

ALLANE SE

# Q3/9M Results 2025

20 November 2025

**allane** mobility group



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# Agenda

**01** KPIs and Highlights Q3 2025

**02** Financials 9M 2025

**03** Outlook 2025

**04** Appendix





**01**

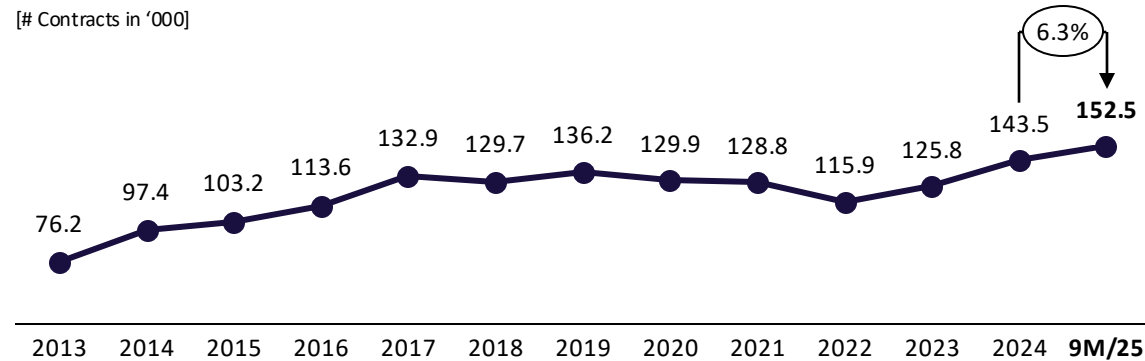
# **KPIs and Highlights Q3 2025**



# Group contract portfolio up to 152,500 contracts as of 30 Sept. 2025, Captive Leasing share in new business continues to grow

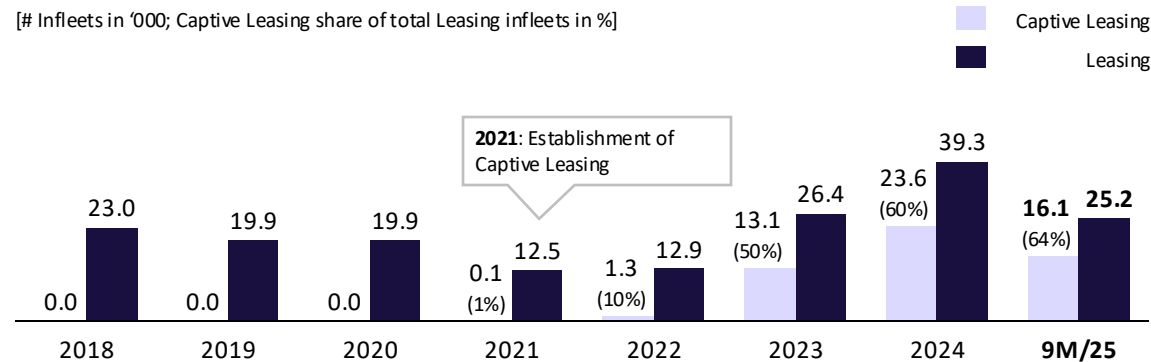
## CONTRACT VOLUME INCREASES

[# Contracts in '000]

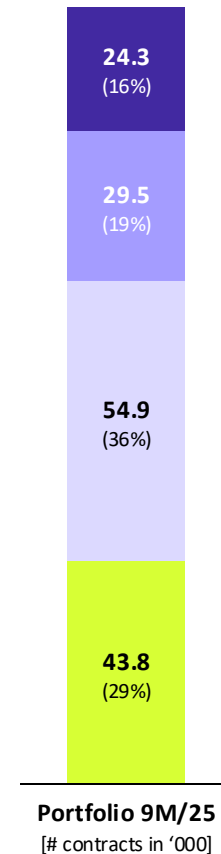


## CAPTIVE LEASING SHARE IN NEW BUSINESS

[# Infleets in '000; Captive Leasing share of total Leasing infleets in %]



## WELL DIVERSIFIED CONTRACT PORTFOLIO<sup>1)</sup>



### Online Retail

- Private and commercial customers
- Classic leasing and vario-financing + services
- One-stop-online-shop with >30 brands at choice

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### Fleet Leasing

- SMEs + large corporates
- Full-service leasing
- Optimization of total cost of ownership

allane fleet

### Captive Leasing

- Private & business customers via dealers
- Leasing at point of sale through "Allease"
- Add-on services included in rate



### Fleet Management

- Mid-sized and large corporates
- Fleet management and consulting
- Optimisation of total cost of ownership

allane mobility consulting

## Group contract portfolio +6.3% to 152,500 contracts, driven by strong growth in Captive Leasing (+40.6% to 54,900 contracts)

### Group contract portfolio<sup>1)</sup>

in thousands	9M 2025	FY 2024	Change in %
Leasing Business Unit	108.7	94.6	14.8
Thereof Business segment Online Retail	24.3	24.2	0.3
Thereof Business segment Fleet Leasing	29.5	31.4	-5.9
Thereof Business segment Captive Leasing	54.9	39.0	40.6
Fleet Management Business Unit	43.8	48.9	-10.4
Group total	152.5	143.5	6.3

# Consolidated revenue +13.9% to €629.2m – EBT turns positive at €17.5m driven by higher leasing income and lower risk provisions

## Group business performance<sup>1)</sup>

in EUR million	9M 2025	9M 2024	Change in %
Consolidated revenue	629.2	552.3	13.9
Thereof operating revenue	421.9	332.6	26.9
Thereof sales revenue	207.3	219.8	-5.7
Earnings before interest, taxes, depreciation and amortization (EBITDA)	304.4	235.2	29.4
Earnings before taxes (EBT)	17.5	-31.8	>+100.0
Operating return on revenue (%)	4.1	-9.6	+13.7 points



**02**

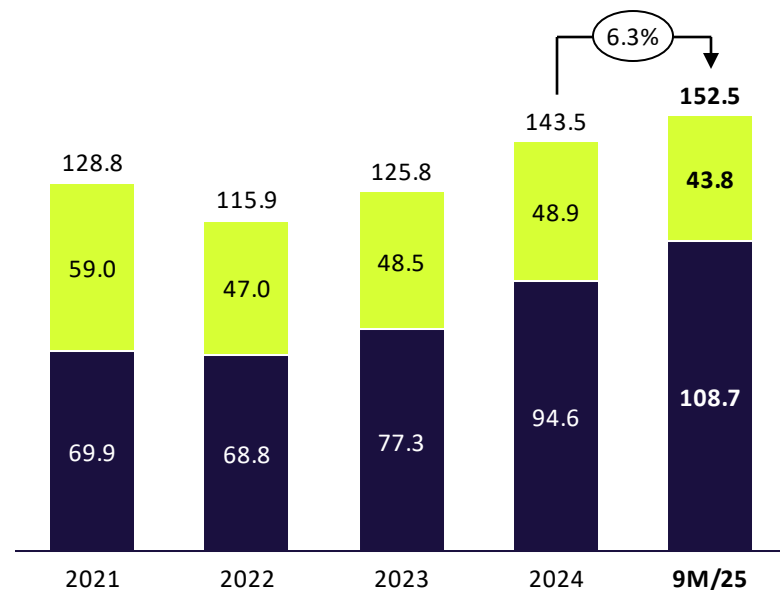
## **Financials 9M 2025**



# Consistent growth in contract portfolio (+6.3%) and revenue (+13.9%) – EBT turnaround to €17.5m marks strong development in 2025

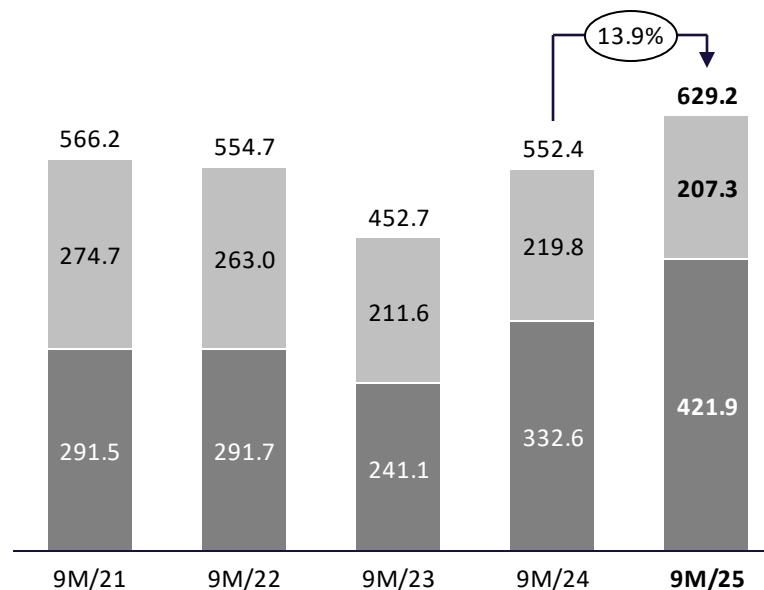
## CONTRACT PORTFOLIO ['000]<sup>2)</sup>

■ Leasing  
■ Fleet Management



## REVENUE [EUR m]

■ Sales Revenue  
■ Operating Revenue

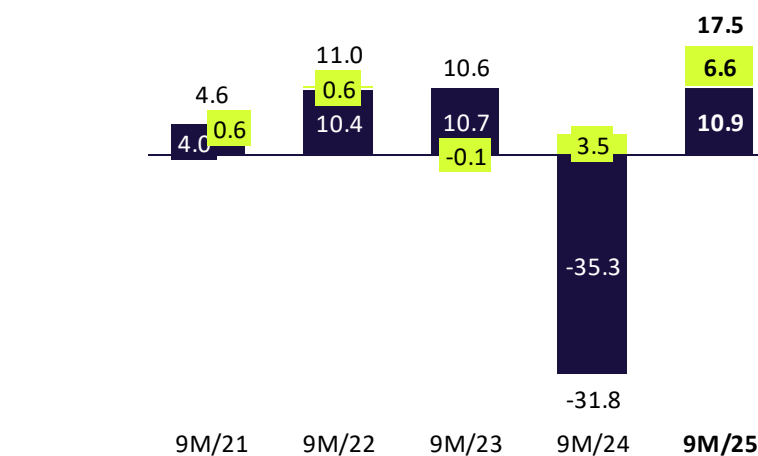


## EBT [EUR m]

Operating return on revenue [%]<sup>3)</sup>

EBITDA<sup>4)</sup>

■ Leasing  
■ Fleet Management



1) Due to rounding it is possible that selected figures do not add up to the overall amount recorded.

2) Including leasing contracts, fleet management contracts, service contracts and order book (contracts for which the leased vehicle has not yet been delivered to the customer).

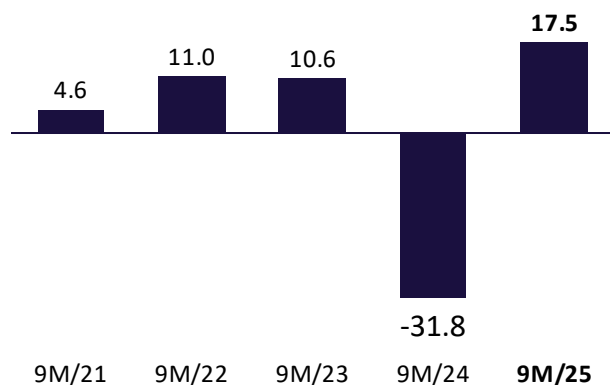
3) Ratio of earnings before taxes (EBT) to operating revenue

4) EBITDA = Earnings before interest, taxes, depreciation and amortization

# EBT improves strongly across business units to €17.5m – Leasing rebounds to €10.9m profit, Fleet Management up significantly to €6.6m

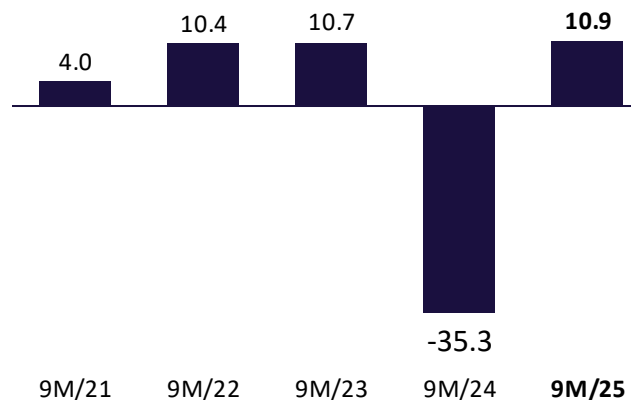
## GROUP EBT [EUR m]

Operating return on revenue [%] <sup>2)</sup>	1.6	3.8	4.4	-9.6	4.1
EBITDA <sup>3)</sup>	142.3	139.4	152.9	235.2	304.4



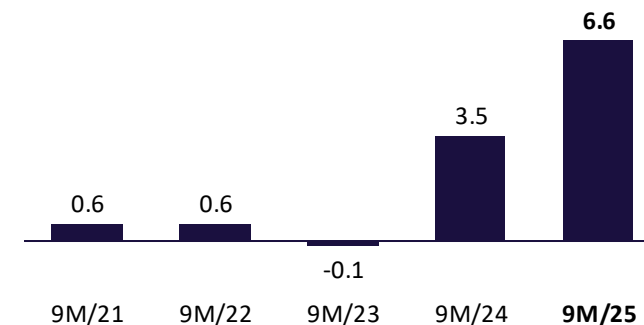
## LEASING EBT [EUR m]

Operating return on revenue [%]	1.6	4.2	4.7	-11.2	2.7
EBITDA	141.5	138.6	152.9	231.6	297.6



## FLEET MANAGEMENT EBT [EUR m]

Operating return on revenue [%]	1.6	1.4	-0.8	21.3	33.4
EBITDA	0.8	0.7	0.0	3.5	6.8



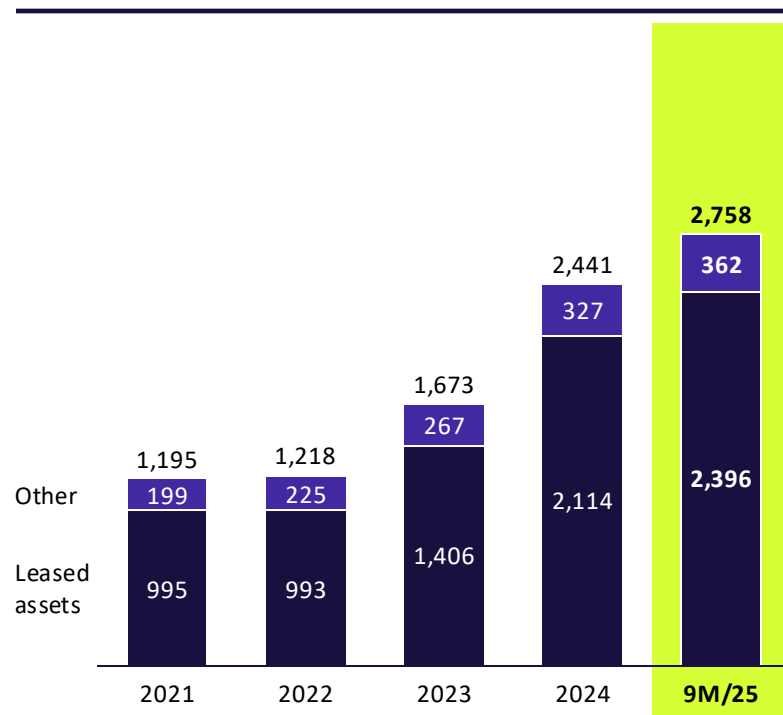
1) Due to rounding it is possible that selected figures do not add up to the overall amount recorded.

2) Ratio of EBT to operating revenue

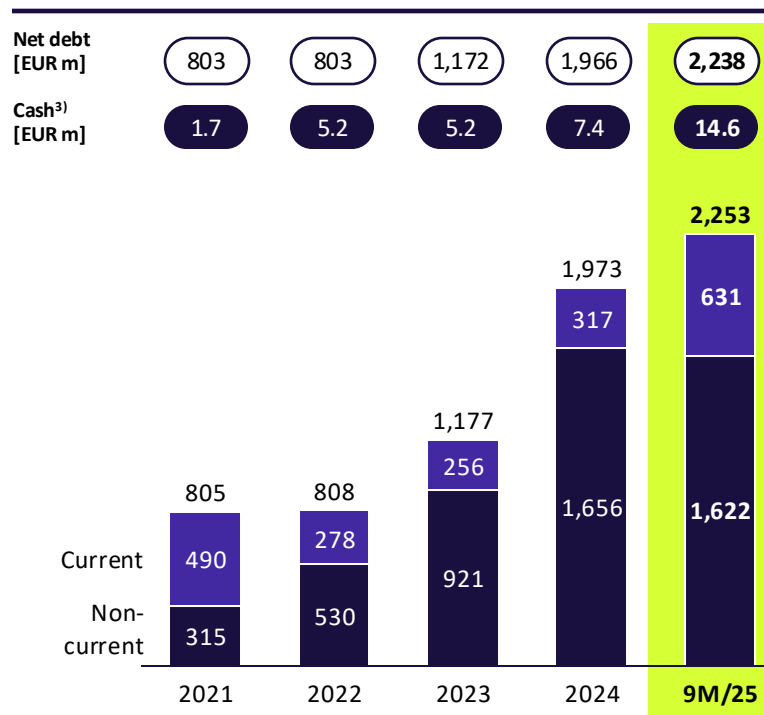
3) EBITDA = Earnings before interest, taxes, depreciation and amortization

# Leased assets over €2.3bn – Equity +6.7% compared to FY 2024, equity ratio slightly down to 7.3%

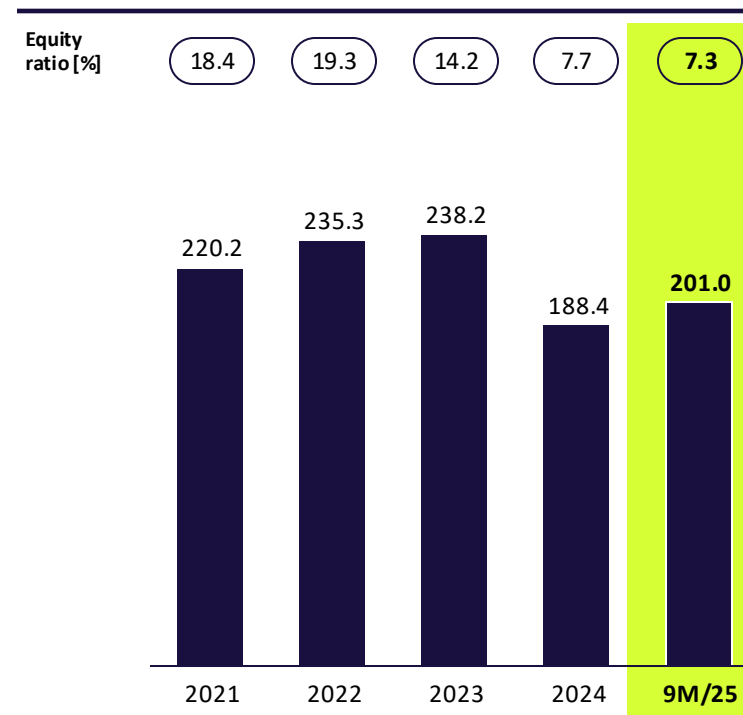
TOTAL ASSETS [EUR m]<sup>1)</sup>



FINANCIAL LIABILITIES [EUR m]<sup>2)</sup>



EQUITY [EUR m]



1) Due to rounding it is possible that selected figures do not add up to the overall amount recorded.

2) Including liabilities to related parties

3) Bank balances / cash

## Balanced maturity profile of the financing

FINANCIAL LIABILITIES						
(in EUR m)	2025	2026	2027	2028	2029+	Total
<b>Asset backed securities (ABS)</b>	47.3	242.3	386.3	297.0	77.1	<b>1,050.0</b>
<b>SCB</b>	170.0	260.0	300.0	270.0	100.0	<b>1,100.0</b>
<b>HCBE</b>	-	26.0	-	-	-	<b>26.0</b>
<b>Short term loans (MoneyMarket)</b>	31.1	-	-	-	-	<b>31.1</b>
<b>Total</b>						<b>2,207.1</b>
<b>Bank balances</b>						<b>14.0</b>
<b>Net debt</b>						<b>2,193.1</b>

### KEY FINANCING INSTRUMENTS

#### Funding Update:

- The current financing split is around 50% SCB loans and 50% ABS and both are expected to grow equally in the future
- ABS 1 has already reached its maximum line of EUR 1,050m
- ABS 2 with a maximum commitment of EUR 400m is currently planned
- New subordinated loan of EUR 26m from HCBE

# 03 Outlook 2025

## Management Board expects contract portfolio in the range of 150,000 to 170,000 contracts, operating revenue of €570-620m and EBT €25-35m

### Financial forecast for 2025

	31 December 2024	Outlook	30 September 2025
Group contract portfolio (number of contracts)	143,500	150,000 to 170,000	152,500
Operating consolidated revenue (in EUR million)	457.6	570 to 620	421.9
Earnings before taxes (EBT) (in EUR million)	-49.3	25 to 35	17.5



# 04 Appendix

# Allane Mobility Group: Revenue and earnings performance 9M 2025<sup>1)</sup>

in EUR million

	9M 2025	9M 2024	Change in %
<b>Operating revenue</b>	<b>421.9</b>	<b>332.6</b>	<b>26.9</b>
Sales revenue	207.3	219.8	-5.7
<b>Revenue</b>	<b>629.2</b>	<b>552.3</b>	<b>13.9</b>
thereof Leasing business unit	607.6	535.3	13.5
thereof Fleet Management business unit	21.6	17.1	26.5
Expenses for vehicle fleet and leased assets	263.2	261.4	0.7
Personnel expenses	42.0	42.7	-1.6
Other operating profit/expenses	-21.5	-11.8	36.5
<b>Earnings before interest, taxes, depreciation and amortization (EBITDA)</b>	<b>304.4</b>	<b>235.2</b>	<b>29.4</b>
Depreciation and amortization	237.7	235.4	1.0
Financial result	-49.2	-31.6	55.5
<b>Earnings before taxes (EBT)</b>	<b>17.5</b>	<b>-31.8</b>	<b>&gt;+100.0</b>
<i>Operating return on revenue (%)<sup>2)</sup></i>	4.1	-9.6	+13.7 points
Income taxes	5.5	-7.8	>+100.0
<b>Consolidated net income</b>	<b>12.0</b>	<b>-24.0</b>	<b>&gt;+100.0</b>
Earnings per share – basic and diluted (euros)	0.58	-1.17	

1) Due to rounding it is possible that selected figures do not add up to the overall amount recorded.

2) Ratio of EBT to operating revenue

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