

Presentation for investors

Sto SE & Co. KGaA

30/04/2026

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



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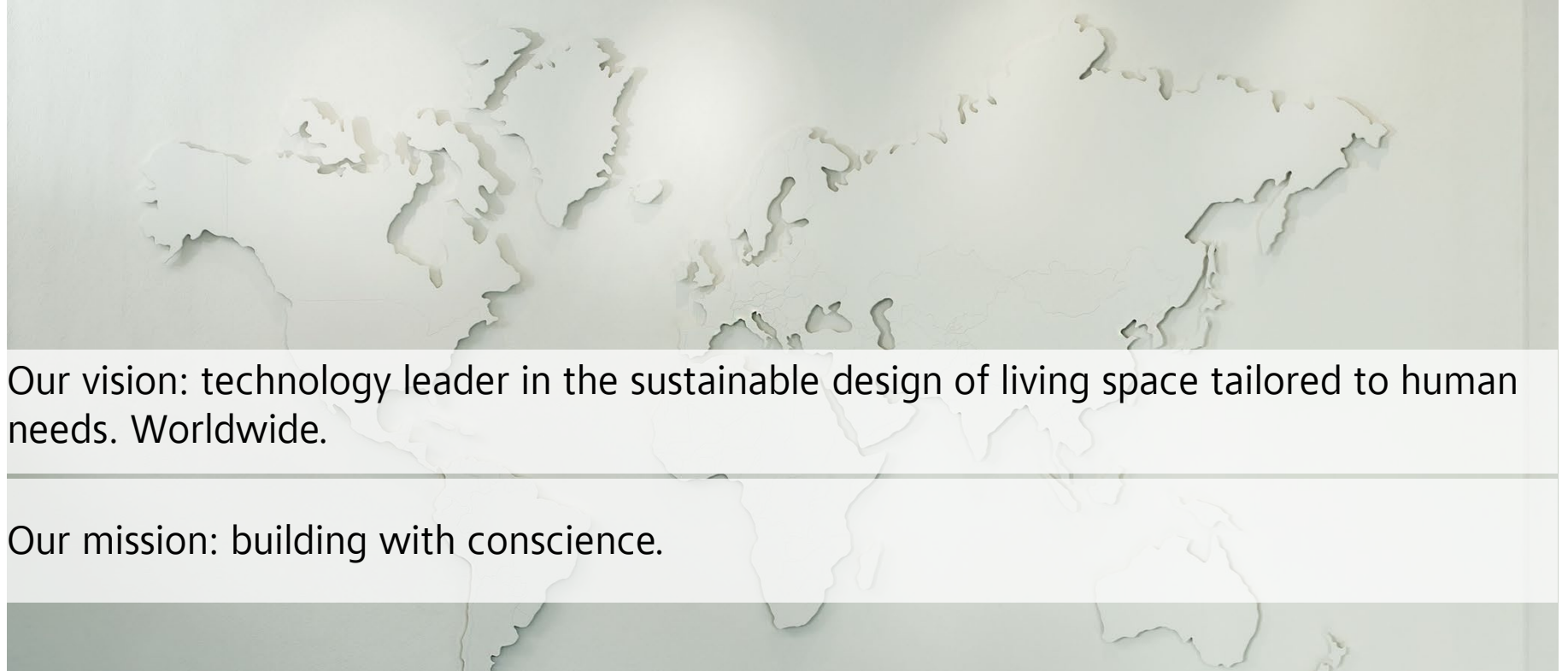
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From our Guiding Principles



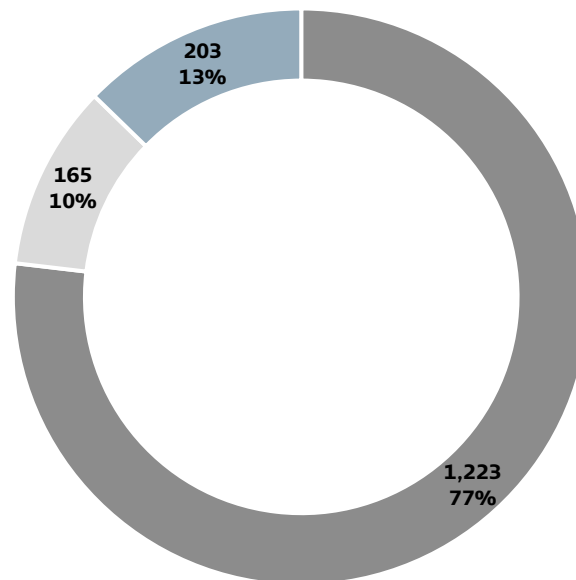
Our vision: technology leader in the sustainable design of living space tailored to human needs. Worldwide.

Our mission: building with conscience.

Sto - segment turnover

Share of Sto Group consolidated turnover for 2025

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

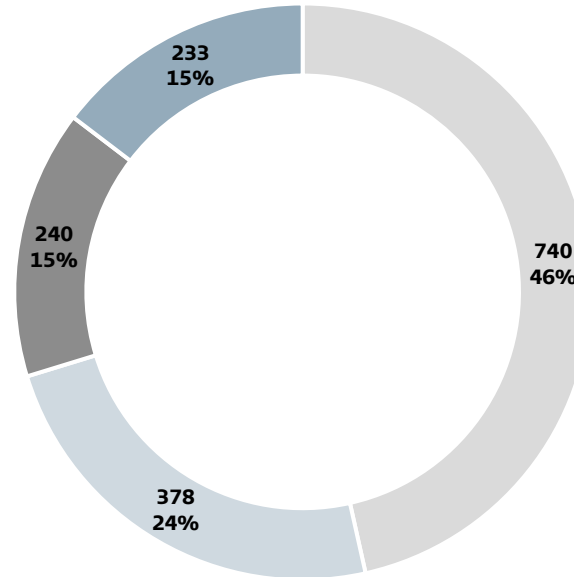


Turnover 2025
Sto Group:
EUR 1,591 million

Sto - product groups

Share of Sto Group consolidated turnover for 2025

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

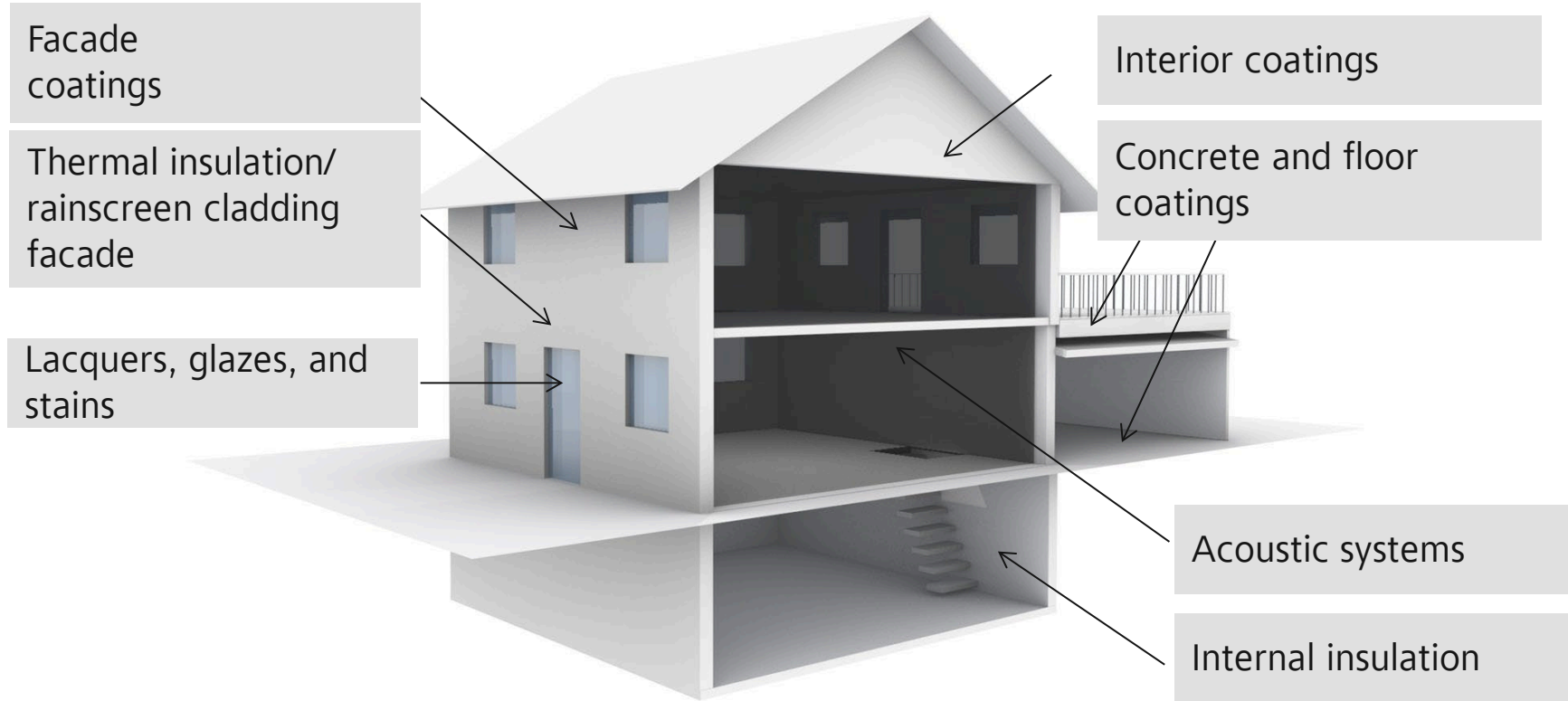


Turnover 2025
Sto Group:
EUR 1,591 million

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

Applications

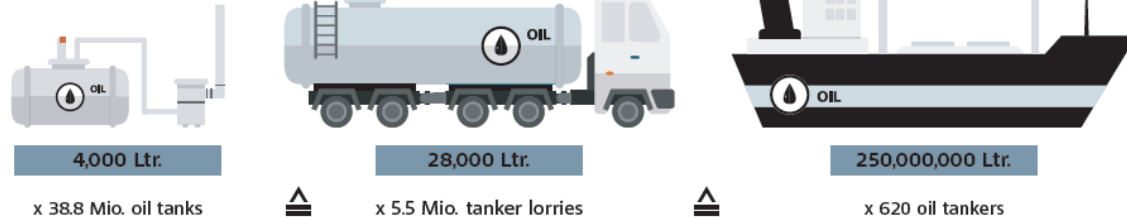
Sto products & systems



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 155 billion litres of heating oil

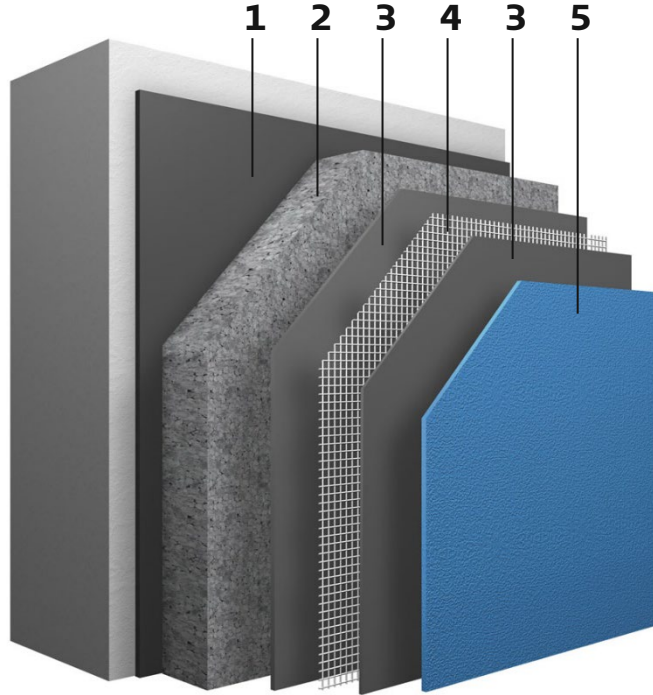


Between 1965 and 2025, Sto facade insulation systems saved around 155 billion litres of heating oil worldwide.* This corresponds to the load of 38.8 million oil tanks with 4,000 litres of content each or 5.5 million tanker lorries with a capacity of 28,000 litres each or 620 oil tankers with a capacity of 250 million litres. The CO₂ savings are also impressive: our systems have saved around 495 million tonnes of greenhouse gas over the last 60 years. Looking at the year 2025 alone, around 26 million tonnes of CO₂ were not released into the atmosphere.

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

Climate protection

Sto products - external wall insulation system (ETICS)

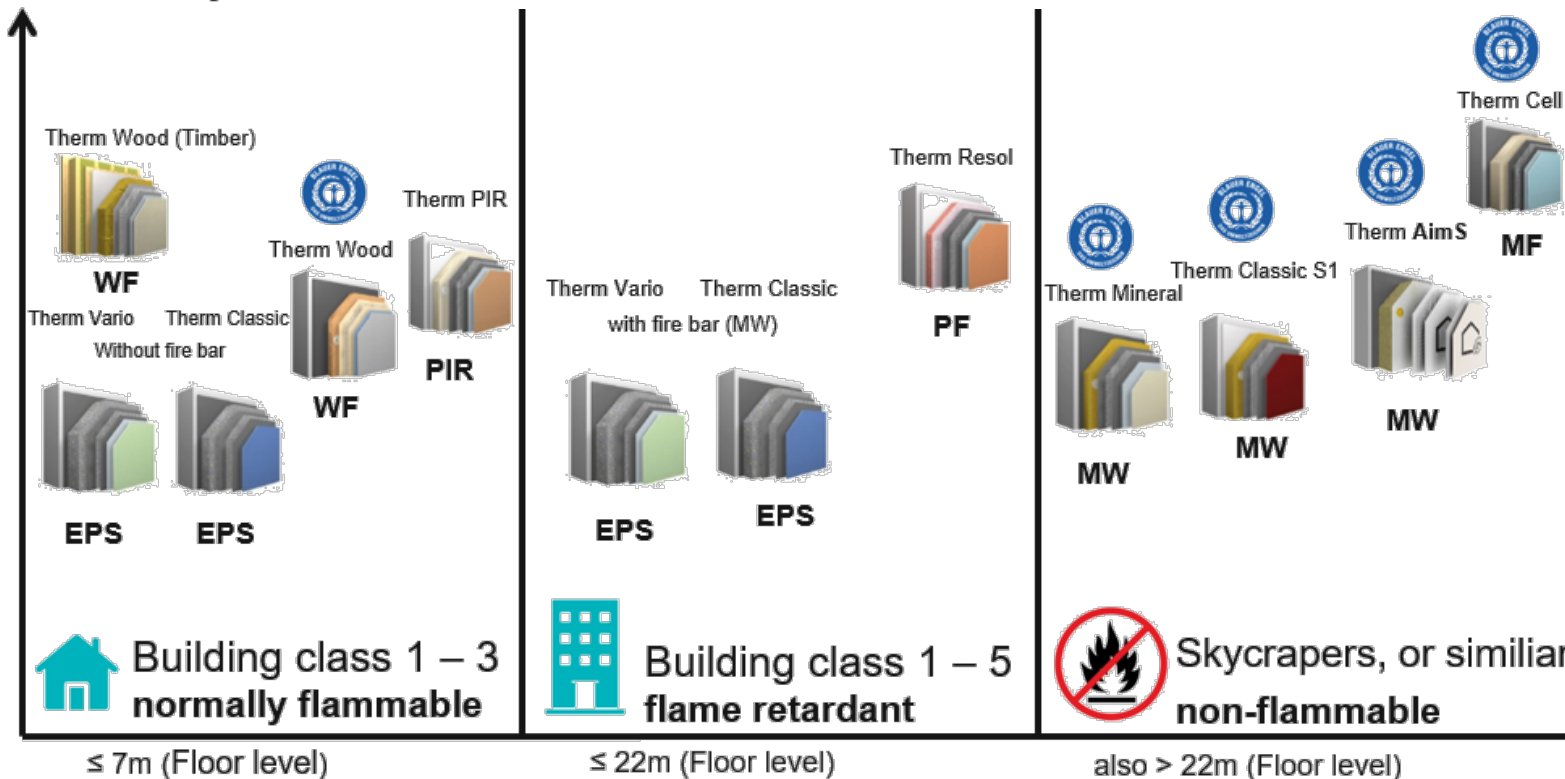



StoTherm Classic® system build-up

- 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.



Abbreviations:
 EPS = Expanded Polystyrene
 WF = Wood Fiber
 PIR = Polyisocyanurate
 PF = Phenolic Foam
 MW = Mineral Wool
 AimS = Aim Sustainability, i.e. particularly sustainable
 MF = Mineral Foam
 = Blauer Engel Cert.

To the building classes please observe the valid state building relations

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

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

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**.

→ **AimS products support climate-friendly construction**



StoLevell Neo AimS

Cement-free mineral bonding & reinforcement mortar for ETICS

Product:

- World's first cement-free, mineral adhesive and reinforcing mortar with a CO2 eq saving of -50% (EPD A1-A3, cradle-to-gate) *1)
- Meets all the requirements of a mineral mortar for use in an ETICS
- Application to EPS, mineral wool and soft wood fibre → approvals available
- Processing properties like standard products

CO2-saving (example*2): multi-family house, 800 m²):

- Savings: 1,728 kg CO2 = 2,400 truck-km = distance Copenhagen-Madrid

Technology:

- Innovative, patented binder combination based on recycled raw materials (without Portland cement)
- Technology approach can be transferred to other product lines

→ Supporting the alignment of product development with European climate targets



The cement-free bonding mortar StoLevell Neo AimS receives the award of the German Sustainability Award Foundation in the climate category.



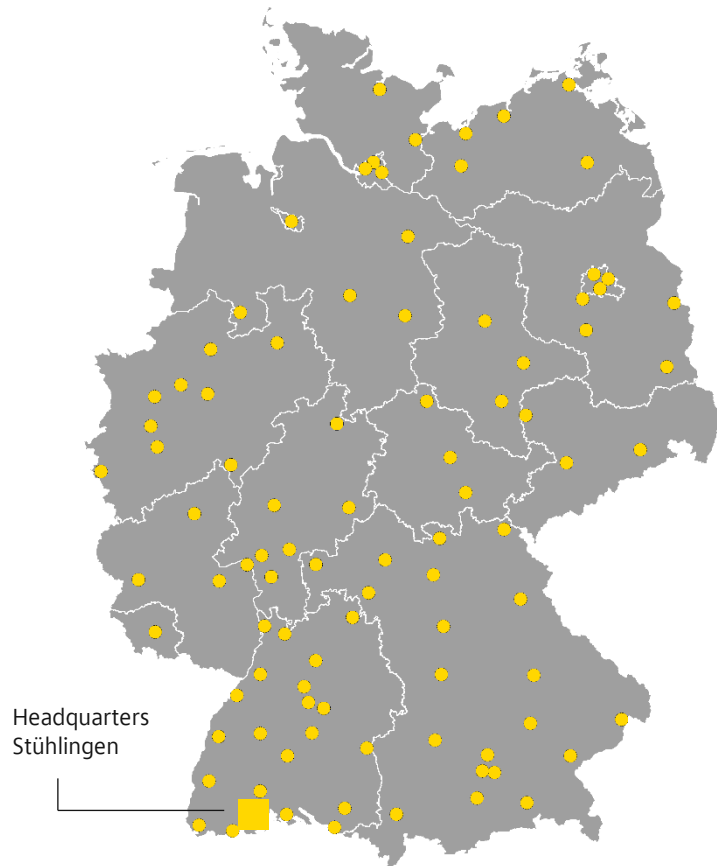
*1) EPD-based, compared to conventional, cementitious mortar for ETICS

*2) based on EPD data A1-A3.

Core target groups



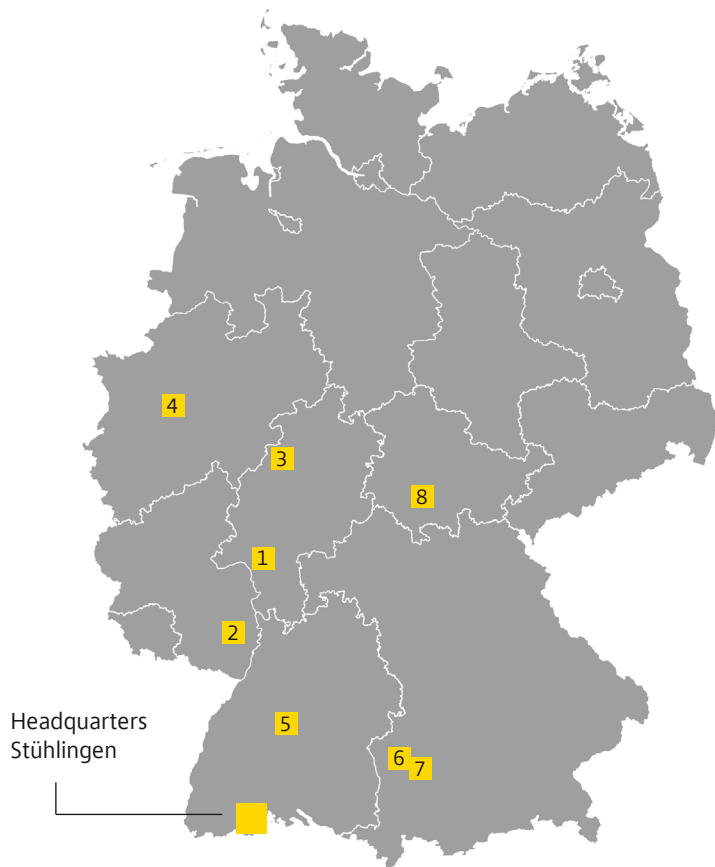
The customers that purchase from the Sto brand are generally tradespeople or specialist companies. The market cultivation activities for the Sto brand focus on these three target groups.



Distribution Germany as of April 2026

ca. 90 SalesCentres ●

ca. 300 Employees in the sales force
incl. application engineering

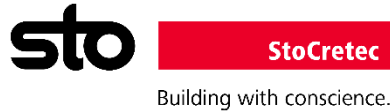
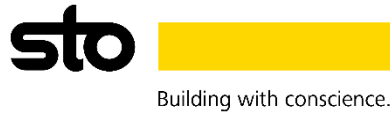


10 subsidiaries

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

Sto Group

Company brand



Mixed brand presence



Individual/family brand

SÜDWEST

Beissier

ströher.
Klinker. Keramik. Macher.

VIACOR.
— we protect values

Liaver
Expanded Glass Technologies

JONAS®

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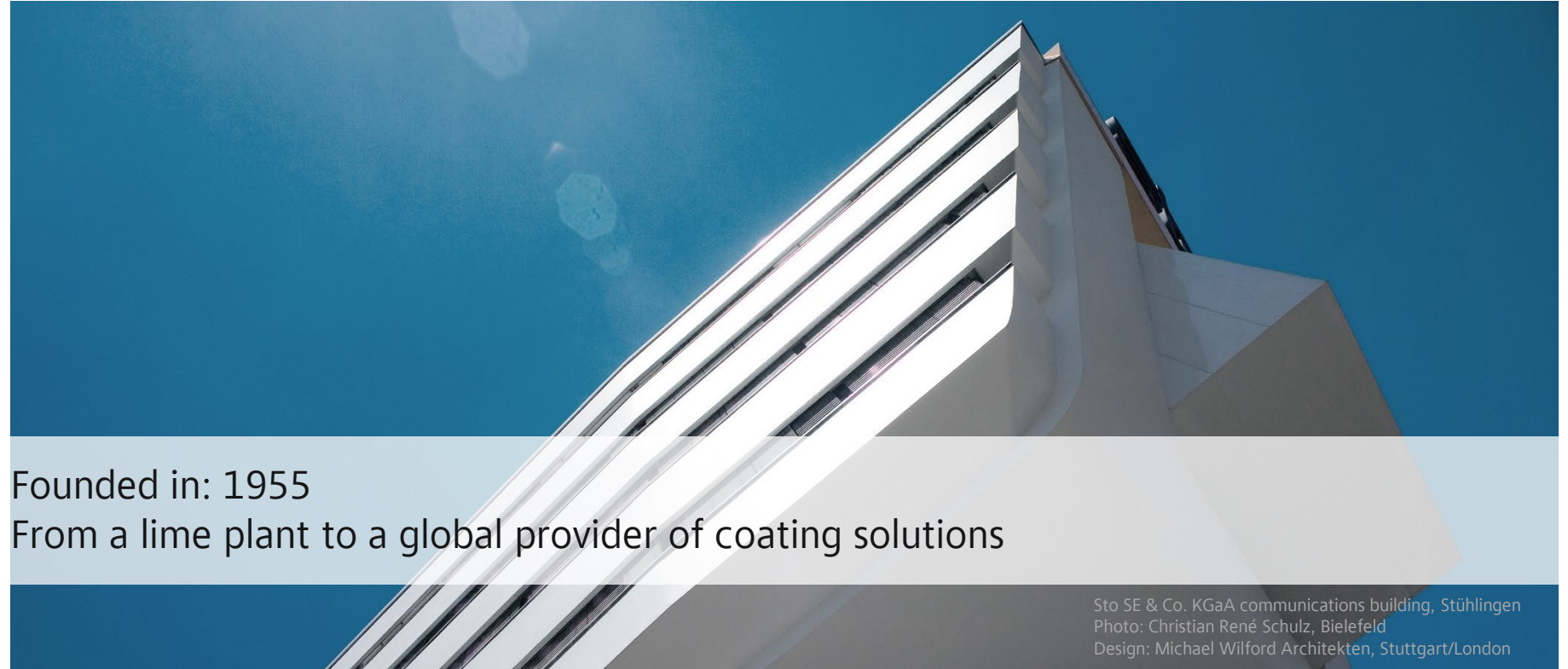
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Founded in: 1955
From a lime plant to a global provider of coating solutions

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



Jost Bendel

Member of the Executive Board
Technology

Rainer Hüttenberger

Chief Executive Officer
Sales and Finance

Désirée Konrad

**Member of the
Executive Board**

Désirée Konrad resigned from the Executive Board at the end of 2025 with assurance of reappointment in accordance with Section 84 (3) of the German Stock Corporation Act, as she will be on maternity and parental leave from 1 January 2026

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.

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.



Sto Climate Partner Initiative

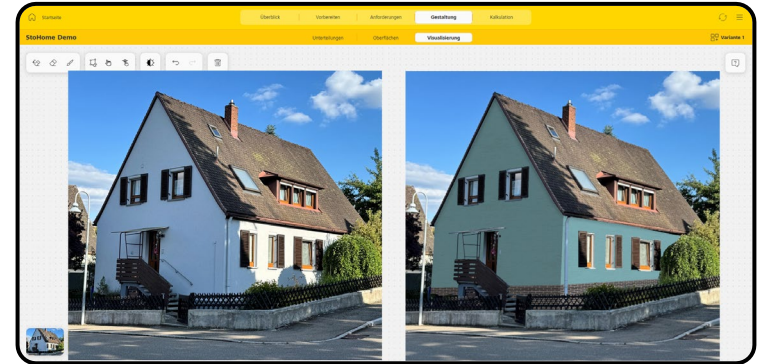


- As the ETICS market leader, we are driving forward climate targets in sustainable building renovation with the specialist trade.
- Sto Climate Partners are actively shaping the future of building with us.



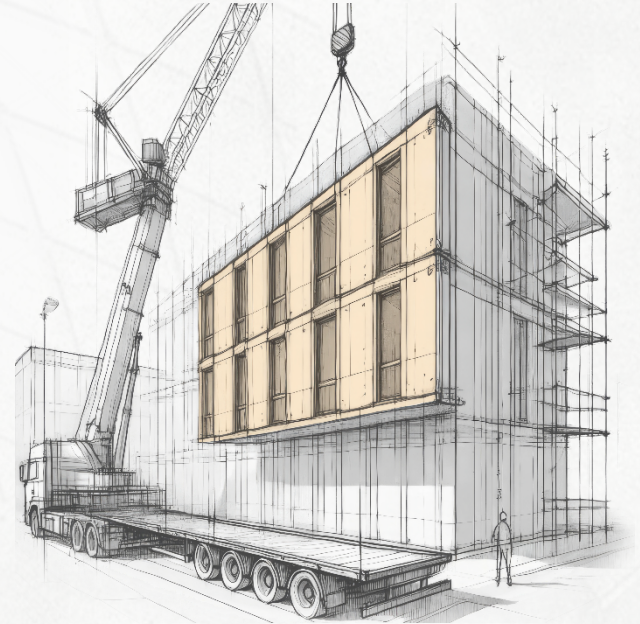
StoHome App - Exclusively for climate partners

- **optimises** and **digitalises** the quotation process for the renovation of detached and semi-detached houses
- Includes:
 - visualisation
 - area determination
 - product selection
 - determination of service items
 - Creating material lists
 - ordering via webshop (in preparation)
- offers end customers **expert advice** and **reliable results**
- offers craftsmen productivity, speed, **order security**, competitive advantages and growth



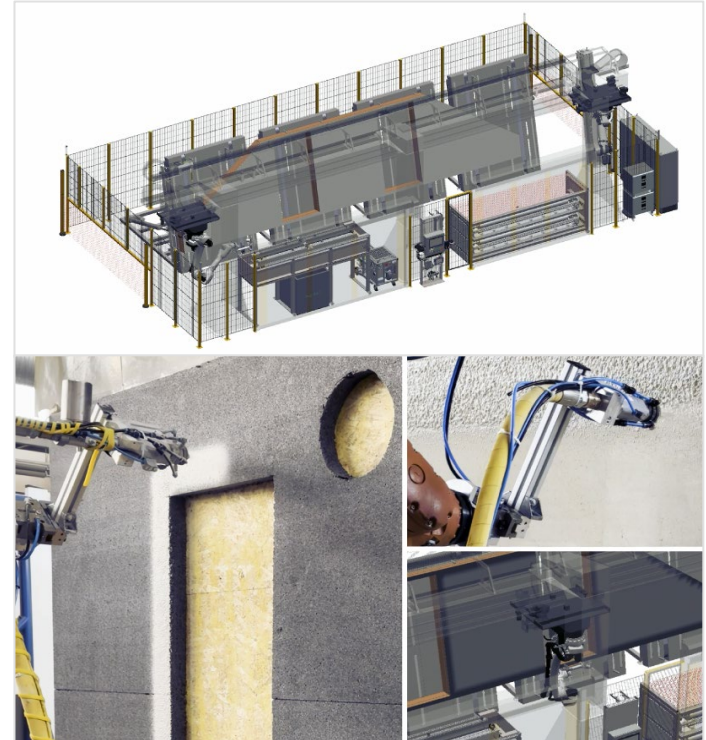
Industrial prefabrication

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.



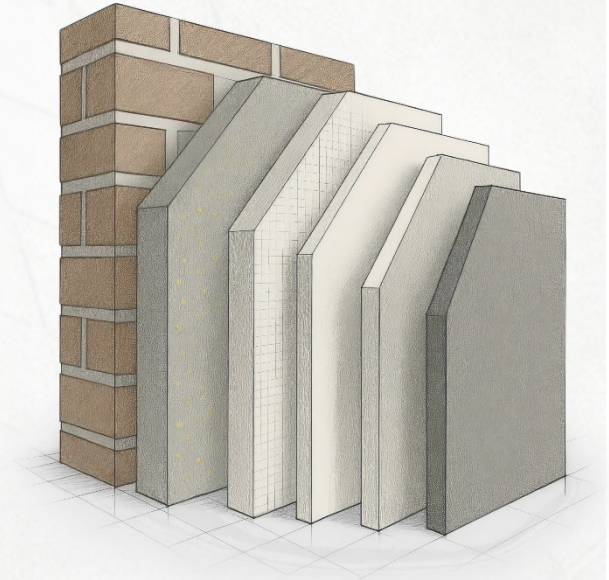
Manufacturing technology

- Robot cells for the fully automatic application of insulation, reinforcement, including mesh, and external render
- **Development of holistic solutions** that combine product, process and machinery to achieve maximum performance in the application of Sto products
- Sales of machines/robots in combination with Sto materials as well as technical support and application advice for partners
- **Complete solution** along the entire process chain - from material storage in the silo to fully automated application of the material



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.



Electrical conductivity coatings for floors

Avoidance of electrostatic charges and discharges

- Automotive and automotive supply industry
- Semiconductor production
- Data center
- Electronics industry
- Clean room

StoFloor ESD KU 614

Reliable protection for ESD areas

- State-of-the-art, volume-conductive ESD technology
- Complies with all current ESD standards



Versatile system solutions - More than meets the eye

StoVentec

- **Holistic solutions:** from the sub-construction to the cladding
- **High degree of design freedom:** jointless or joint-accentuated facades
- **Wide range of applications:**
New build & renovation
residential & non-residential
construction
- **Flexible application:**
conventionally installed on site
or integrated into
prefabrication processes



Project: Maina, Fossano, IT
Planning: Giovanni Arnaudo, Cuneo, IT

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.



Field service

Supports customers and projects



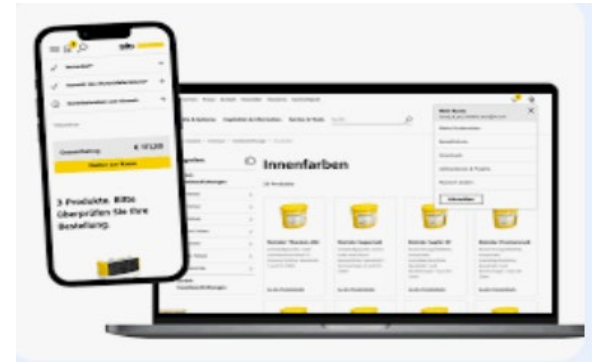
Sales centre

Handles day-to-day business in terms of logistics and sales



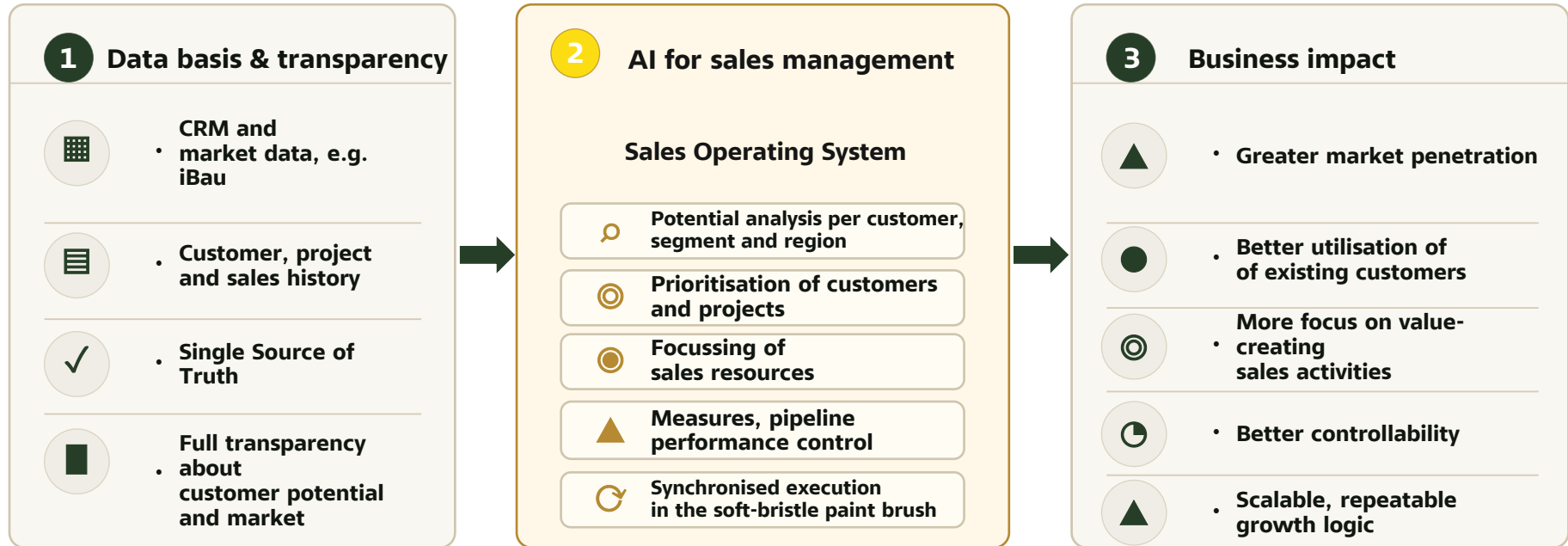
Online sales

- **Webshop**
- **Social Media**
- **Always available**



AI-based sales management in the project business

From reactive sales management to data-based growth management



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.



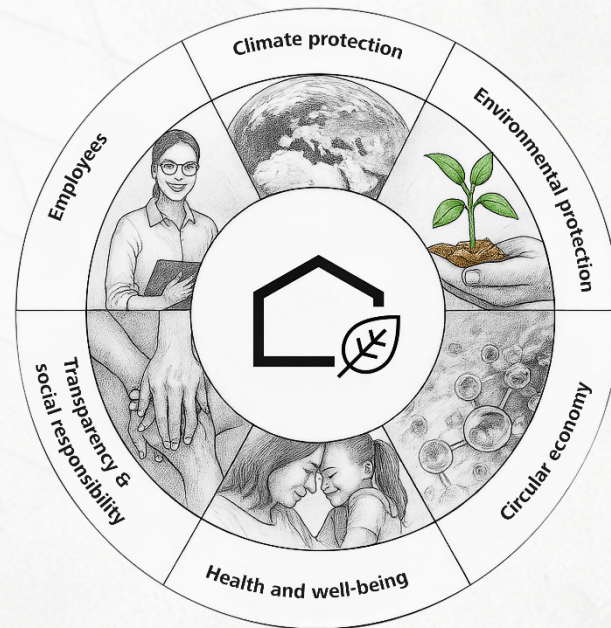
Digital transformation

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.



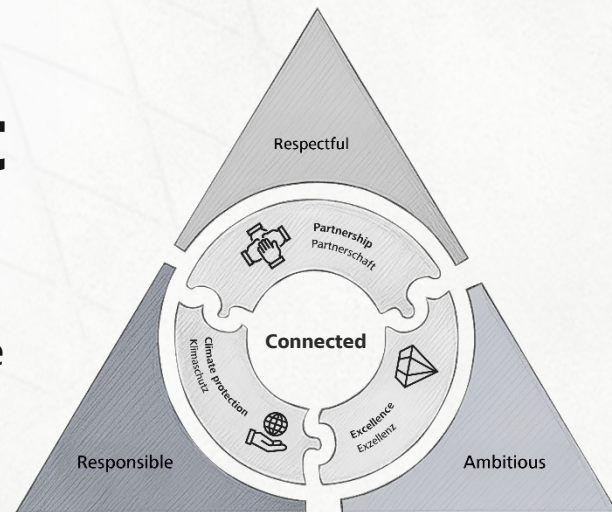
Sustainability strategy

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.



Status of the EU Building Efficiency Directive

The **EU Energy Performance of Buildings Directive** (EPBD) must be transposed into national law throughout Europe by May 29, 2026.

- **Regulatory relevance:** Delays in individual member states (including Germany) emphasise the political pressure to act
- **Residential Buildings:**
 - Clear reduction targets for energy demand by 2030/2035
 - Significant need for refurbishment of the building envelope in "worst-performing buildings"
- **Non-residential buildings:**
 - Binding refurbishment obligations for buildings with the poorest energy performance
 - Gradual extension until 2035



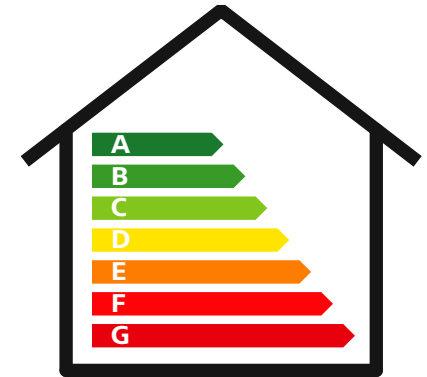
Building Modernisation Act (GMG) in Germany

Facts (February 2026):

- Building Energy Act (GEG) becomes **Building Modernisation Act (GMG)**
- Abolition of the „Heating Act“ and elimination of the 65% renewable energy rule
- Green gas quota from 2028 for biomethane and hydrogen
- Bio-staircase from 2029 with increasing minimum proportion of climate-friendly gases
- BEG funding financially secured until at least 2029
- The EPBD is to be implemented 1:1

Current consultation status (29.04.2026):

- The cabinet referral continues to be delayed
- Consequently, further impressions can only be gained once a draft bill is available
- **Scheduled to take effect on July 1, 2026**



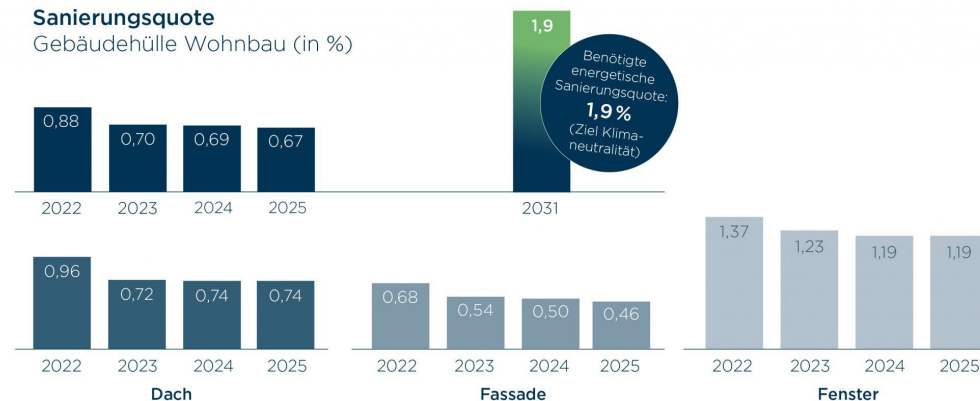
Building stock in Germany

- **Sto** has great **expertise** when it comes to **energy-efficient facade insulation** for **new buildings and refurbishment projects**
- **Building permits for new construction (01/2026):** +6.0 % residential construction overall, +7.1 % multi-family houses, +15.6 % detached and semi-detached houses
- **High refurbishment requirements:** Refurbishment rate required for climate targets 1.9 % vs. current/2025 0.67 %
- **Necessary framework conditions:** reliable funding and less bureaucracy
- (Building) **energy efficiency** as an **alternative solution** to **reduce** (energy) **dependencies** and create domestic added value.



Sanierungsquote

Gebäudehülle Wohnbau (in %)



Fundings Region South-East

	 Sanierungsoffensive for 2026 exclusively for new heating systems. Funding is still available at federal state level for 2026. These are often not used for ETICS.
	 Ecobonus : 50% tax deduction over 10 years for the energy-efficient renovation of residential buildings. Bonus Casa : 36% (2026) - 30% (2027) tax deduction for general construction and renovation work. Energy efficiency is not a condition.
	Conto Termico : subsidy of 40% - 65% for the energy renovation of non-residential, public and residential buildings. Sismabonus (earthquake zones): 110% - constant subsidy..
	 Gebäudeprogramm approx. CHF 528 million/year for 2023-2027 of which approx. CHF 140 million/year for thermal insulation. Impulsprogramm des Klimaschutz- und Innovationsgesetzes CHF 200 million/year 2025-2035 .
	 Clean Air funding until 2030 Focus on thermal modernisation in single-family house construction with a strict focus on cost efficiency. FENIKs until 2027 Grants and low-interest loans for public buildings and the housing sector. Funding instrument that also covers infrastructure, transport, health, etc. Not necessarily for energy-efficient refurbishment. Thermomodernisation bonus 2026: Subsidy of 31% for comprehensive energy renovation.
	 Nová zelená úsporám light € 200 million for 2023-2026 for simple energy savings in socially disadvantaged households.
	 Obnov Dom Restore the house € 500 million for 2022-2026 Funding for the energy refurbishment of single-family homes. Obnov dom – 6th challenge : 2025-2026 additional funding to Obnov Dom. Obnov dom – Mini Plus promotes small renovations for socially disadvantaged, energy-poor households.
	 CSOK loan program for 2024-2027 Subsidy for new housing construction and renovation. The subsidy depends on the number of children. Not necessarily focussed on energy. Falusi CSOK 2024-2027 for municipalities <5,000 inhabitants. Funding for new builds and renovations. Subsidies depend on the number of children. Not necessarily focussed on energy. Otthonfelújítás until 2027 Grant and loan for energy-efficient and structural refurbishment of residential buildings. Framework conditions differ between the city and the state. Otthon Start 9/2025 3% loan for the purchase of the first residential property.

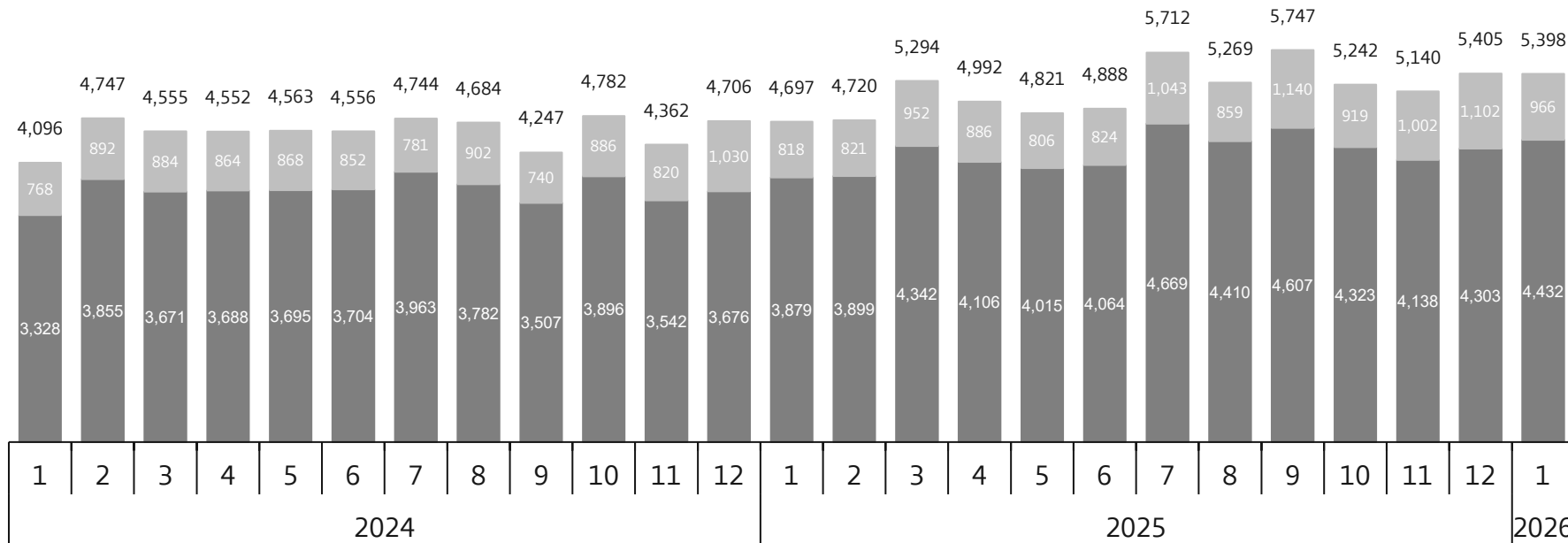


Source: Information based on internal desk research and internal interpretation. Listed budget are overall budgets in € and involves all types of building energetic improvements. As at 13/04/2026

Building permits for new residential construction in Germany

Number of buildings

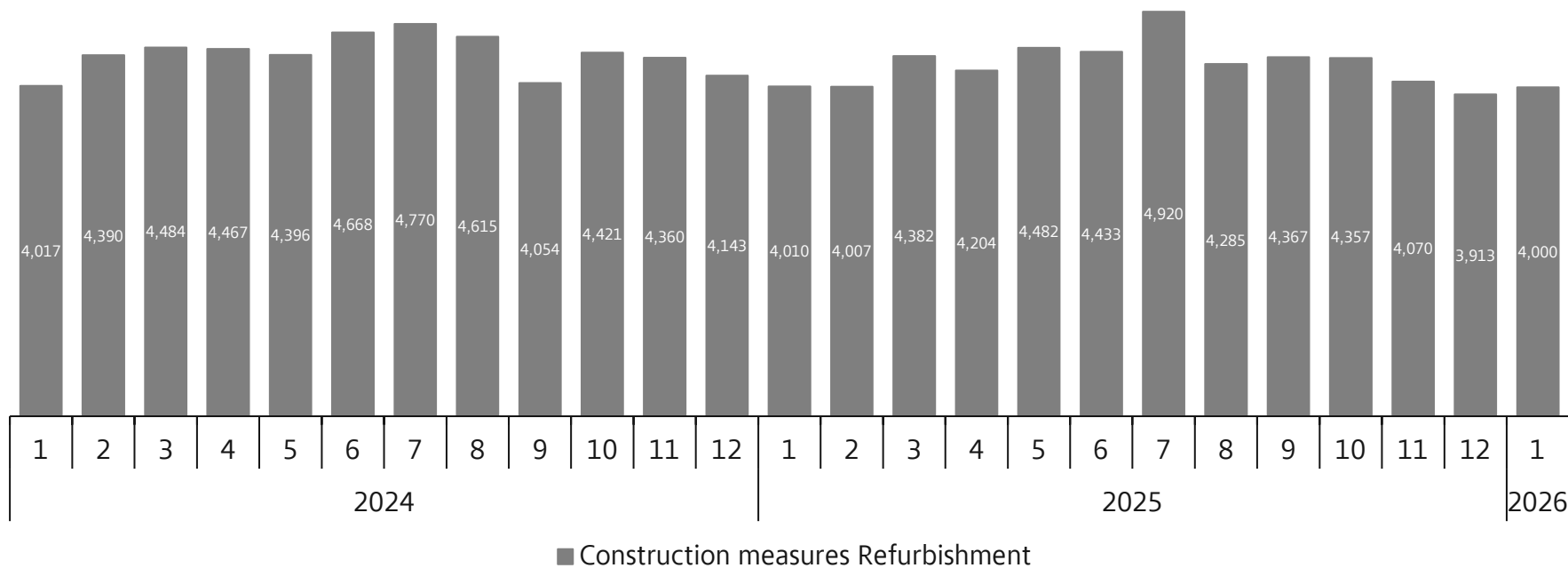
■ Single-family houses ■ Multi-family houses



Source: Statistisches Bundesamt

Building permits for residential construction refurbishment Germany

Number of construction measures



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Key financial figures / Information about the Sto share

[Sto at a glance](#)

[2025 Annual Report](#)

[Information about the Sto share](#)

Sto - at a glance



Building with conscience.

Sto Group	2021	2022	2023	2024	2025	Changes in % 25/24
Turnover	1,590.5	1,787.4	1,718.0	1,612.3	1,591.1	-1.3
Germany	692.5	761.8	716.1	653.5	645.9	-1.2
Outside of Germany	898.0	1,025.6	1,001.9	958.8	945.2	-1.4
Investments (without: financial assets and IFRS 16)	41.9	47.4	46.6	36.2	43.6	20.4
Depreciation/amortisation (without: financial assets and IFRS 16)	46.9	42.0	41.7	40.8	41.6	2.0
EBITDA	192.5	194.5	192.3	127.0	137.4	8.2
EBIT	124.5	129.7	126.5	58.8	64.4	9.5
EBT	127.9	128.3	127.4	60.9	65.3	7.2
Return on sales (EBT) (%)	8.0	7.2	7.4	3.8	4.1	
EAT	94.7	89.1	85.8	37.6	39.2	4.3
Earnings per limited ordinary share (EUR)	14.40	14.00	13.37	5.83	6.07	4.1
Earnings per limited preference share (EUR)	14.46	14.06	13.43	5.89	6.13	4.1
Cash flow from operating activities	111.4	95.3	170.9	90.5	94.5	4.4
per share (EUR)	17.34	14.83	26.60	14.09	14.71	4.4
ROCE (%)*	18.9	17.3	17.1	7.8	8.7	
Total assets and liabilities	1,084.7	1,097.7	1,164.8	1,158.3	1,163.4	0.4
Equity	610.0	685.1	729.3	743.5	762.3	2.5
in % of total assets	56.2	62.4	62.6	64.2	65.5	
Employees (year end)	5,697	5,735	5,783	5,599	5,482	-2.1
of which in Germany	3,127	3,130	3,171	3,100	3,067	-1.1
of which outside of Germany	2,570	2,605	2,612	2,499	2,415	-3.4
Sto share						
Dividend per limited ordinary share (EUR)**	0.25/4.69	0.25/4.69	0.25/4.69	0.25/3.00	0.25/3.00	
Dividend per limited preference share (EUR)**	0.31/4.69	0.31/4.69	0.31/4.69	0.31/3.00	0.31/3.00	
Price-to-earnings ratio (31 Dec)	15.3	10.7	10.4	18.2	19.8	
Price-to-book ratio (31 Dec)	2.3	1.4	1.2	0.9	1.0	

(Figures in EUR million unless otherwise indicated)

* ROCE = EBIT divided by average capital employed.

Capital employed = Intangible assets + Property, plant, and equipment + Rights of use + Inventories + Trade receivables / Trade payables
Balance sheet values are calculated on the basis of an arithmetic average value of the respective reporting date values at the end of the month for the respective period.

** 2025: 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.

Group segment reporting as at 31st December 2025

Information on geographic segments by sales markets	Western Europe		Northern/Eastern Europe		America/Asia/Pacific		Reconciliation/consolidation booking entries		Group	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
In EUR K										
External revenues	1,223,049	1,243,392	165,351	159,885	202,712	209,034	0	0	1,591,112	1,612,311
Inter-segment revenues	49,037	51,686	2,231	2,783	169	7	-51,437	-54,476	0	0
Segment turnover	1,272,086	1,295,078	167,582	162,668	202,881	209,041	-51,437	-54,476	1,591,112	1,612,311
Cost of materials	586,193	604,596	88,338	84,677	99,001	100,819	-51,172	-54,113	722,360	735,979
Personnel expenses	347,672	351,009	34,765	34,036	47,897	50,191	0	0	430,334	435,236
EBITDA	107,553	97,149	19,227	15,086	10,426	14,540	166	198	137,372	126,973
Depreciation/amortisation	50,750	51,891	8,228	8,135	13,971	8,136	0	0	72,949	68,162
EBIT	56,803	45,258	10,999	6,951	-3,545	6,404	166	198	64,423	58,811
Interest income	10,817	13,796	937	1,331	2,736	2,575	-5,823	-7,863	8,667	9,839
Interest expenses	10,725	12,927	1,212	1,156	1,722	1,649	-5,823	-7,863	7,836	7,869
EBT	56,895	46,127	10,724	7,126	-2,531	7,330	247	290	65,335	60,873
Segment assets	863,536	853,662	105,561	105,482	148,884	163,045	45,383	36,128	1,163,364	1,158,317
Investments	35,011	21,415	2,194	2,996	6,400	11,786	0	0	43,605	36,197
Employees as at the reference date	4,281	4,325	568	581	633	693	0	0	5,482	5,599

3

Key financial figures / Information about the Sto share

Sto at a glance

2025 Annual Report

Information about the Sto share

Sto Group 2025

Forecasted turnover and earnings targets achieved



About the title image

In Zuidas, Amsterdam's fast-growing business district, the project team led by VMX Architects has realised a highly visible urban building block. With 'The Pulse', a perimeter block development with two towers has been created in the new neighbourhood, combining office and residential use in one project. The striking, three-dimensional and highly energy-efficient facade of the residential tower was insulated with the StoTherm Mineral system. With the StoCleyer B mineral flat facing brick slips, the desired brick look could be realised as a continuous surface with low weight on the high-rise residential building.

Photo: Marcel van der Burg, Amsterdam, NL

Sto Group financial figures 2025

Highlights



1,591

EUR million Turnover

-1% vs. PY



44

EUR million Investments*

+20% vs. PY



5,482

Employees

-2% vs. PY



65

EUR million EBT

+7% vs. PY

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

Sto Group financial figures 2025

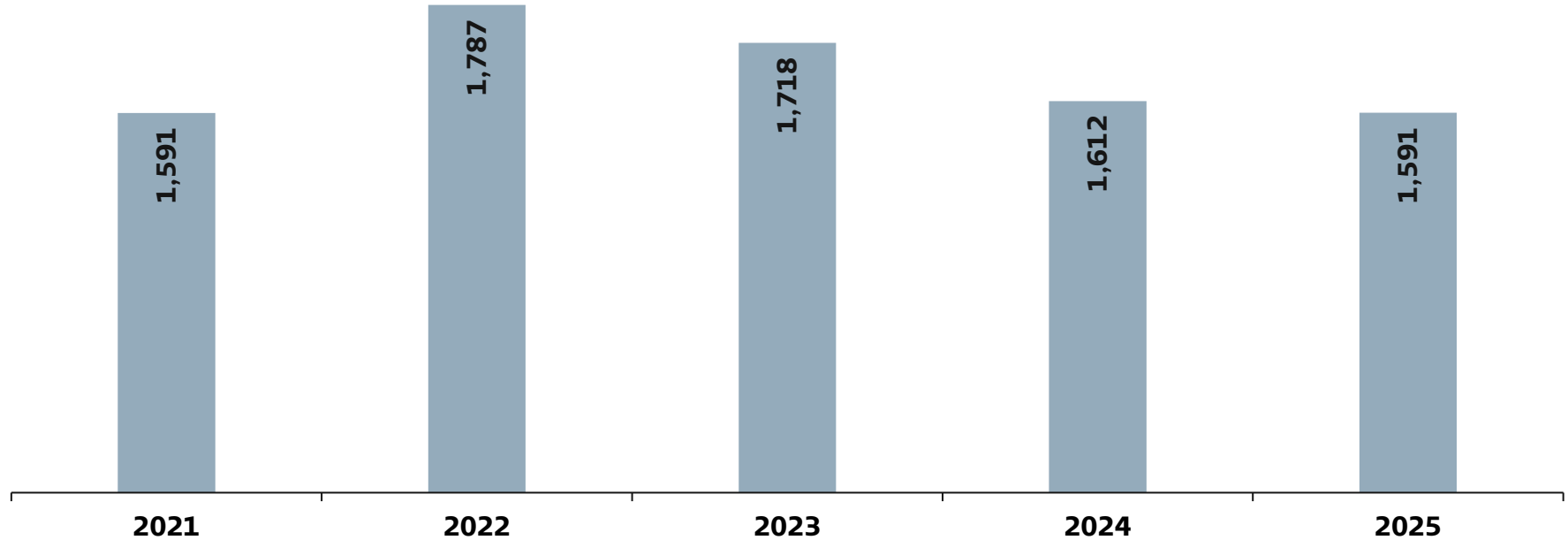
Summary

- Sto Group achieves all forecast figures in 2025 despite persistently difficult general conditions
- Group sales decrease by 1.3% to EUR 1,591.1 million
- Declines in Germany and abroad due to lack of momentum in the construction industry
- Group earnings improve: EBIT rises by 9.5% to EUR 64.4 million and EBT by 7.2% to EUR 65.3 million; return on sales increases to 4.1%
- Cash flow from operating activities increases to EUR 94.5 million (previous year: EUR 90.5 million)
- Group workforce decreases by 117 to 5,482 employees worldwide compared to the reporting date
- Outlook for 2026: Sto anticipates Group turnover of EUR 1.62 billion and EBIT of between EUR 56 million and EUR 76 million

Sto Group turnover

Difficult market conditions burden the Sto Group's business development

in EUR
million



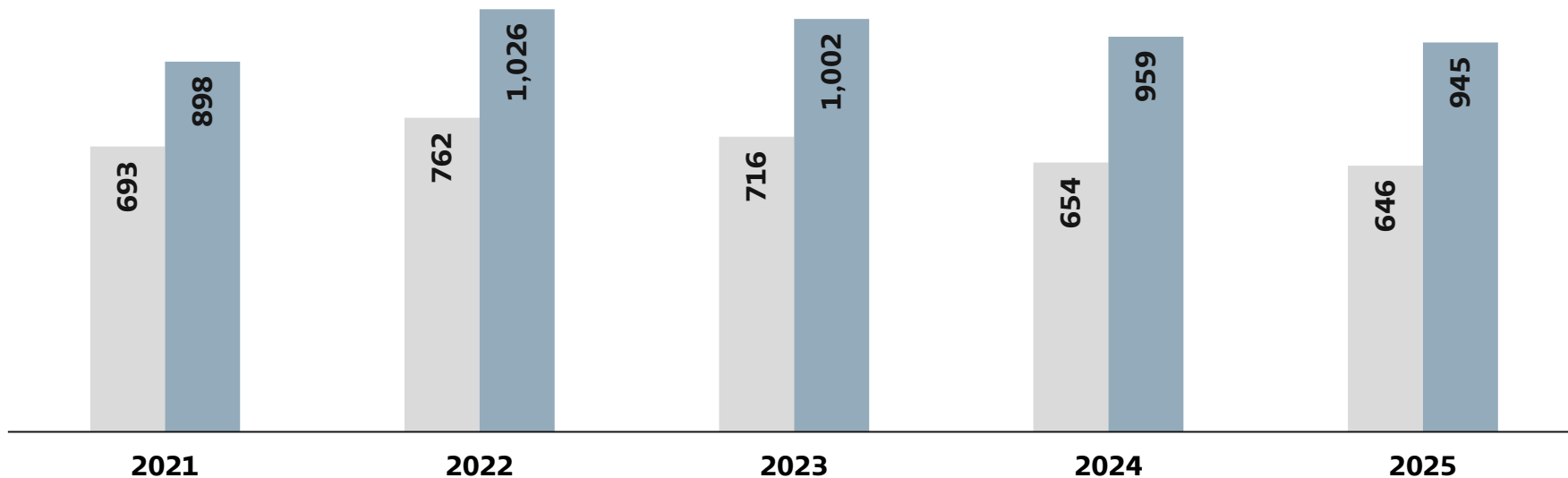
Information in accordance to IFRS.

Sto Group turnover

Share of turnover generated outside of Germany decreased from 59.5 % to 59.4 %

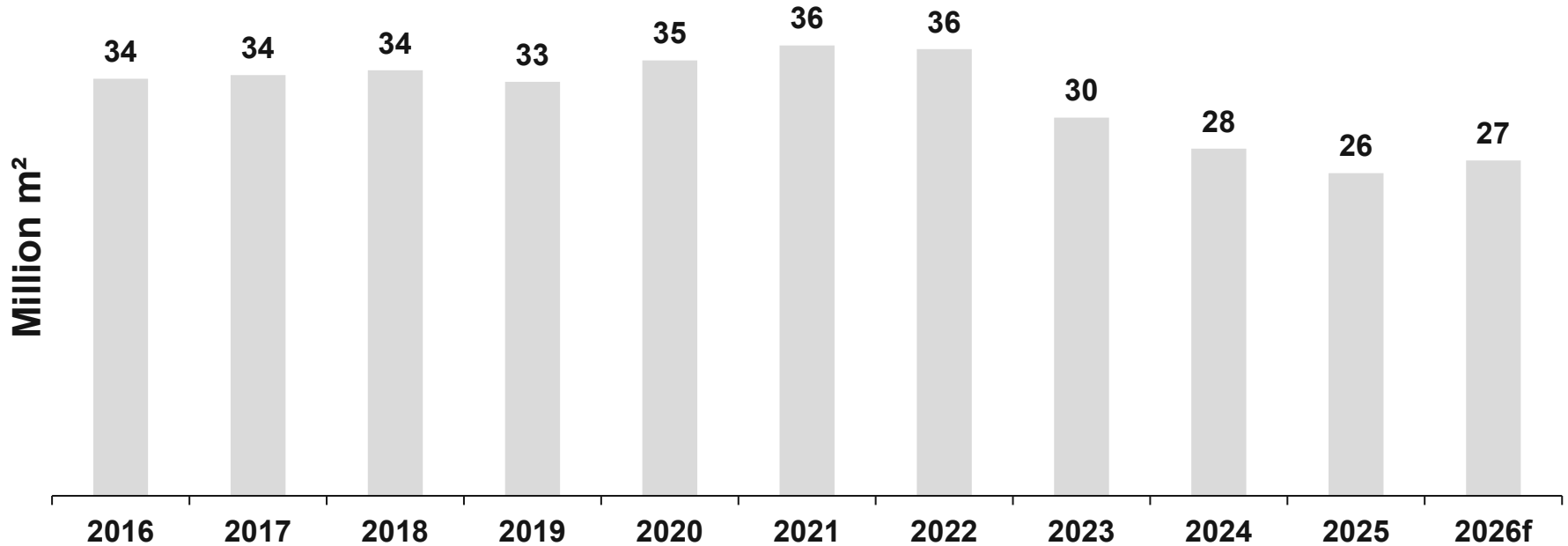
in EUR
million

■ In Germany ■ Outside Germany



Information in accordance to IFRS.

Development of ETICS market in Germany



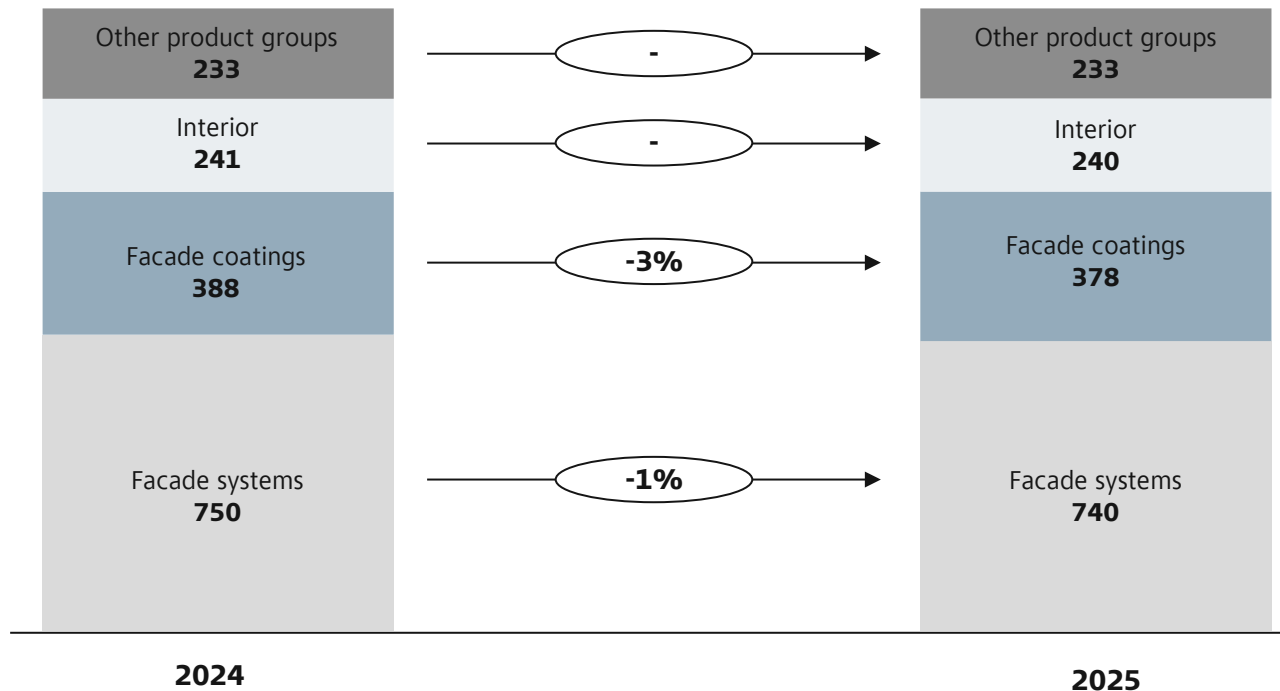
Source: B+L Marktdaten GmbH: Quarterly Report Q4 2025 ETICS.

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

Sto Group turnover

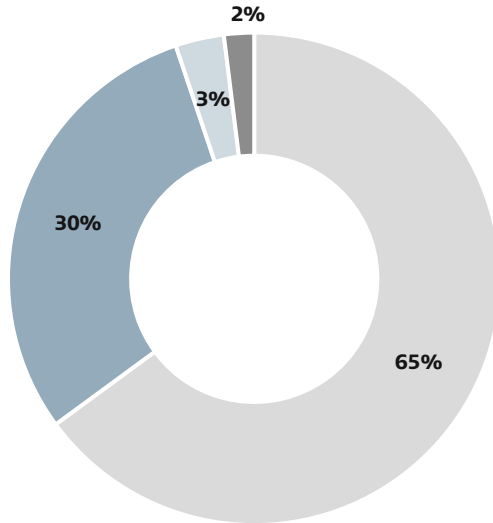
Facade systems still product group with largest share of total Group volume

in EUR
million

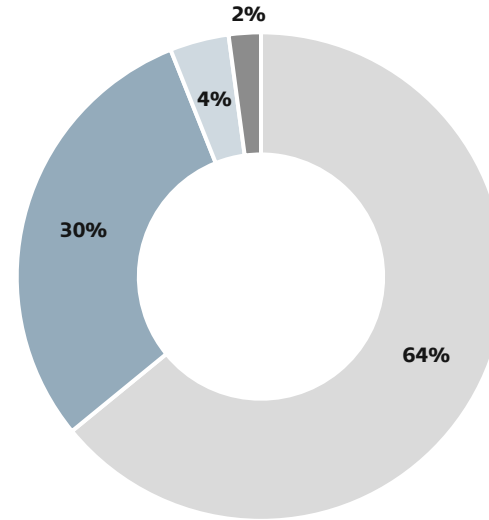


Sto Group shares of insulation board sales*

as at 12/2024



as at 12/2025

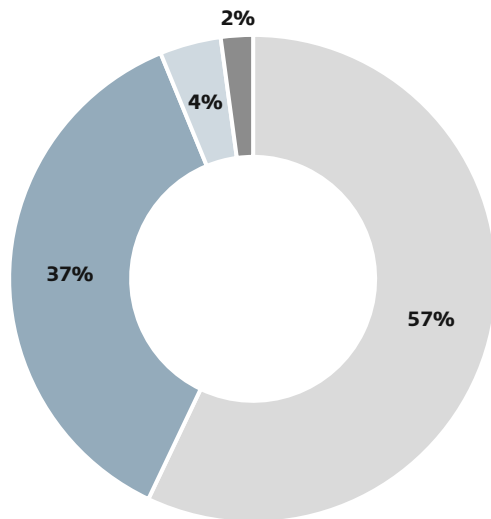


■ EPS / XPS ■ Mineral wool/glass wool ■ Soft wood fibre ■ Other insulation

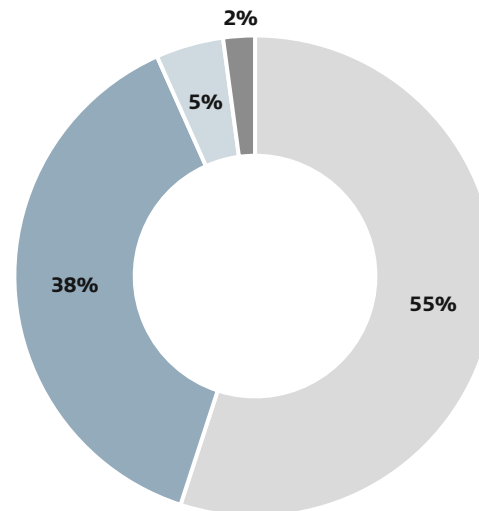
*only associates with ERP SAP, sales basis in m².

Shares of insulation board sales Sto SE & Co. KGaA

as at 12/2024



as at 12/2025



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

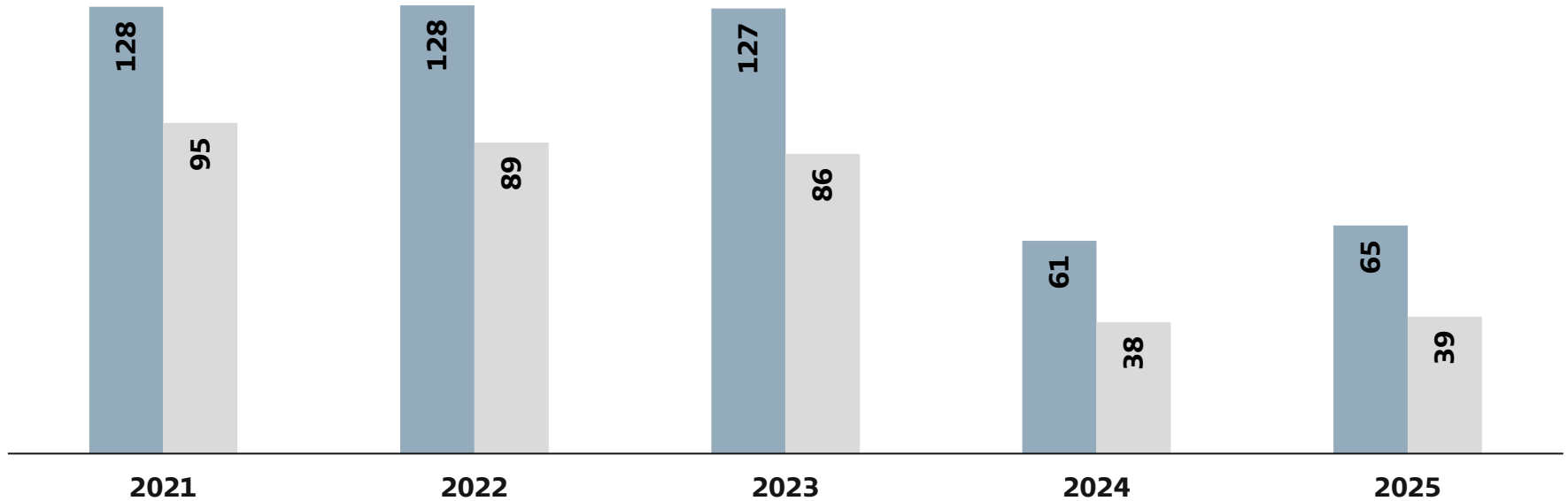
*Sales basis in m².

EBT & EAT Sto Group

Earnings forecast achieved

in EUR
million

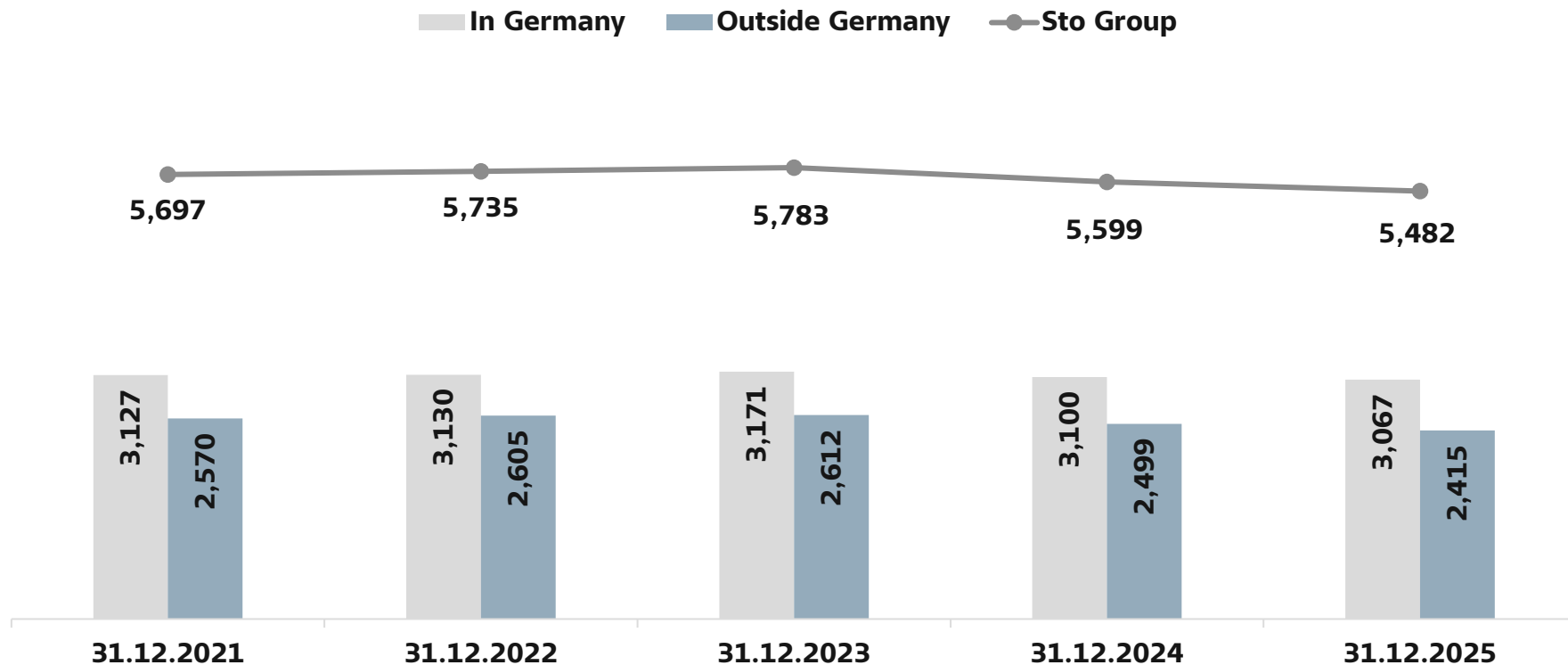
■ EBT ■ EAT



Information in accordance to IFRS.

Sto Group employees

Group's workforce reduced in 2025

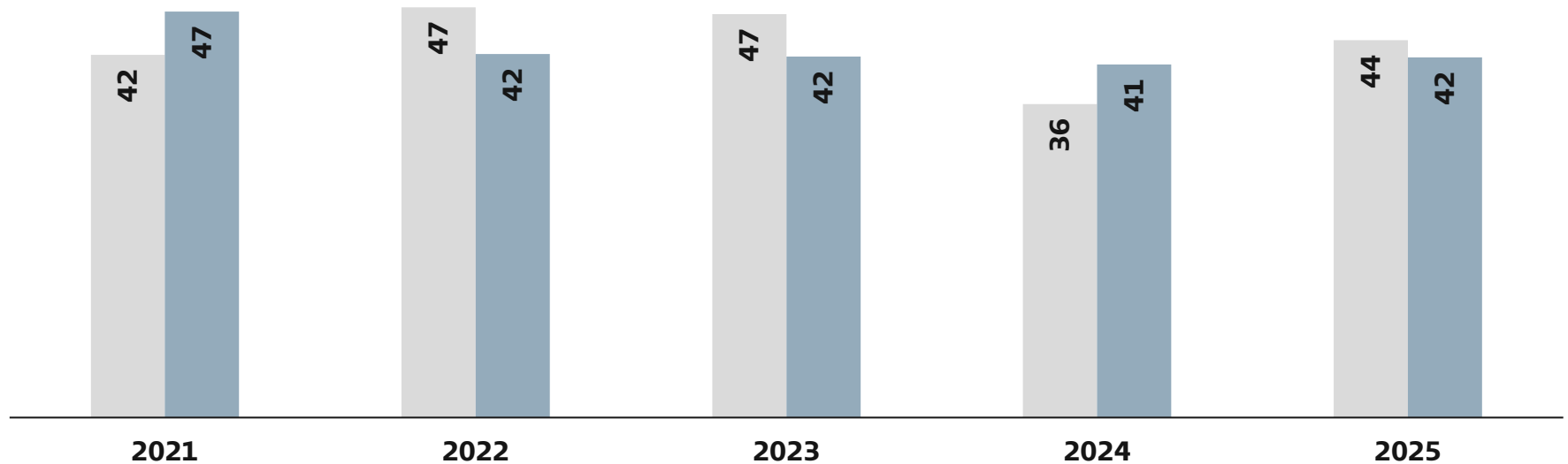


Sto Group investments and depreciation/ amortisation

Investments in further growth

in EUR
million

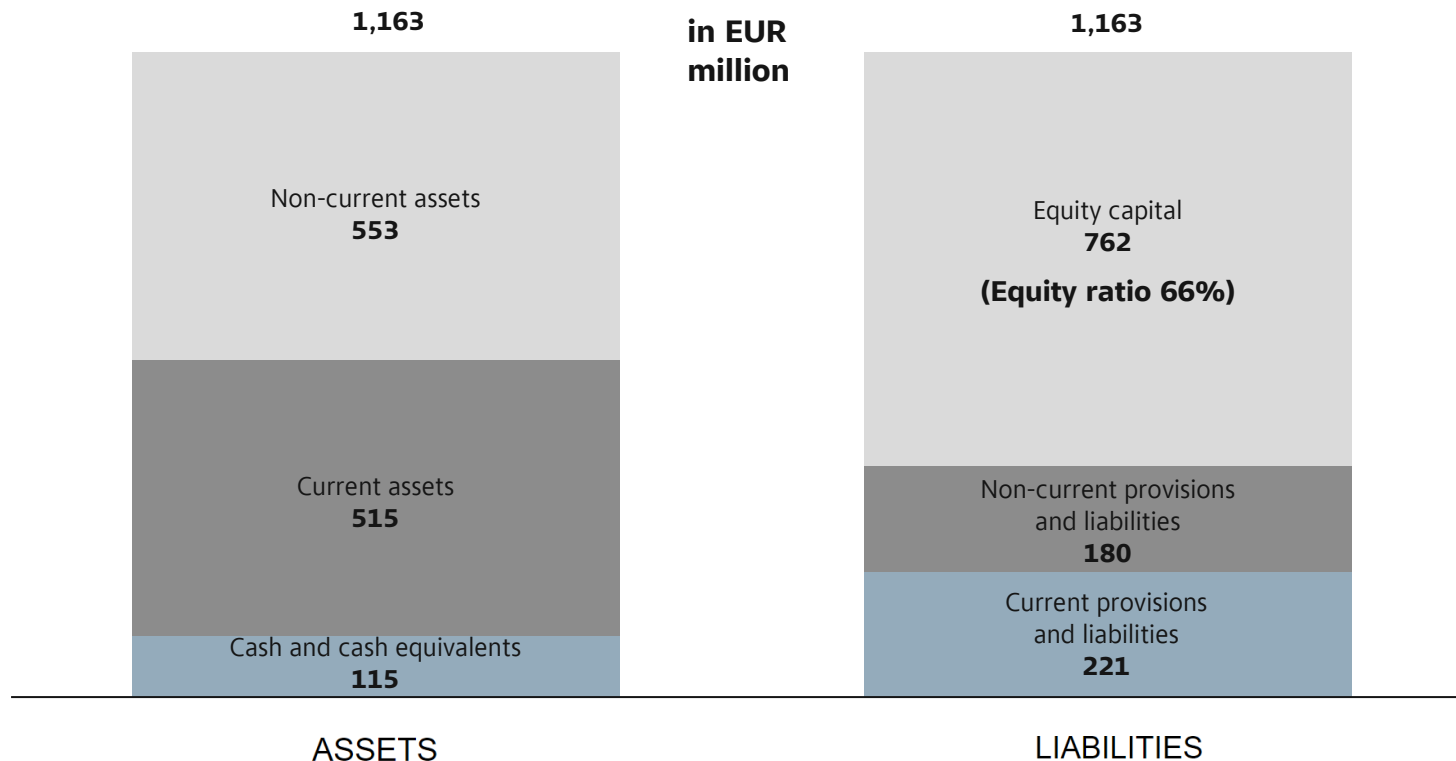
■ Investments ■ Depreciation/amortisation



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

Sto Group balance sheet

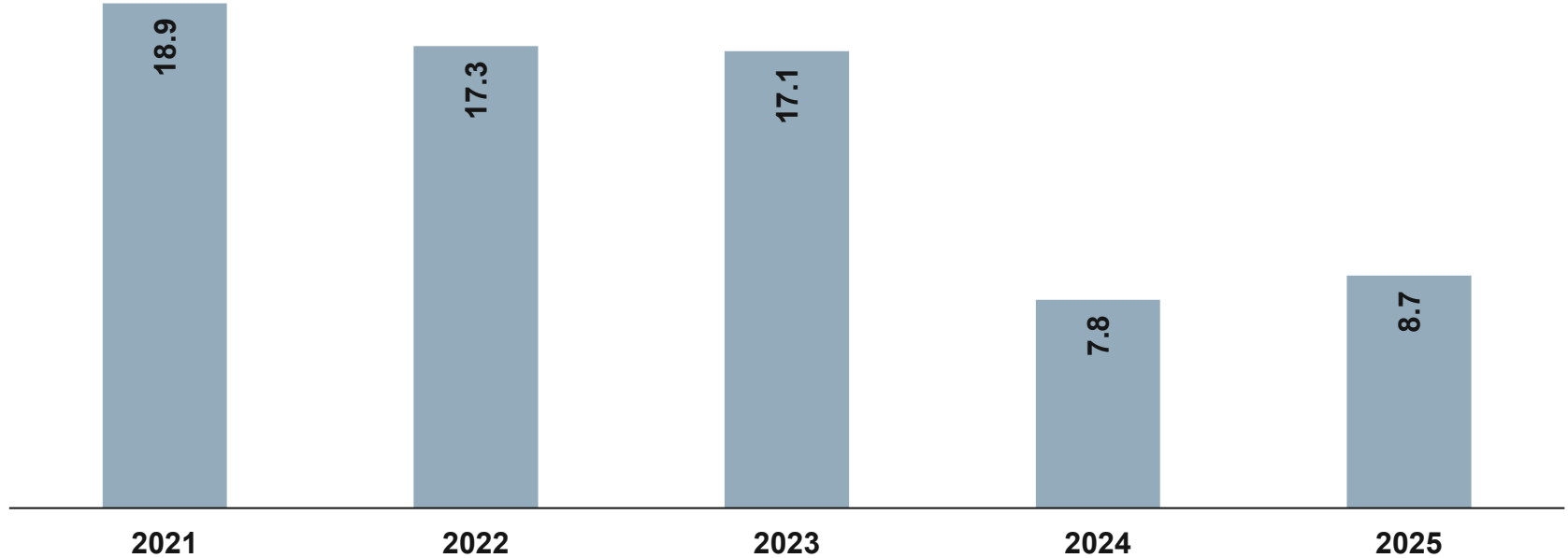
Very solid balance sheet structure as at 31/12/2025, strong equity base



ROCE Sto Group

Significant increase due to improved 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 \cdot Trade liabilities

3

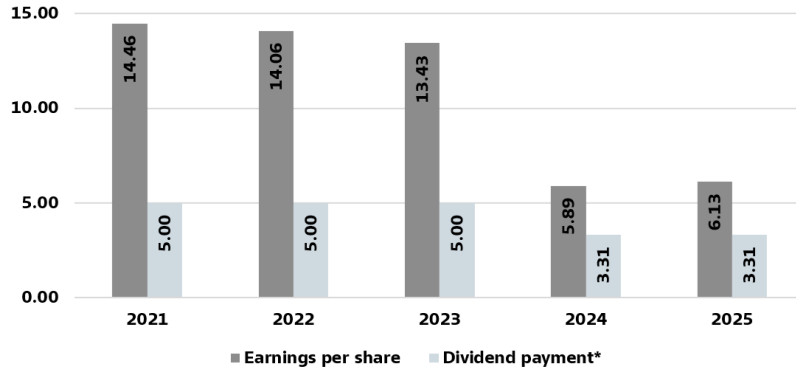
Key financial figures / Information about the Sto share

Sto at a glance

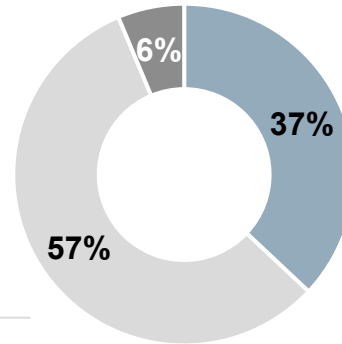
2025 Annual Report

Information about the Sto share

Shareholder structure and dividend information



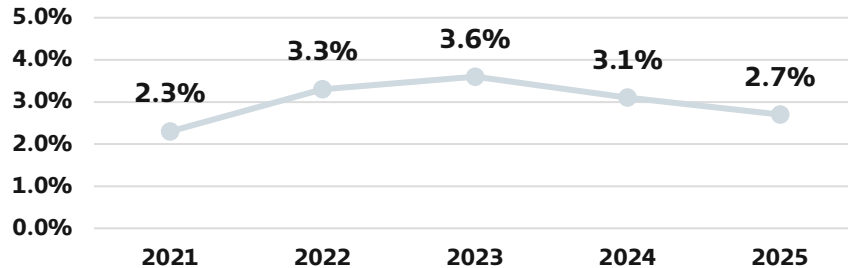
Shareholder structure



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

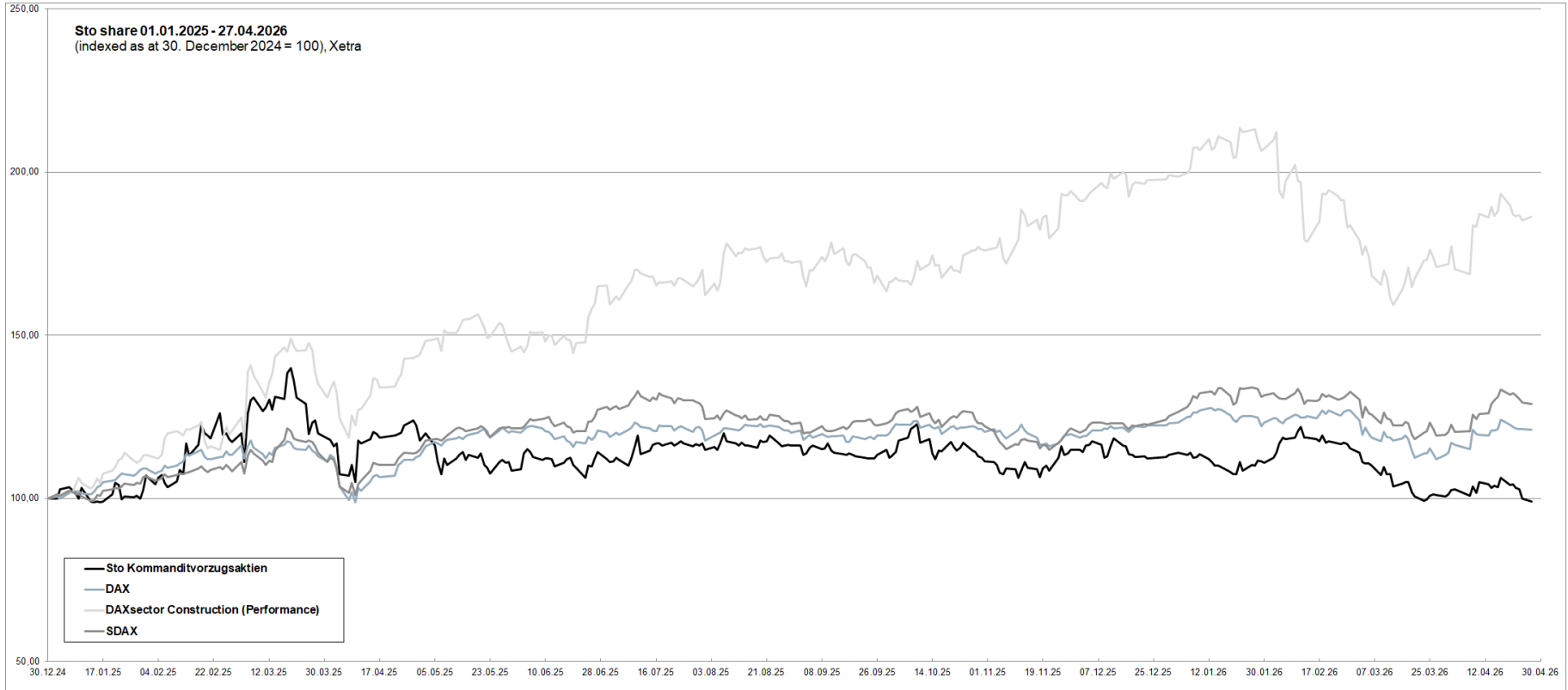
Dividend yield**



- 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; 2025: dividend proposal.

Sto share - Share price trend



1

Business
model

2

General
conditions &
strategy

3

Key financial
figures /
Information
about the Sto
share

4

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.

- Escalating geopolitical conflicts increase global uncertainty
- Burdens on supply chains, energy prices and the investment climate
- Increased risks due to tariffs, trade conflicts and sanctions
- Negative effects on growth, inflation and financial markets increasingly possible
- High forecasting uncertainty with possible expansion of conflicts
- More downside risks than upside potential for global economic development in 2026



Significant opportunities and risks

Material opportunities

- ✓ EU Green Deal and climate targets as drivers for energy-efficient building refurbishment
- ✓ Sto products and systems cut heating costs and reduce CO₂ emissions
- ✓ An insulated building is essential for the efficient use of heat pumps
- ✓ As energy costs rise, expenditure on energy efficiency measures is amortised more quickly
- ✓ Lack of living space in many countries worldwide
- ✓ Omni-channel approach strengthens the sales base and complements the highly successful direct sales organization
- ✓ 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	→

Outlook for 2026 as a whole

	2026*
Turnover	approx. EUR 1.62 billion
EBIT	EUR 56 - 76 million
EBT	EUR 55 - 75 million
Return on Sales (EBT)	3.3 - 4.7 %
ROCE	7.4 - 10.2 %

* 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 2025.

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Financial calendar 2026



30.04.2026	Electronic publication of the 2025 annual financial statements
08.05.2026	Earnings Call FY 2025 & Q1 2026
08.05.2026	Consolidated interim report first half of 2026 (1st quarter)
18.06.2026	Ordinary General Meeting
31.08.2026	Report on first half-year of 2026
03.09.2026	Capital Markets Day
19.11.2026	Consolidated interim report second half of 2026 (3rd quarter)
19.11.2026	Earnings Call Q3 2026

Thank you for your interest!

Sto SE & Co. KGaA

30/04/2026

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

