have pushed the issue of **climate protection** into the **background** at EU level.

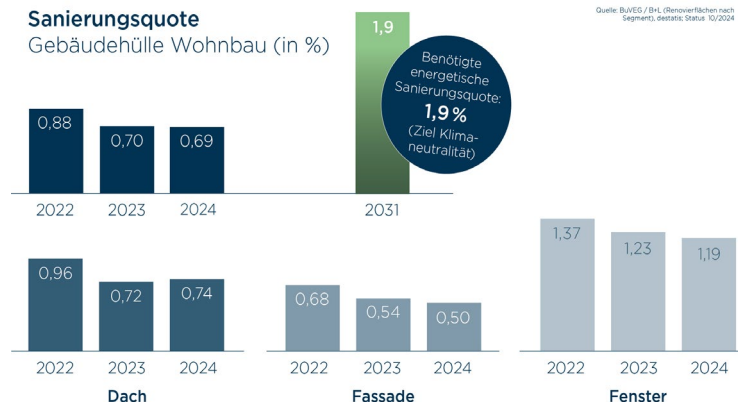
Status of the EU Energy Performance of Buildings Directive

- EU **agreement** on a standardised Energy Performance of Buildings Directive (EPBD) in **April 2024**. It **must** be transposed into **national law** by **29 May 2026**.
- However, the EU was unable to agree on **mandatory minimum standards (Minimum Efficiency Performance Standard, MEPS for short)** for **residential buildings**. These have been introduced for **non-residential buildings**.
- **Residential building:**
 - **Reduction** in **primary energy demand** by **2030** (by 16 % or 20-22 % by 2035 compared to 2020).
 - **Reduction** of up to **55 % must** come from the so-called "**worst-performing buildings**".
- **Non-residential buildings:**
 - **Obligation to refurbish** the **16 %** with **the poorest** energy performance by **2030**; **26 %** with **the poorest** energy performance by **2035**.
- In the area of **residential buildings**, the majority of savings must come from the **buildings with the poorest energy performance** – from a technical point of view, this effect cannot be achieved simply by changing the plant technology and **therefore requires improvements to the building envelope**.



Building stock in Germany

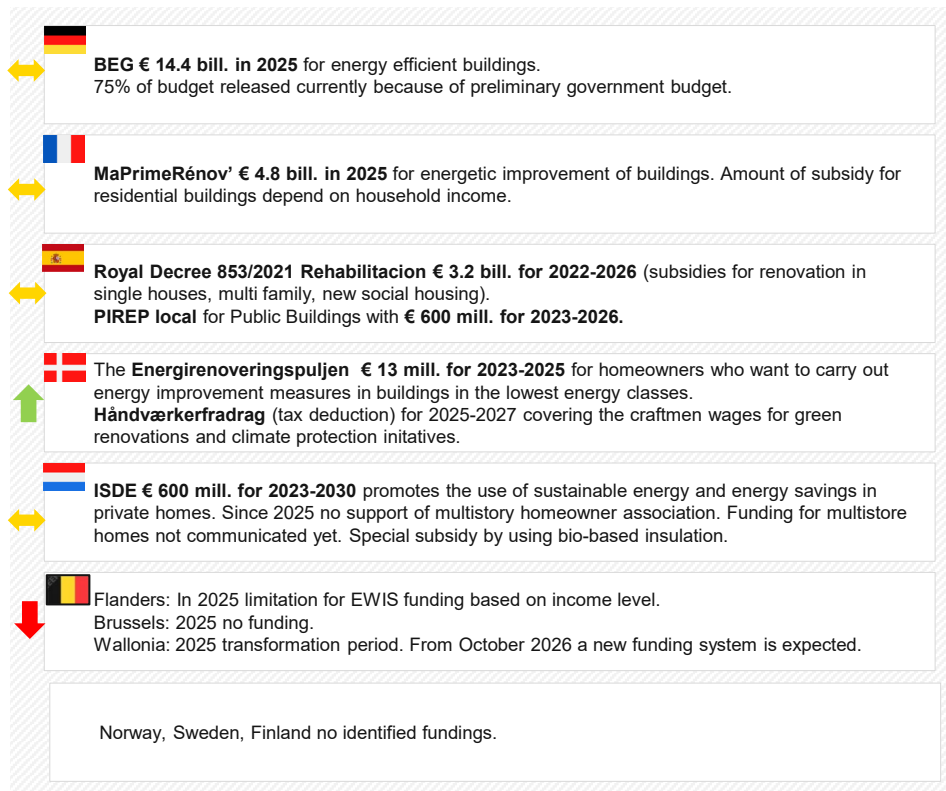
- **Sto** has great **expertise** when it comes to **energy-efficient facade insulation** for **new buildings and refurbishment projects**
- **Building permits** in the **new construction segment** have declined significantly in recent years. **Permits** (detached house/semi-detached house) have been **rising** slightly since **autumn 2024**.
- At the same time, there was and still is a **high need for refurbishment of existing buildings**. To achieve the **climate targets** set, a **refurbishment rate of 1.9%** would be necessary (**currently 0.67%**).
- **Legislators** are called upon to set the framework for sustainable investments in the building sector
 - Do not increase technical requirements any further
 - Reduce bureaucracy
 - Targeted funding



Sources: ThePioneer & Handelsblatt, Media Pioneer Publishing AG, 2023; Bundesverband energieeffiziente Gebäudehülle (BuVeG); Statistisches Bundesamt

Landscape of subsidy schemes European Sto markets

Fundings: Region North-West and Germany



Source: Information based on internal desk research and internal interpretation. Listed budget are overall budgets in € and involves all types of building energetic improvements. As at 04/04/2025

Landscape of subsidy schemes European Sto markets

Fundings Region South-East

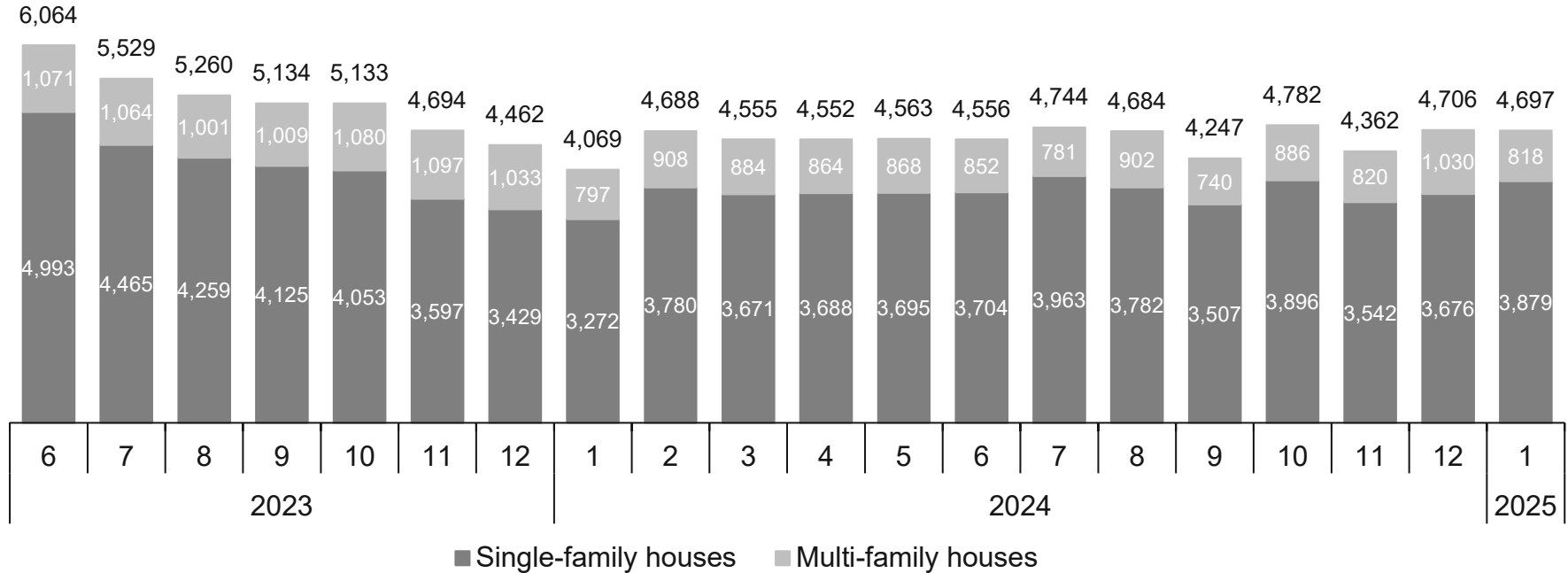
 	Sanierungsoffensive for 2025 no detailed information for new fundings is available by the new government. On federal basis several funds are still available in 2025.
 	Superbonus: 2025: 65% decreasing tax reduction. Stricter framework conditions for obtaining funds. No trading with tax credits possible. Sismabonus (earthquake zones): 110% - consistent funding. Onlus bonus 110% for non-profit organizations of social utility. Consistent fund.
 	Gebäudeprogramm approx. CHF 528 mill. p.a. for 2023-2026 of which approx. CHF 140 mill. p.a. for thermal insulation. Uncertainty if fundings will continue after 2026. Impulsprogramm des Klimaschutz- und Innovationsgesetzes CHF 200 mill. p.a. started 2025. Not clear if federal/cantonal fundings will be reduced by this amount.
 	Clean Air funding 2025 new regulation: more emphasis on thermal modernization. Poorest beneficiaries with higher support. Future financing of funding is uncertain. FENIKs grants and preferential loans for public buildings and residential sector. Thermomodernisation bonus 2025: 295 mill. € support of investment increased from 26% to 31%.
 	Nová zelená úsporám New Green Savings € 2.2 bill. for 2023-2027 for energy savings. Focus on beneficiaries with low income and public buildings. Nová zelená úsporám light € 200 mill. for 2023-2026 for family houses energy savings. Oprav dům po babičce Renovate your grandmother's house € 1.6 bill. for 2023-2027.
 	"Obnov Dom" Restore the house € 529 mill. for 2022-2026 subsidies for the renovation of family houses covering energy efficiency. Obnov dom – 6th challenge for 2025-2026: € 28.5 mill. in addition to Obonov Dom.
 	CSOK loan program for 2024-2027 for the residential sector covering renovation and new building. Subsidies depend on number of children. Falusi CSOK 2024 for 2024-2027 for villages < 5,000 inhabitants. Funding for new building and renovation. Subsidies depend on number of children.



Source: Information based on internal desk research and internal interpretation. Listed budget are overall budgets in € and involves all types of building energetic improvements. As at 04/04/2025

Building permits for new residential construction in Germany

Number of buildings

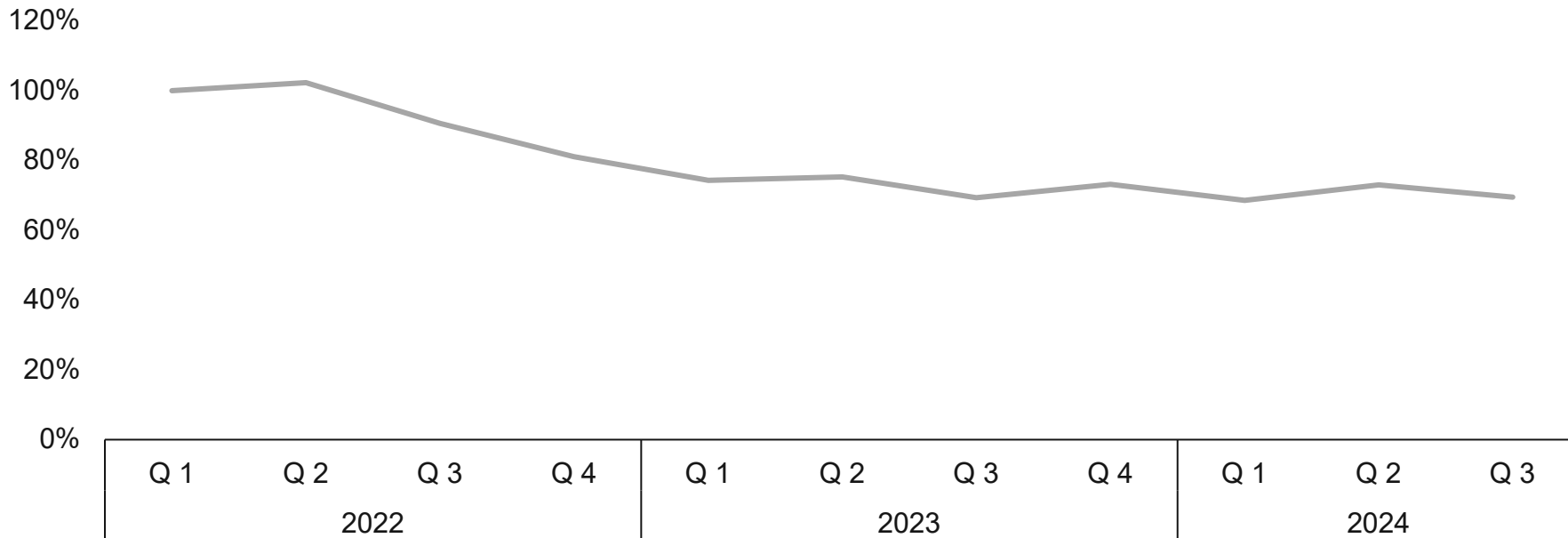


Source: Statistisches Bundesamt

Building permits residential buildings Europe

Basis m² usable space | indexed 2021 = 100% | quarters

European Union - 27 countries



Source: Eurostat

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[Sto at a glance](#)

[2024 Annual Report](#)

[Information about the Sto share](#)

Sto - at a glance

Sto Group	2020	2021	2022	2023	2024	Changes in % 24/23
Turnover	1,433.0	1,590.5	1,787.4	1,718.0	1,612.3	-6.2
Germany	660.1	692.5	761.8	716.1	653.5	-8.7
Outside of Germany	772.9	898.0	1,025.6	1,001.9	958.8	-4.3
Investments (without: financial assets and IFRS 16)	41.7	41.9	47.4	46.6	36.2	-22.3
Depreciation/amortisation (without: financial assets and IFRS 16)	45.5	46.9	42.0	41.7	40.8	-2.2
EBITDA	186.5	192.5	194.5	192.3	127.0	-34.0
EBIT	120.8	124.5	129.7	126.5	58.8	-53.5
EBT	119.0	127.9	128.3	127.4	60.9	-52.2
Return on sales (EBT) (%)	8.3	8.0	7.2	7.4	3.8	
EAT	80.7	94.7	89.1	85.8	37.6	-56.2
Earnings per limited ordinary share (EUR)	12.54	14.40	14.00	13.37	5.83	-56.4
Earnings per limited preference share (EUR)	12.60	14.46	14.06	13.43	5.89	-56.1
Cash flow from operating activities	177.2	111.4	95.3	170.9	90.5	-47.0
per share (EUR)	27.58	17.34	14.83	26.60	14.09	-47.0
ROCE (%)*	19.7	18.9	17.3	17.1	7.8	
Total assets	973.8	1,084.7	1,097.7	1,164.8	1,158.3	-0.6
Equity	531.4	610.0	685.1	729.3	743.5	1.9
in % of total assets	54.6	56.2	62.4	62.6	64.2	
Employees (year end)	5,545	5,697	5,735	5,783	5,599	-3.2
of which in Germany	3,000	3,127	3,130	3,171	3,100	-2.2
of which outside of Germany	2,545	2,570	2,605	2,612	2,499	-4.3
Sto share						
Dividend per limited ordinary share (EUR)**	0.25/4.69	0.25/4.69	0.25/4.69	0.25/4.69	0.25/3.00	
Dividend per limited preference share (EUR)**	0.31/4.69	0.31/4.69	0.31/4.69	0.31/4.69	0.31/3.00	
Price-to-earnings ratio (31 Dec)	10.3	15.3	10.7	10.4	18.2	
Price-to-book ratio (31 Dec)	1.6	2.3	1.4	1.2	0.9	
(Figures in EUR million unless otherwise indicated)						

* ROCE = EBIT divided by average capital employed.
Capital employed = balance sheet values are determined on the basis of an arithmetic average of the respective reference date values at month end for the respective period. Capital employed = Intangible assets + Property, plant, and equipment + Rights of use + Inventories + Trade receivables /. Trade payables

** 2024: proposal by the personally liable partner STO Management SE and the Supervisory Board of Sto SE & Co. KGaA

Rounding of amounts may lead to minor deviations in totals and in the calculation of percentages in this report.

Sto - at a glance

Group segment reporting as at 31st December 2024

Information on geographic segments by sales markets	Western Europe		Northern/Eastern Europe		America/Asia/Pacific		Reconciliation/consolidation booking entries		Group	
In EUR K	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
External revenues	1,243,392	1,348,385	159,885	164,758	209,034	204,884	0	0	1,612,311	1,718,027
Inter-segment revenues	51,686	50,454	2,783	2,651	7	0	-54,476	-53,105	0	0
Segment turnover	1,295,078	1,398,839	162,668	167,409	209,041	204,884	-54,476	-53,105	1,612,311	1,718,027
Cost of materials	604,596	653,980	84,677	87,126	100,819	100,040	-54,113	-52,978	735,979	788,168
Personnel expenses	351,009	354,288	34,036	34,198	50,191	48,168	0	0	435,236	436,654
EBITDA	97,149	159,652	15,086	18,492	14,540	13,300	198	822	126,973	192,266
Depreciation/amortisation	51,891	51,188	8,135	7,760	8,136	6,816	0	0	68,162	65,764
EBIT	45,258	108,464	6,951	10,732	6,404	6,484	198	822	58,811	126,502
Interest income	13,796	10,069	1,331	1,153	2,575	2,132	-7,863	-5,736	9,839	7,618
Interest expenses	12,927	10,654	1,156	1,229	1,649	762	-7,863	-5,736	7,869	6,909
EBT	46,127	107,879	7,126	10,656	7,330	7,854	290	1,011	60,873	127,400
Segment assets	853,662	893,753	105,482	110,605	163,045	137,636	36,128	22,804	1,158,317	1,164,798
Investments	21,415	38,538	2,996	2,142	11,786	5,963	0	0	36,197	46,643
Employees as at the reference date	4,325	4,479	581	600	693	704	0	0	5,599	5,783

3

Key financial
figures /
Information
about the Sto
share

Sto at a glance

2024 Annual Report

Information about the Sto share



About the title image

Steimle Architekten realised a striking residential and office ensemble with three point buildings linked by a shared ground floor in Ludwigsburg city centre. The design of the new KfW-55 buildings (energy efficiency class according to German investment and development bank) is based on the surrounding aged clinker brick buildings from the 'Gründerzeit' (time period between the mid 19th century and 1914). Rough, irregularly shaped hand-laid brick slips (StoBrick) were used on two different facade systems – the StoTherm Mineral external wall insulation system and the StoVentec C ventilated rainscreen cladding system. The sloping surface was achieved with a special construction and a rainscreen cladding facade from Sto. In the window openings with their reveal chamfers, the sloping motif is repeated a second time in the facade and gives the architecture a characteristic expression. The plinth storey was designed with the StoSignature Fine 20 surface technique. It combines the organic Stolit render finish with a sanded fine render (Stolit Milano[R-Markenzeichen]).

Photo: Brigida González, Stuttgart/Germany / Sto SE & Co. KGaA

Sto Group financial figures 2024

Highlights



1,612

EUR million Turnover

-6% vs. PY



36

EUR million Investments*

-22% vs. PY



5,599

Employees

-3% vs. PY



61

EUR million EBT

-52% vs. PY

Information acc. to IFRS; * without: financial assets and IFRS 16.

Sto Group financial figures 2024

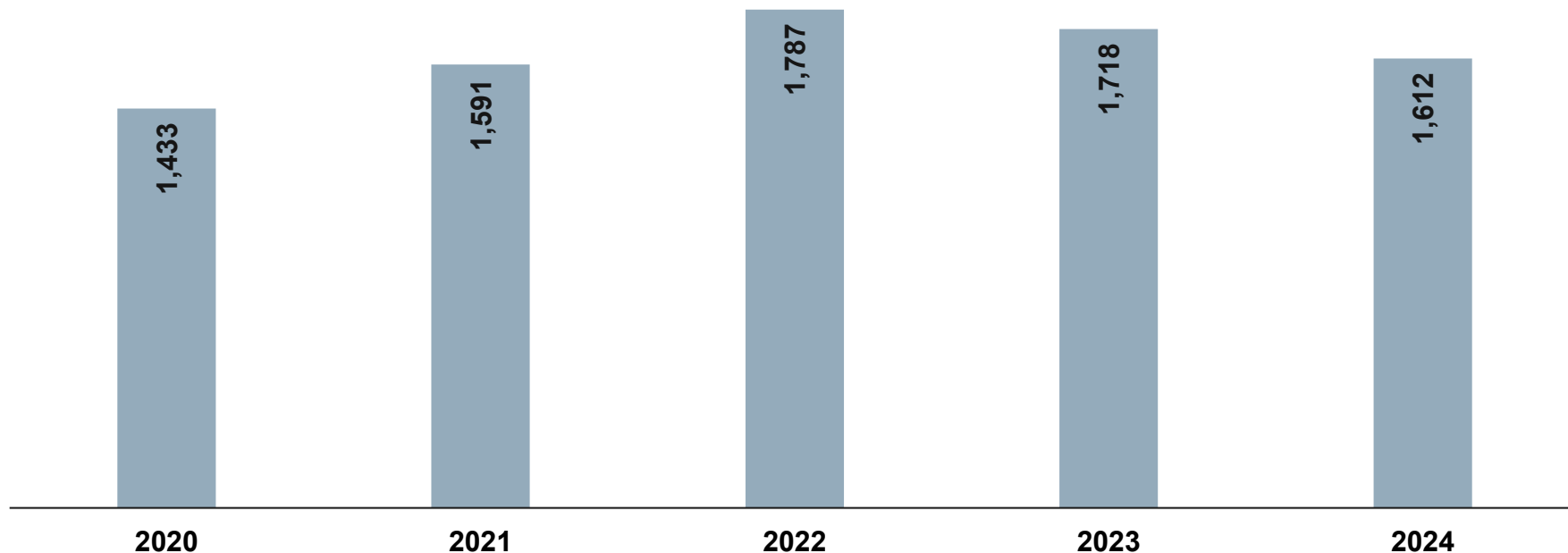
Summary

- ✓ Difficult market conditions burden the Sto Group's business development.
- ✓ Revised turnover and earnings forecast achieved.
- ✓ Consolidated turnover decreases by 6.2 % to EUR 1,612.3 million in 2024; losses in Germany and outside of Germany.
- ✓ Consolidated earnings significantly declining: EBIT down 53.5 % to EUR 58.8 million and EBT down 52.2 % to EUR 60.9 million; return on sales at 3.8 %.
- ✓ Comprehensive cost-cutting programme implemented.
- ✓ Cash flow from operating activities amounts to EUR 90.5 million (previous year: EUR 170.9 million).
- ✓ Group's workforce reduced by 184 to 5,599 employees worldwide year-on-year.
- ✓ Outlook for 2025: Sto anticipates a Group turnover of EUR 1.57 billion and an EBIT of between EUR 51 million and EUR 71 million.

Sto Group turnover

Difficult market conditions burden the Sto Group's business development

in EUR
million



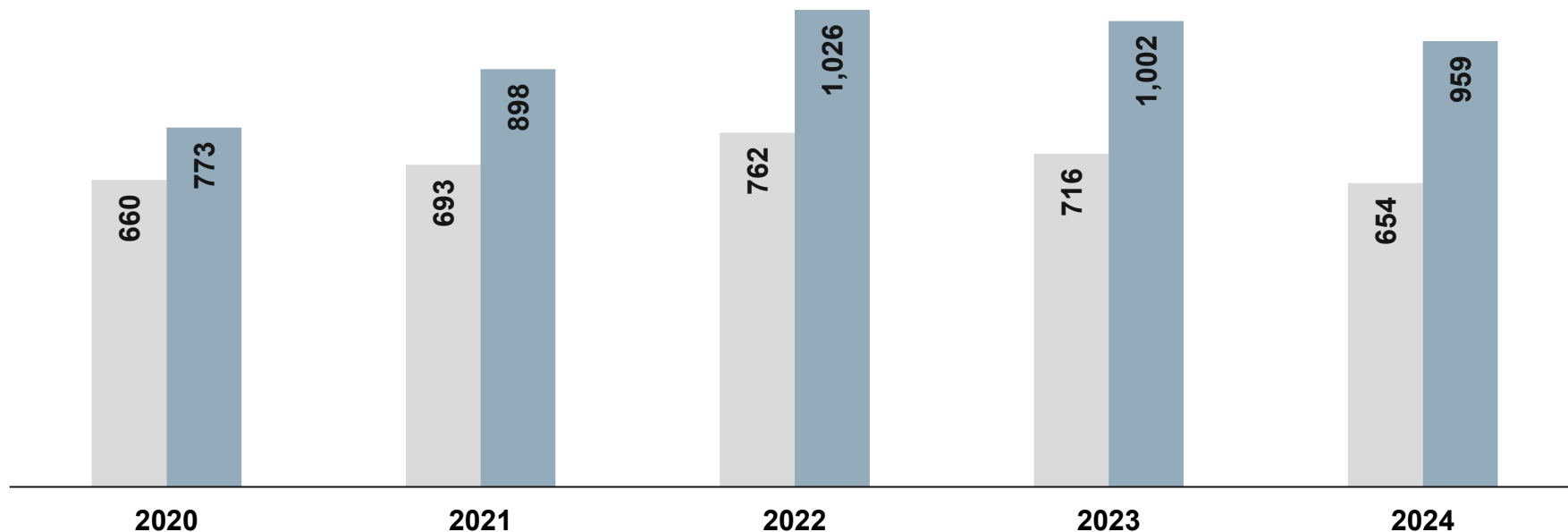
Information in accordance to IFRS.

Sto Group turnover

Share of turnover generated outside of Germany increased from 58.3 % to 59.5 %

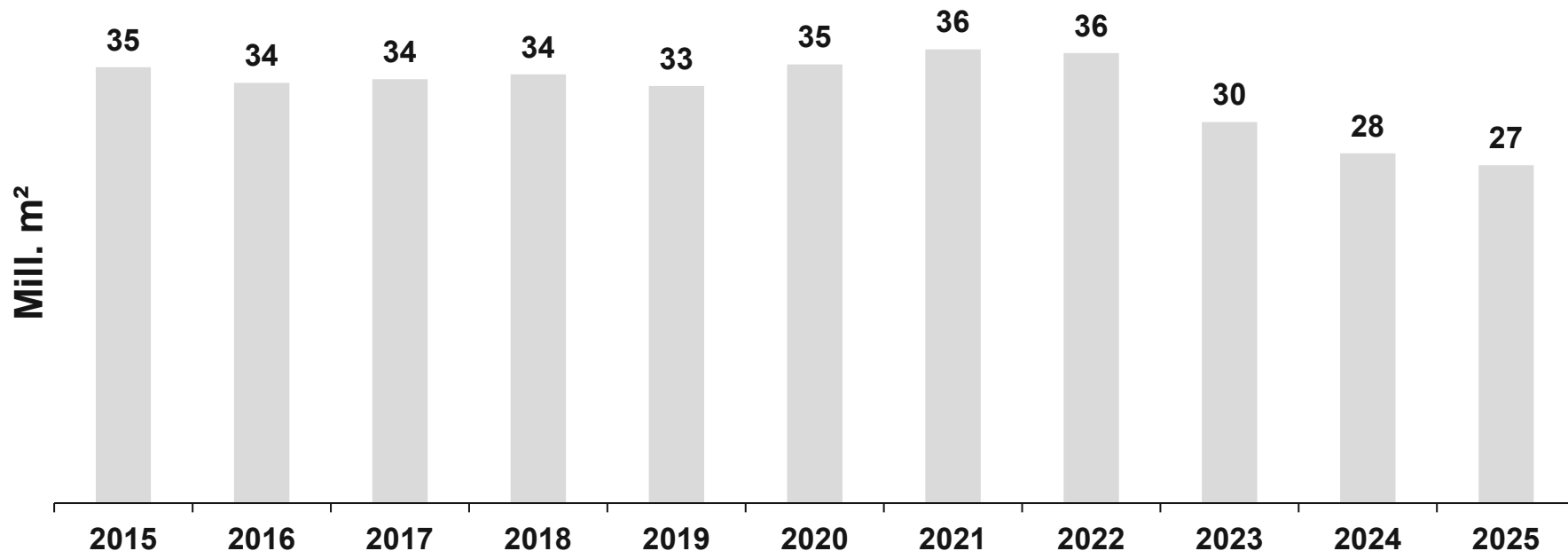
in EUR
million

■ In Germany ■ Outside Germany



Information in accordance to IFRS.

Development of EWIS market in Germany



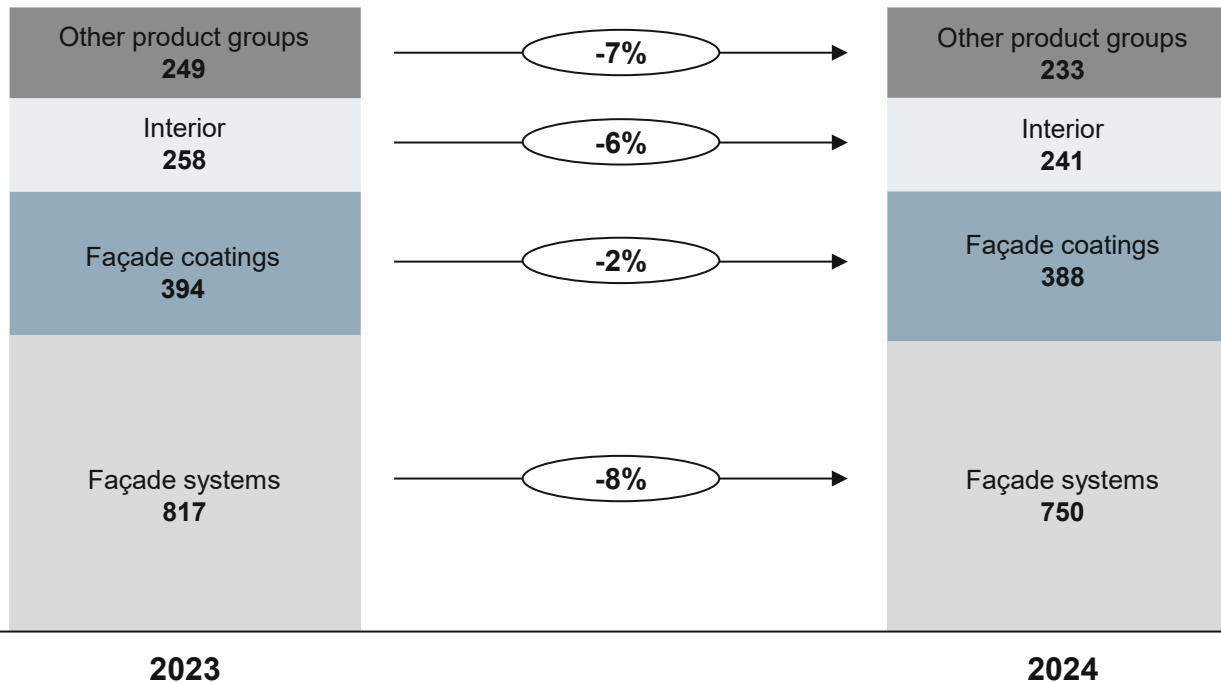
Source: B+L Marktdaten GmbH: Quarterly Report Q4 2024 ETICS.

B+L Marktdaten GmbH retroactively updated by B+L.

Sto Group turnover

Facade systems still product group with largest share of total Group volume

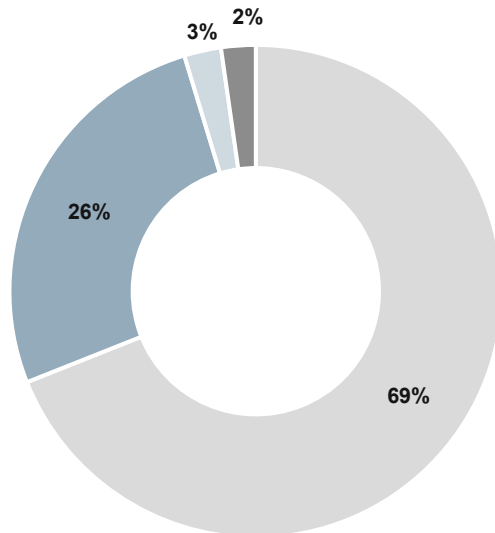
in EUR
million



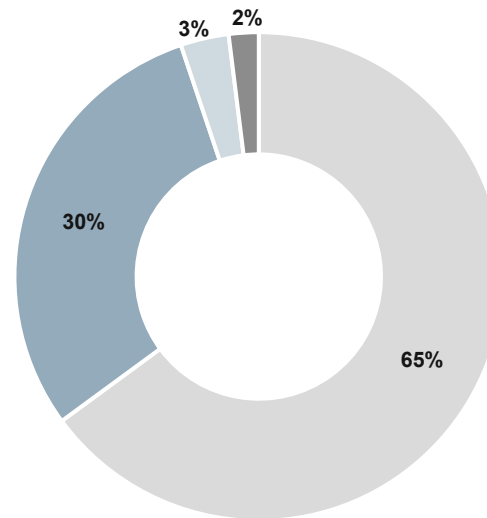
Information in accordance to IFRS.

Sto Group shares of insulation board sales*

as at 12/2023



as at 12/2024



■ EPS / XPS ■ Mineral wool/glass wool ■ Soft wood fibre ■ Other insulation

*only associates with ERP SAP, sales basis in m².

Shares of insulation board sales Sto SE & Co. KGaA



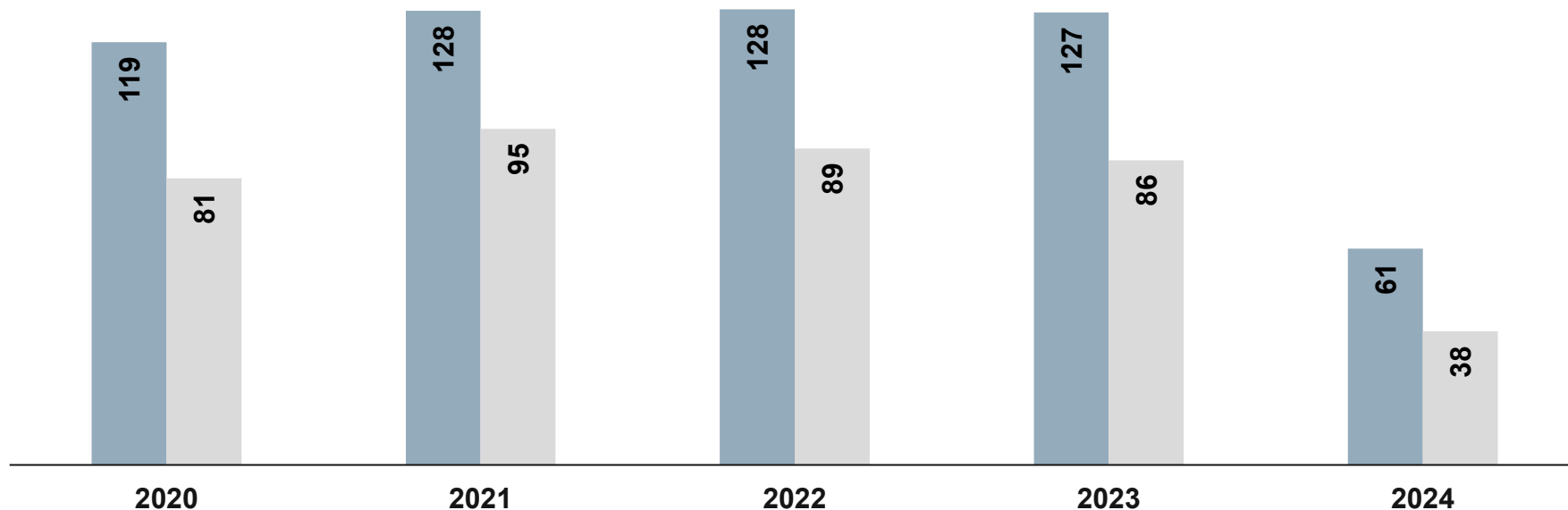
*Sales basis in m².

EBT & EAT Sto Group

Revised turnover and earnings forecast achieved

in EUR
million

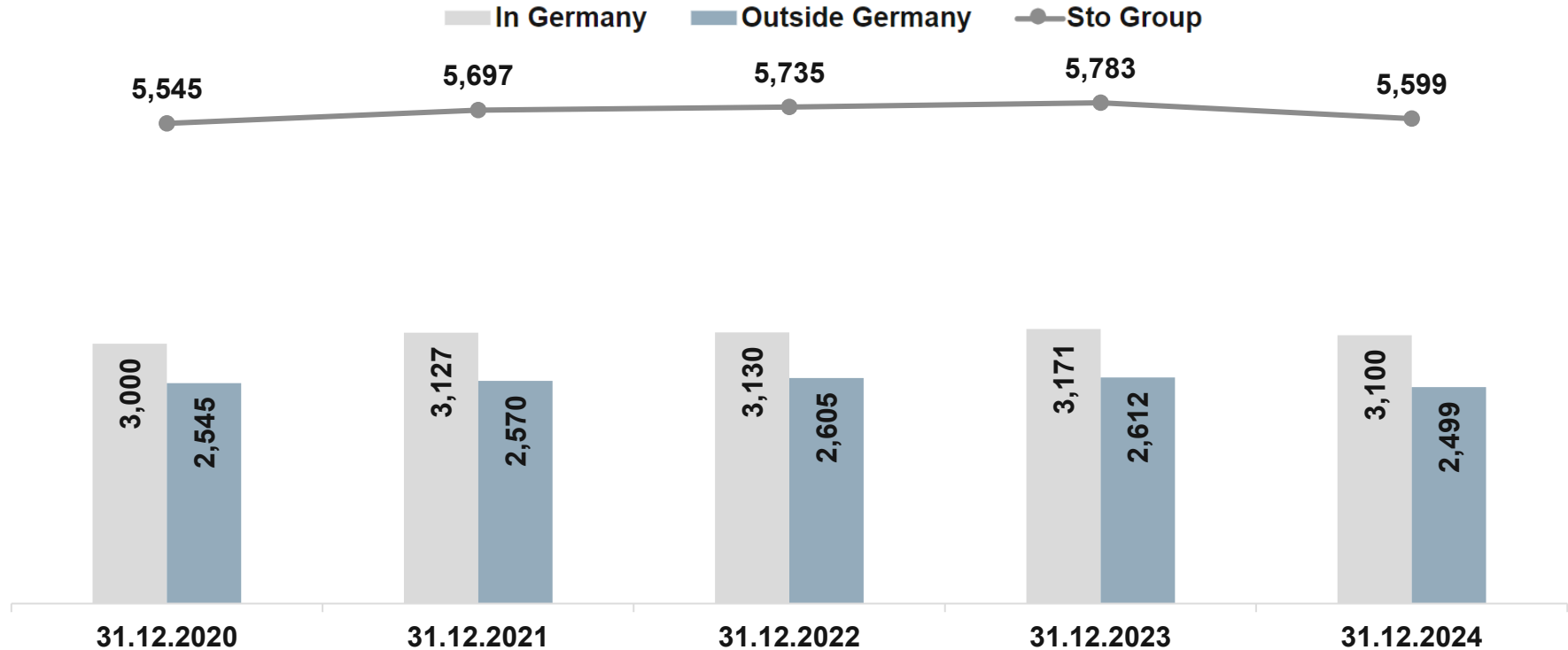
■ EBT ■ EAT



Information in accordance to IFRS.

Sto Group employees

Group's workforce reduced in 2024

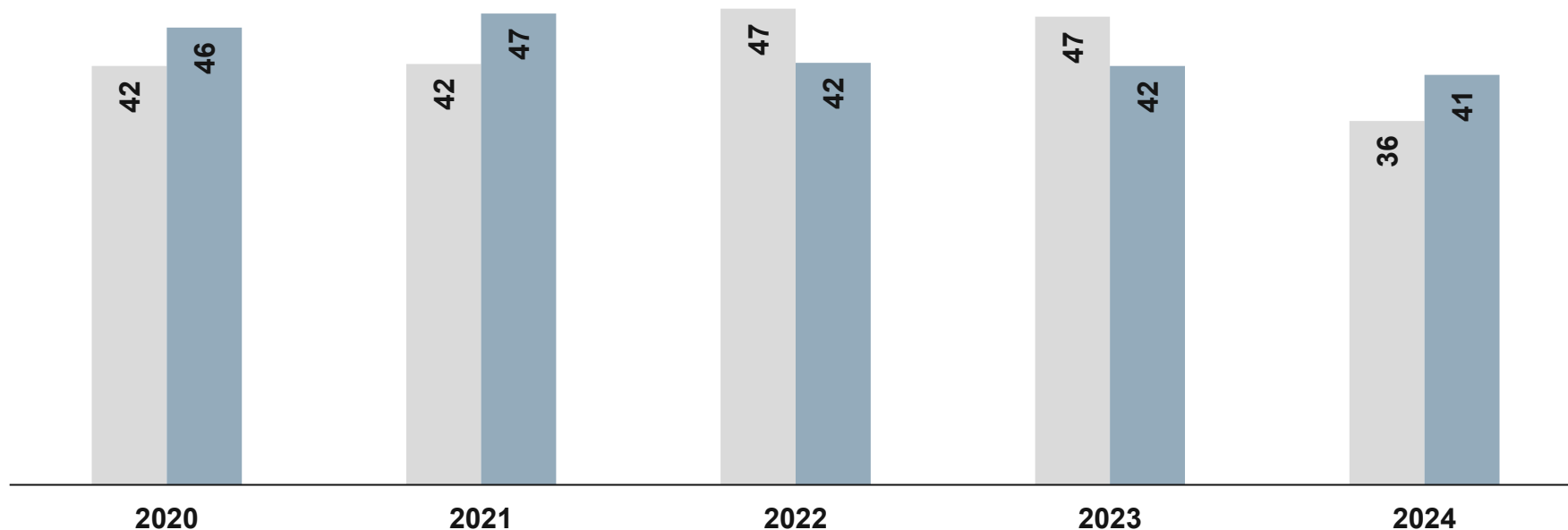


Sto Group investments and depreciation/ amortisation

Investments in further growth

in EUR
million

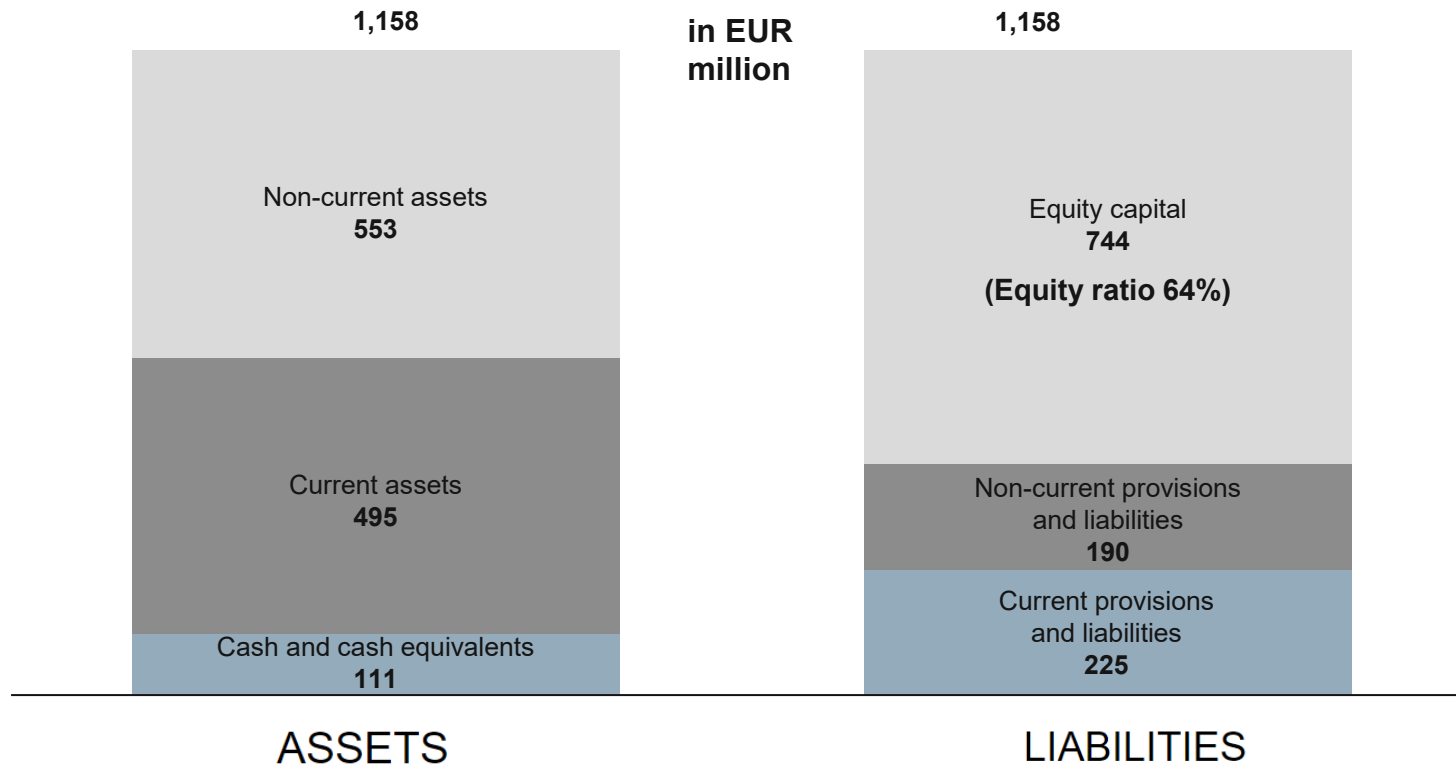
■ Investments ■ Depreciation/amortisation



Information in accordance to IFRS; however, without effects from IFRS 16, without investments and depreciation/amortisation of financial assets.

Sto Group balance sheet

Very solid balance sheet structure as at 31/12/2024, strong equity base

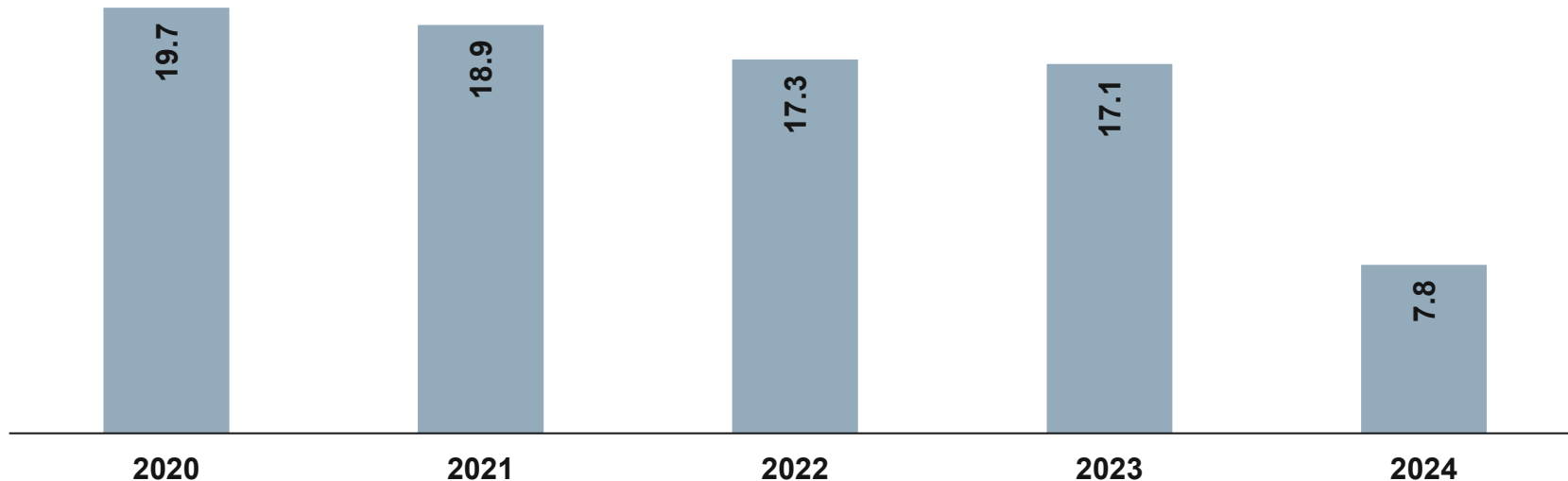


Information in accordance to IFRS.

ROCE Sto Group

Deterioration in key figure is mainly due to the significant decline in EBIT

in %



ROCE = EBIT divided by average capital employed

Capital employed = balance sheet values are determined on the basis of an arithmetic average of the respective reference date values at month end for the respective period.

Capital employed = Intangible assets + Property, plant, and equipment + Rights of use + Inventories + Trade receivables *./. Trade liabilities*

3

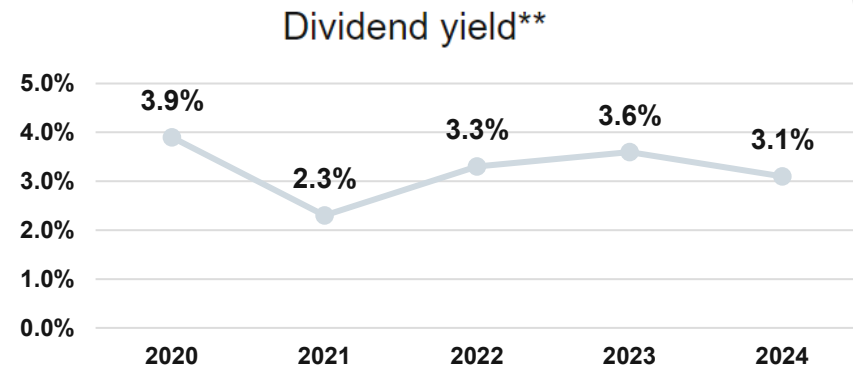
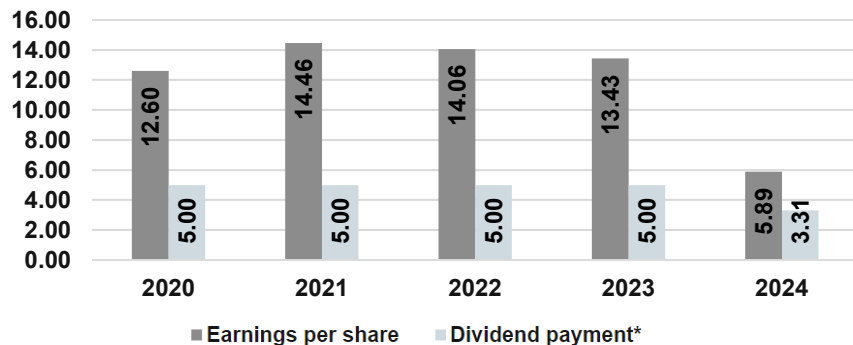
Key financial
figures /
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about the Sto
share

Sto at a glance

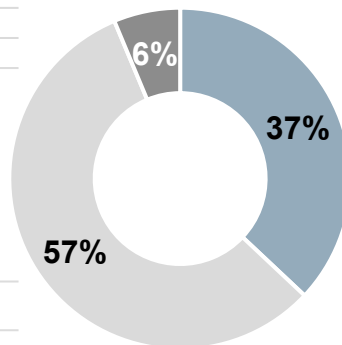
2024 Annual Report

Information about the Sto share

Shareholder structure and dividend information



Shareholder structure



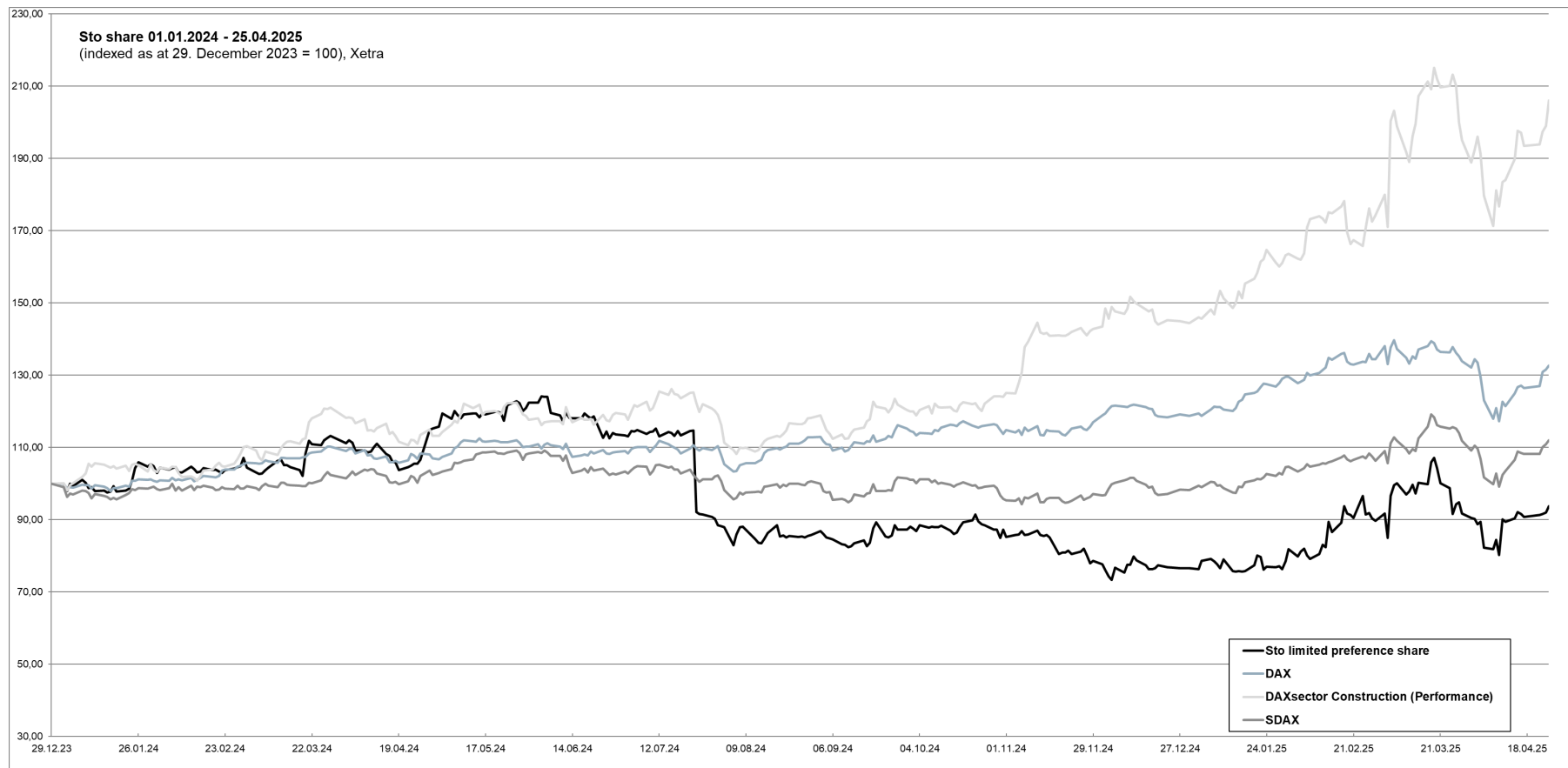
Sto limited preference share data

Ticker symbol	STO3
ISIN	DE0007274136
WKN	727413
Share category	Non-voting preference share
Market segment	Regulated market
Level of transparency	General Standard
Sector according to Deutsche Börse AG	Construction
Subsector according to Deutsche Börse AG	Building materials
Number of limited preference shares	2,538,000
Number of non-listed limited ordinary shares	4,320,000

- Preference shares (tax ownership)
- Ordinary shares Family Stotmeister
- Ordinary shares owned by Sto SE & Co. KGaA

Information based on preference shares; * Dividend + bonus; ** Dividend yields based on the closing price of the corresponding year in each case; 2024: dividend proposal.

Sto share - Share price trend



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Business
model

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strategy

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Forecast and
outlook

Disclaimer:

Any statements in this presentation that relate to the future correspond to the state of knowledge available at the time when the presentation was produced. These statements are subject to risks and uncertainties over which Sto SE & Co. KGaA largely has no influence. Relevant risks and uncertainties are addressed in detail in the risks and opportunities report in the context of financial reporting.

Although the utmost care is taken when making statements relating to the future, the accuracy of these statements cannot be guaranteed. The actual results may therefore deviate from the expected results as described here. Where sequences of numbers are cited in the context of this presentation, Sto SE & Co. KGaA would like to point out that they do not represent trends, forecasts, or other statements relating to the future. Definitive statements in this regard are contained in the ordinary financial reporting only.

No liability is assumed and no guarantees are made, either expressly or by implication, regarding the up-to-dateness, accuracy, and completeness of the data and information in this presentation.

Significant opportunities and risks

Material opportunities

- ✓ Sto products and systems improve the energy efficiency of buildings and contribute to climate protection
- ✓ Housing turbo (coalition agreement)
- ✓ Government support programmes / Green Deal
- ✓ Implementation of the European Building Efficiency Directive (EPBD)
- ✓ Need for energy-efficient refurbishment of buildings to achieve climate targets
- ✓ Lack of adequate living space in many countries
- ✓ Interest rate development
- ✓ Sto products increase the value retention of properties

Material risks

Risk area	Risk class	Development
Sales risks, overall economic and industry-specific risks	1	↑
Dependence on weather conditions	1	→
Legal risks and warranty risks	1	↑
Risks in procuring raw materials, bought-in products, and energy	2	→
Geopolitical and country-specific risks	2	↑
IT risks	2	→
Financial risks	2	→
Human resources risks	3	→
Risks concerning processes and added value	3	→
Climate and environmental risks	3	→
Tax-related risks	3	→

Material risks according to the Annual Report 2024, from page 40 onwards.

	2025*
Turnover	approx. EUR 1.57 billion
EBIT	EUR 51 - 71 million
EBT	EUR 50 - 70 million
Return on Sales (EBT)	3.1 - 4.5 %
ROCE	6.8 - 9.6 %

* The forecast is based on average weather conditions and an economic development in line with expectations in Sto's key markets as well as a mainly stable euro exchange rate. Another key assumption is that geopolitical tensions such as the Russia- Ukraine conflict or the Middle East conflict will not cause any significant impairment of demand in the markets relevant to Sto and that there will be no restrictions in the conduct of business activities or the supply of raw materials, bought-in products and energy. Further significant amendments to general conditions, such as the introduction of tariffs by the US government, which could have a considerable impact on Sto's key trading partners and thus above all an indirect impact on the Sto Group, cannot be reliably calculated and have not been taken into account. The risks and opportunities for 2025 fiscal year are described in detail in the Management report of the Annual Report 2024.

Contact

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Investor Relations

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Thank you for your interest!

Sto SE & Co. KGaA

30/04/2025

Sto SE & Co. KGaA reception building
Design: Wilford Schupp Architekten, Stuttgart, DE
Orange Blu, Stuttgart, DE

