

Introduction to AUTO1

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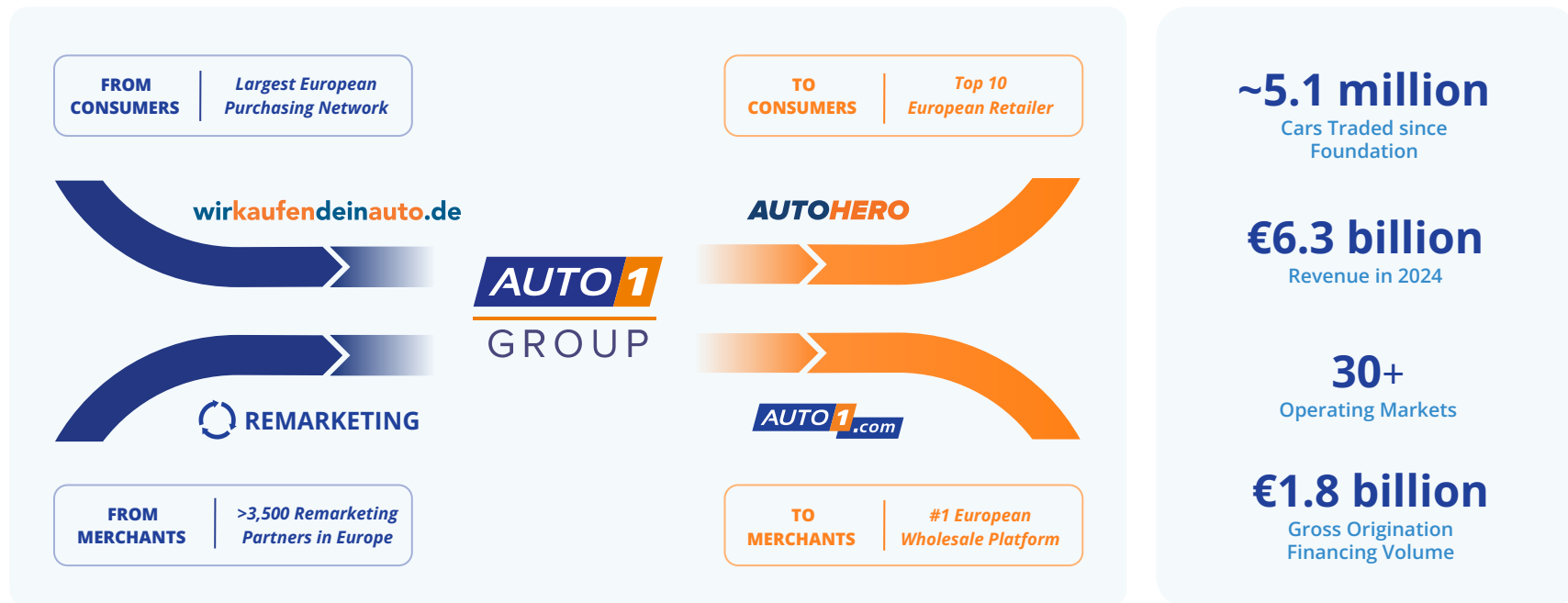


AUTO 1 GROUP

AUTO 1
GROUP

Europe's Used Car Market
on One Platform

A Data-Driven Platform to Maximize Value for Merchants and Customers in the Used Car Market



A Unique and Highly Compelling Investment Story



Vast Market Opportunity
In A Fragmented European
Used Car Market



Unique Business Model To
Gain Market Share
And **Drive Margins**



Leading Technology And
Data Platform



Strong Brands Drive
Superior Demand



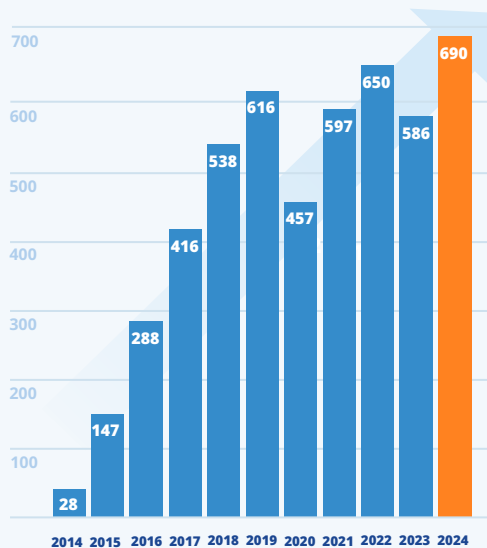
Autohero
Accelerating Towards
Market Leadership



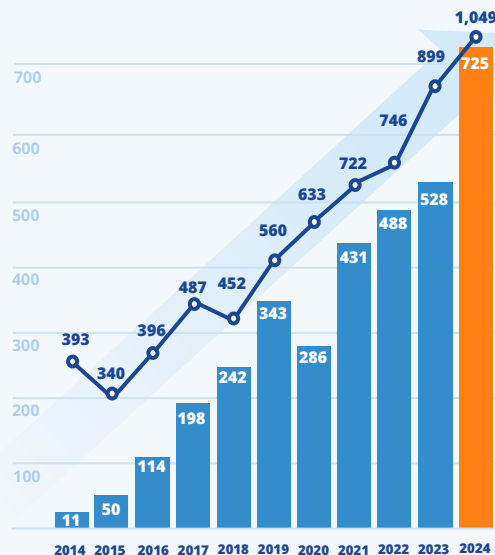
Merchant And **Consumer**
Financing Reinforce
Growth And **Profitability**

Strong Execution Since Inception

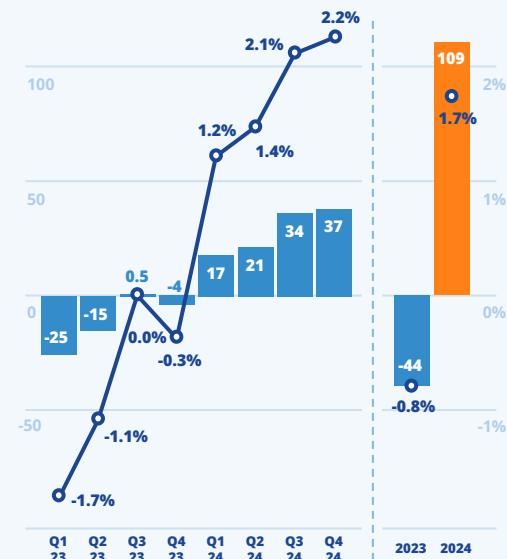
Group Units Sold
k Units



■ **Group Gross Profit** EUR Million
○ **Group GPU** EUR



■ **Group Adj. EBITDA** EUR Million
○ **Group Adj. EBITDA Margin** %



The European Used Car Market

Europe's Used Car Market Is Massive, Fragmented And Growing

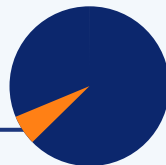


~**€700**
Billion

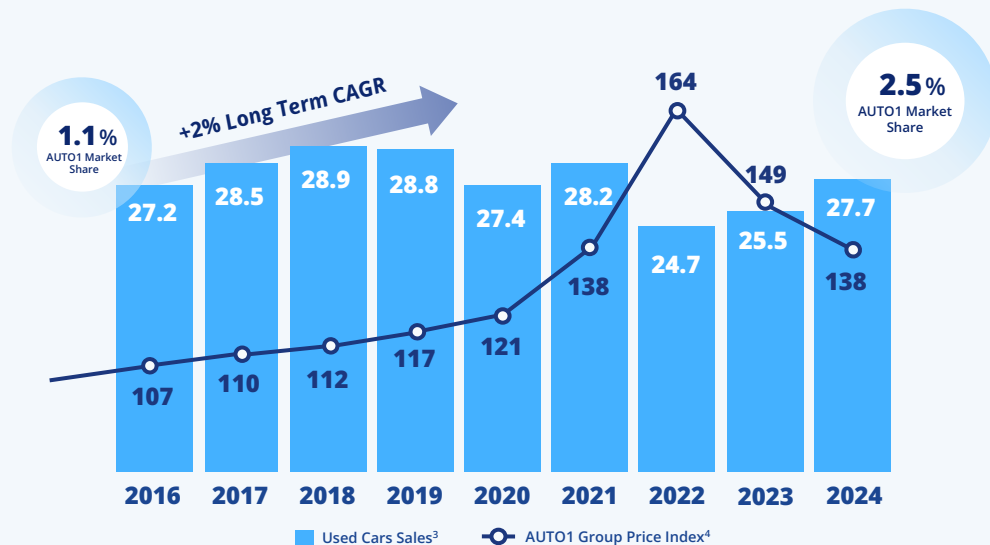
European Used Car
Market Size¹

Over 200,000 Used Car
Dealers in Europe

Top **20** Dealers own
less than **6%** of the
market²



European Used Car Market Transactions *Million Units*



¹ Source: OC&C, Finaccord, 2019. Used Car Market Size and Dealer Statistic Comprises EU27 and Norway, Switzerland, Ukraine, Albania, Bosnia and Herzegovina, North Macedonia, Republic of Moldova (excluding Bulgaria, Iceland, Cyprus, Malta), European Used Car Market Size incl. B2B and Financing Transactions

² Source: Bain & Company, 2020

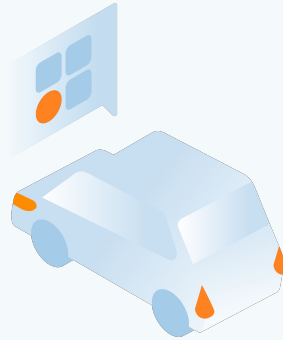
³ Consolidated Used Car Transactions of following markets: DE, FR, IT, ES, NL, BE, AT, SE, PT, PL, FI, DK, SK, CZ, EE, LT, LV, HR, RO, HU, BG, UA, GR (where AUTO1 Group is present). Market Size between 2016 - 2024 for EE, LV, HR, HU, UA estimated based on last available data.

⁴ AUTO1 Group Price Index shows the monthly evolution of used car prices across Europe and is published on a monthly basis with a reference index of 100 for the year 2015

Industry-Specific Characteristics Have Historically Constrained Scalability and Inhibited Consolidation



**Price
Intransparency**



**Product
Uniqueness**



**Capital
Intensity**



**Complex
Logistics**

Industry Characteristics have Resulted in a Fragmented and Localized Used Car Ecosystem



A Unique Platform Leveraging Strong Brands

AUTO1's Integrated Platform Combines Pricing, Operational Processes and Capital to Achieve Long-term Scalable Growth



Pricing Data

5.1 Mn.
Cars Traded
since Inception

90 sec to 1st Price
With AI driven Online
Valuation
90% AI-Pricing Share



Instant Inventory

30k Dealer Cars
16k Retail Cars

**Lowest Cost of Capital
And Scalable Balance
Sheet Management**



Scalable Operations

609 Branches
100+ Logistic Hubs

3 Strong Brands
wirkaufendeinauto.de **AUTOHERO**
AUTO1.com

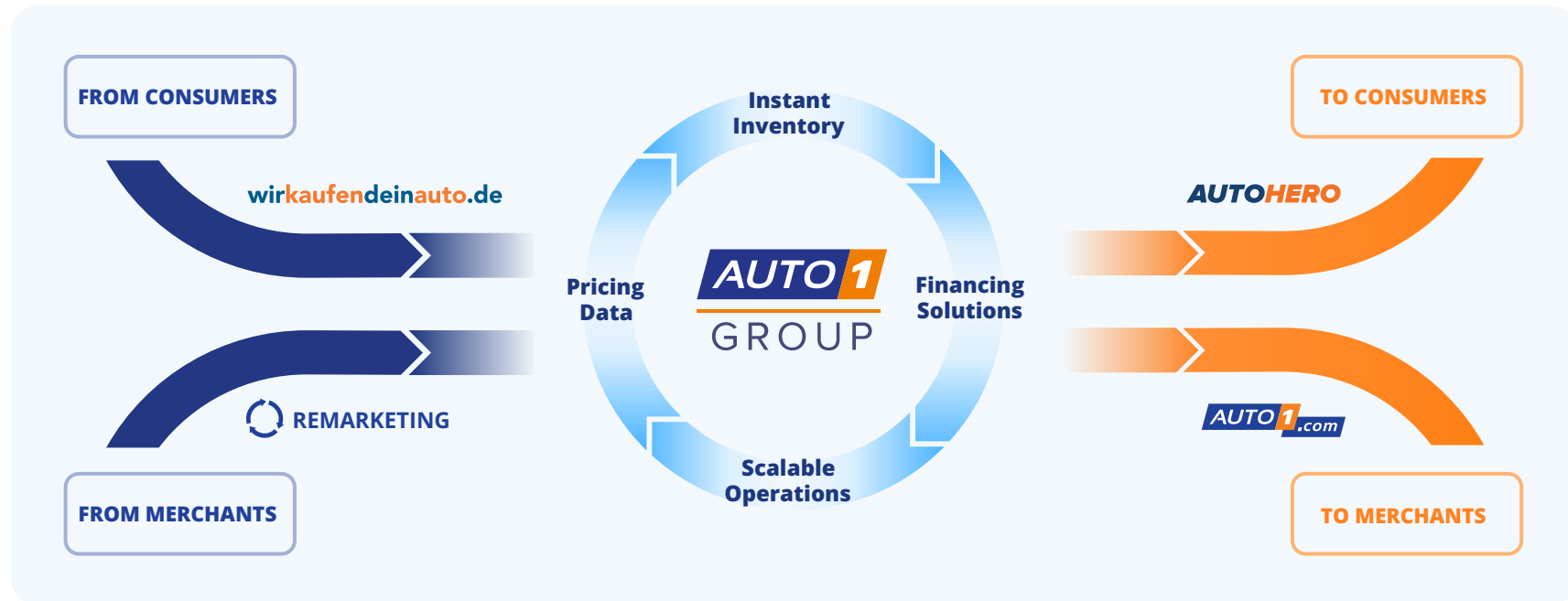


Financing Solutions

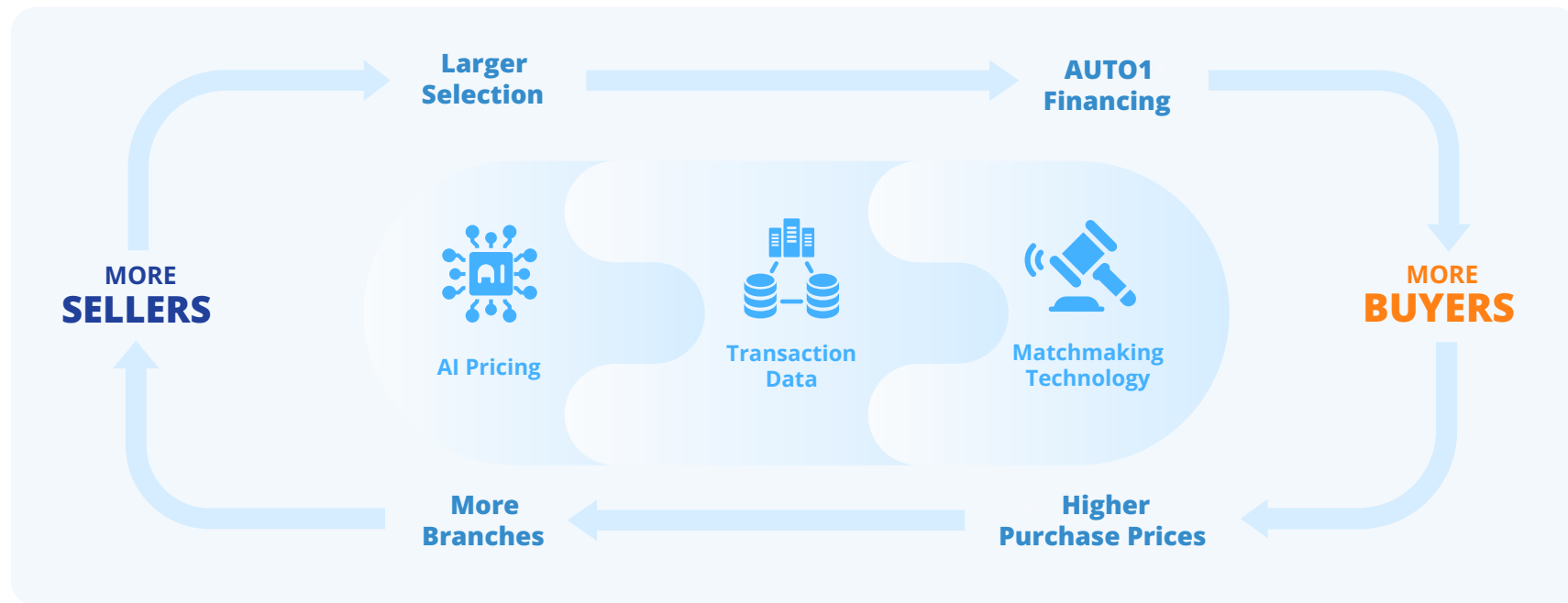
<5min
To Complete
Financed
Order

**Integrated
Software, Payments
& Re-Financing**

We Leverage our Unique Vertical Integration to Create the Best Customer & Dealer Solutions



Our Data and Technology Create a Virtuous Flywheel to Continue Market Share Gains



Our Platform and its Products Deliver Best-in-Class Solutions to Overcome Frustrating Customer & Dealer Car Buying Experiences



**Fair &
Competitive
Used Car Prices**



**Largest &
Most Diverse
Car Supply**



**Transparent
Car Quality
Standards**



**Digital & Swift
Car Buying
Experience**

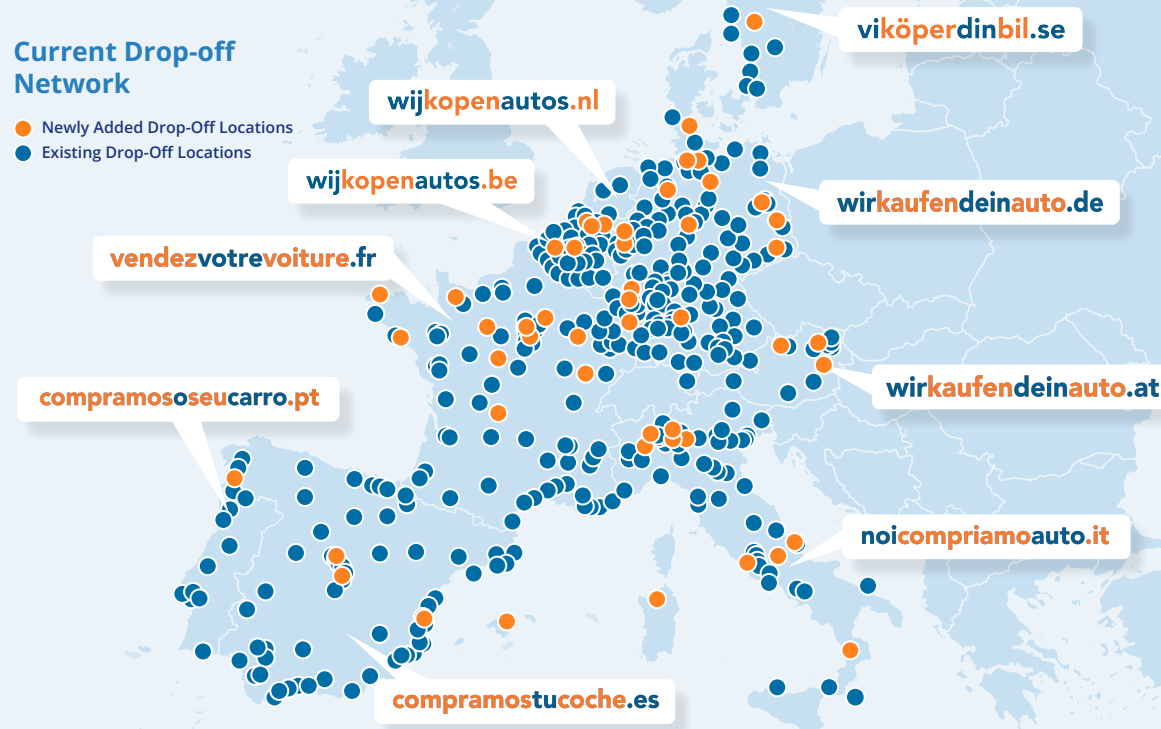


From Consumers - Consumer Buying

Wirkaufendeinauto.de Offers a Seamless, Fast, and Transparent Car Selling Experience for Private Customers

Current Drop-off Network

- Newly Added Drop-Off Locations
- Existing Drop-Off Locations



59%
Brand
Recognition
Europe

4.5
Trustpilot
Score
Europe

609
Open
Branches
Europe

wirkaufendeinauto.de

Autoverkauf
bequem gemacht

Ohne Stress zum besten Preis - Erhalte
direkt deinen finalen Verkaufspreis und
buche deinen Abgabe-Termin online.

Was ist dein Auto wert?

Marke
Marke auswählen

Modell
Modell auswählen

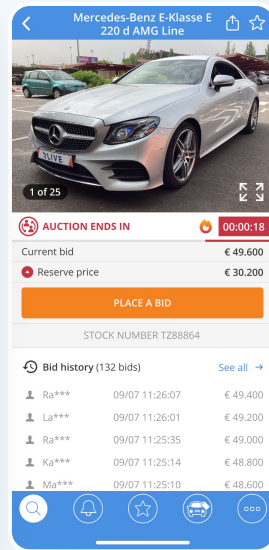
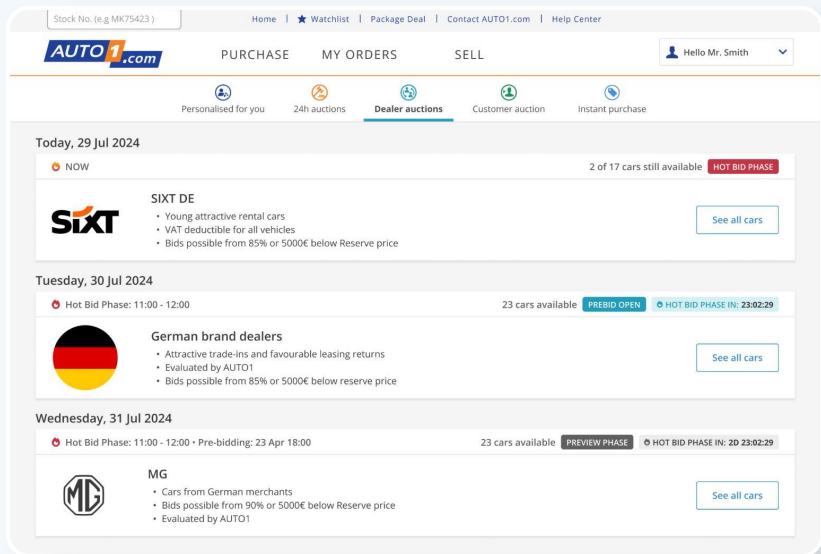
Erstzulassung
Erstzulassung auswählen

Jetzt Bewertung ansehen >

Mit Anforderung der Online-Bewertung erklären
Sie sich mit den AGB und der

90
Seconds to
First Price
With App

Our Remarketing Platform Provides a Unique Pan-European Inventory Sales Solution for Dealers and Corporates



AUTO1.com is the Most Compelling Sourcing Channel for Our Partners



THE #1 PLATFORM FOR DEALERS



Superb Selection

- >30,000 Cars in Stock
- >15,000 Buying Dealers
- Cars Immediately Available
- Most diverse inventory selection
- Pan-European coverage



Easy Purchasing

- Dedicated sales support
- AI-based Recommendation Tools
- 24/7 Purchasing Experience
- Premium Return Right
- Bidding, Payment and Logistics fully integrated



End-to-end Fulfillment

- Delivery across Europe at competitive prices
- AUTO1 as Single Counterparty
- Effortless Document and Administration Handling



Buy Now, Pay Later

- Convenient and Seamless Merchant Financing for up to 180 days
- Financing solution funds 100% of Purchase Price

Merchant Financing Empowers Partner Dealers and Enables Mutual Growth

- **Reimagined inventory financing to make it the most simple, convenient and transparent solution for dealers**

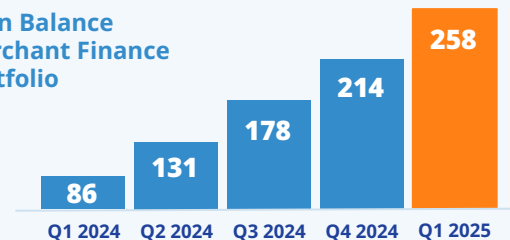
- Seamless registration: no action needed from dealers
- One-click financing
- 100% financing
- No upfront cash needed
- Immediate car availability for pick-up / delivery

- **Growth capital for dealers to grow with AUTO1**

- EUR 200 million refinancing facility to support up to EUR 250 million of AUTO1 Financing

- **Available in Germany, France, Spain, Austria, Netherlands & Belgium**

Loan Balance
Merchant Finance
Portfolio
€m



>10%

**Interest Rate with
Risk Based Pricing**

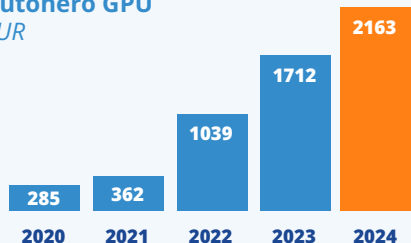
>30%

Return on Equity*

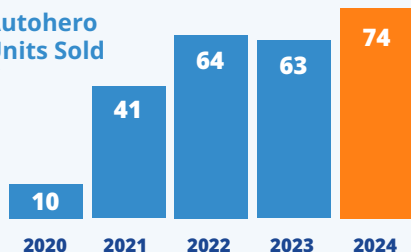
*Expected return on equity for current new receivables production, financing via existing Warehouse facility. Opex of 50 bps of AUM and credit charges of 2% per year based on downside case assumptions. Equity defined as 5% horizontal risk retention. Mezzanine notes held by AUTO1 Group SE viewed as market rate instruments.

Autohero is Built for Market Leadership Across Europe with an Unparalleled Consumer Car Buying Experience

Autohero GPU
EUR



Autohero
Units Sold
K



*all KPIs as of Q4 2024, Brand Recognition as weighted average of population aged 18-64 in all Autohero markets.

** GPU is not equal to gross profit/number of cars sold because of the effects of inventory changes due to the capitalisation of internal refurbishment costs which are not part of cost of materials. Differences may exist due to rounding.

In-House Refurbishment & Fulfillment are Key Drivers for Product Quality & Customer Satisfaction

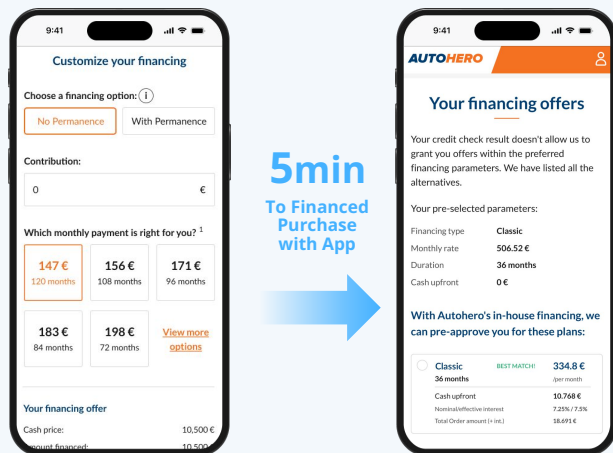


- Full in-house **car refurbishment** ensuring standard car quality & scalability
- **10 refurbishment centers** in all Autohero markets with **annual nominal capacity of 179,900 cars**



- Offering full in-house last-mile delivery with branded **Glass Trucks**
- **224 Glass Trucks** delivering throughout all markets
- **72-Hours car availability** via express hubs in selected regions

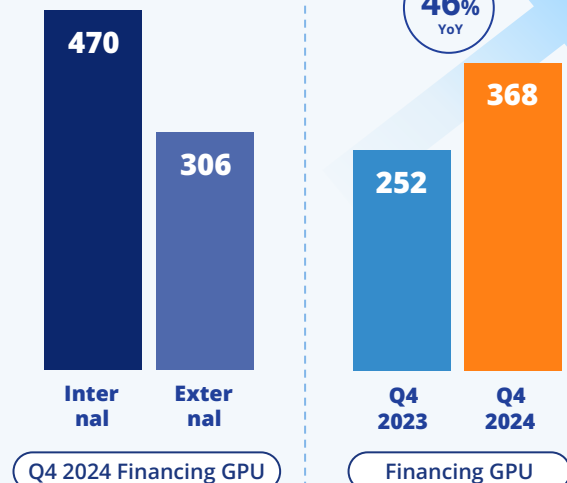
Consumer Financing Makes Significant Progress Towards Our Long Term Target



5min
To Financed
Purchase
with App

- Offering fully integrated & **Individual In-House Financing** to German and Austrian customers
- Acting as a broker for a panel of banks in all other markets for External Finance with increasing integration and automation

GPU Development EUR



Autohero Strengthens Its Footprint Across Europe By Offering An Outstanding Product To Customers

AUTOHERO

A TRUSTED BRAND



Selection

- Large Multi Brand Selection of Immediately Available Inventory (>16K cars)
- Detailed and Uniform Car Profiles



Convenience

- Highest Transparency Standards backed by In-house Refurbishment
- Standard 1 Year Warranty
- Return Guarantee
- Value-added Services (incl. Premium Warranty, Trade-in, GAP/PPI Insurance, Spare Tires, etc)



Price

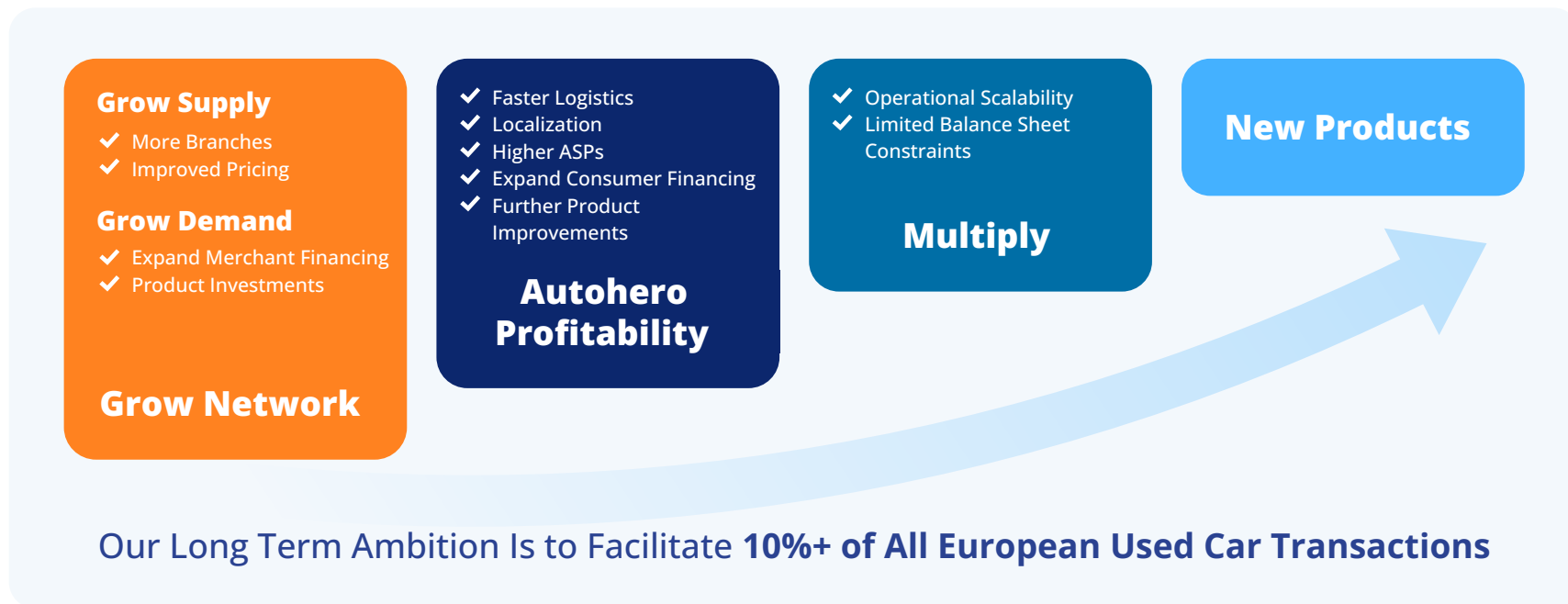
- Hassle Free Car Pricing
- Pay on Delivery Option
- Convenient and Integrated Consumer Financing



Delivery

- Convenient pick-up Locations
- Delivery from 48 h for Selected Inventory
- Unique Last-mile Delivery Experience Option

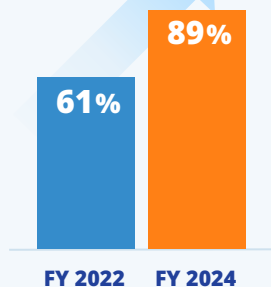
Our Integrated Platform, Addressing A Huge Tam, Will Enable Our Growth For Years To Come



Elevating Efficiency and Customer Satisfaction with Our Unique AI-Driven Digital Infrastructure

Pricing

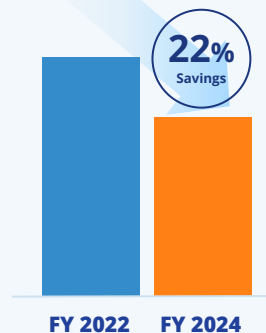
AI-based Pricing Share



- Car Pricing Algorithms
- Recommendation Algorithms
- Logistics Planning

Operations

Pricing Payroll Improvements with AI



- Customer Contact Centers
- Credit Underwriting
- Backoffice Activities



- CAT Scanner
- Damage Detection
- Scalable Refurbishment Activities

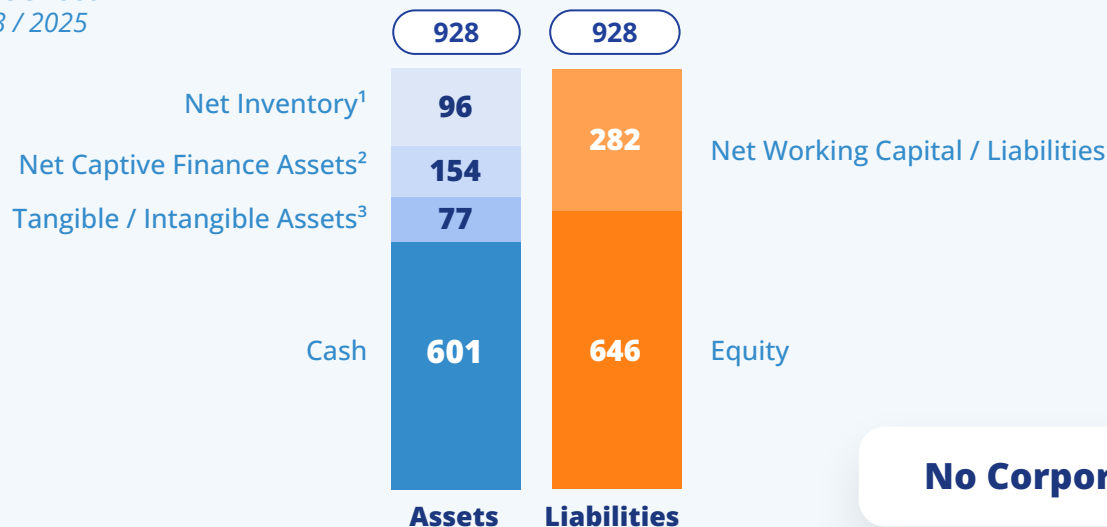
*AI Pricing share represents the number of submissions placed through WKDA web page or app, that are priced by the AI Pricing Model without human interaction

*CAT refers to 'Car Audit Technology'

Our Efficient Balance Sheet With no Corporate Debt can Finance our Long-term Growth Plans

Summary Balance sheet

EUR Million, 31 / 03 / 2025



¹ Net Inventory equals Inventory Assets less non-recourse ABS funding against cars in inventory

² Net Captive Finance Assets equals Receivables for Consumer and Merchant Finance less non-recourse ABS funding against these receivables

³ Tangible / Intangible Assets are net off lease liabilities against these assets

On Track for our Long-Term Margin Targets expressed at IPO

	2019	2020	2021	2022	2023	2024	Q1 2025	Long-Term Target
Revenue (€m)	3,476	2,830	4,775	6,534	5,463	6,272	1,943	
GPU (€) ²	556	625	722	746	899	1,049	1,160	
<i>Merchant GPU (€)</i>	559	633	749	714	801	914	990	
<i>Retail GPU (€) ²</i>	254	285	362	1,039	1,712	2,163	2,569	3,000
Gross Margin	9.9%	10.1%	9.0%	7.5%	9.7%	11.6%	12.2%	12-15%
<i>Payroll & Other Operating Costs</i>	6.8%	6.7%	5.8%	5.8%	6.5%	6.3%	5.7%	3-5%
<i>Marketing Costs</i>	3.5%	2.8%	4.3%	3.0%	2.5%	2.2%	2.2%	1-2%
<i>Internal Logistics Costs</i>	1.3%	1.2%	1.2%	1.2%	1.4%	1.4%	1.3%	1.5%
Adjusted EBITDA Margin	(1.7%)	(0.5%)	(2.2%)	(2.5%)	(0.8%)	2.1%	3.0%	5-9%

¹ Note: Margin and cost figures in percentage of revenue. Long-term guidance assumes 2-2.5mn cars sold per annum.

² GPU is not equal to gross profit/number of cars sold because of the effects of inventory changes due to the capitalisation of internal refurbishment costs which are not part of cost of materials. Differences may exist due to rounding

A Unique and Highly Compelling Investment Story



Vast Market Opportunity
In A Fragmented European
Used Car Market



Unique Business Model To
Gain Market Share
And **Drive Margins**



Leading Technology And
Data Platform



Strong Brands Drive
Superior Demand



Autohero
Accelerating Towards
Market Leadership



Merchant And **Consumer**
Financing Reinforce
Growth And **Profitability**