

Introduction to AUTO1

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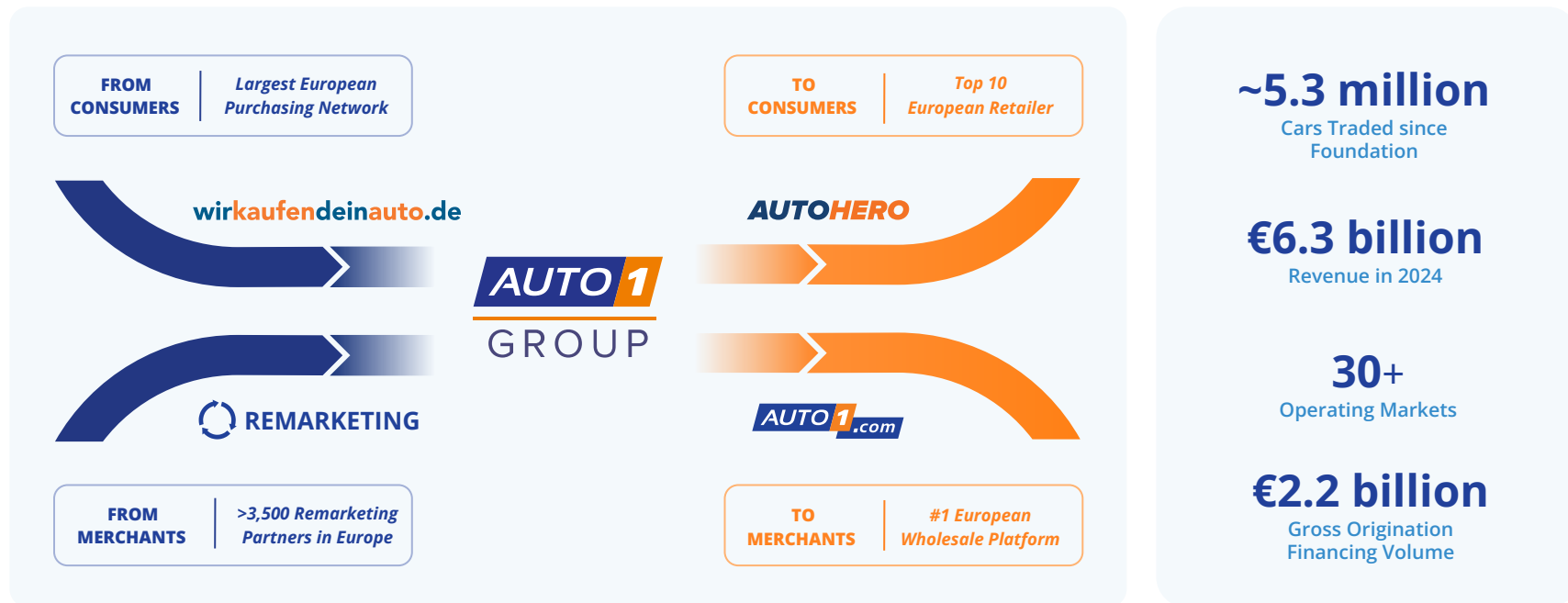


AUTO 1 GROUP

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**

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

Grow Supply

- ✓ More Branches
- ✓ Improved Pricing

Grow Demand

- ✓ Expand Merchant Financing
- ✓ Product Investments

Grow Network

- ✓ Faster Logistics
- ✓ Localization
- ✓ Higher ASPs
- ✓ Expand Consumer Financing
- ✓ Further Product Improvements

Autohero Profitability

- ✓ Operational Scalability
- ✓ Limited Balance Sheet Constraints

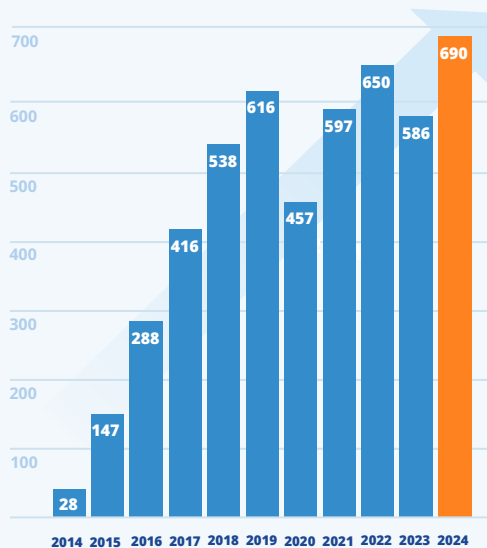
Multiply

New Products

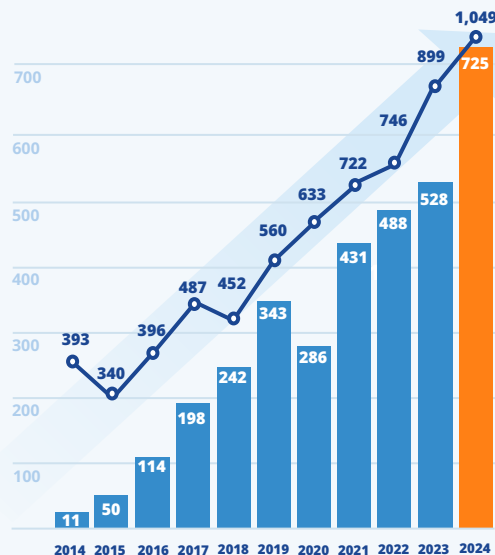
Our Long Term Ambition Is to Facilitate 10%+ of All European Used Car Transactions

Strong Execution Since Inception

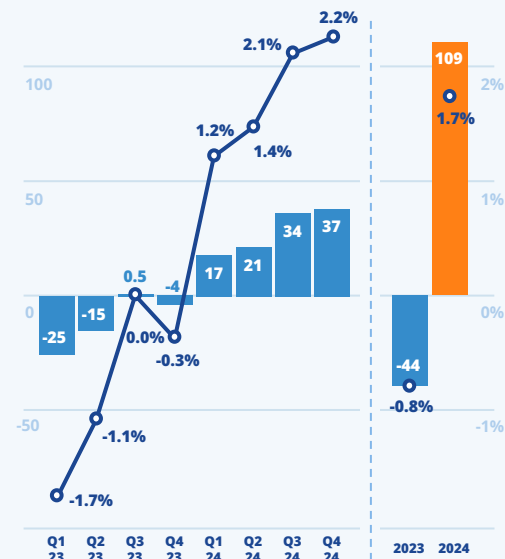
Group Units Sold
k Units



■ **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

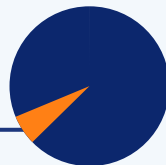


~**€700**
Billion

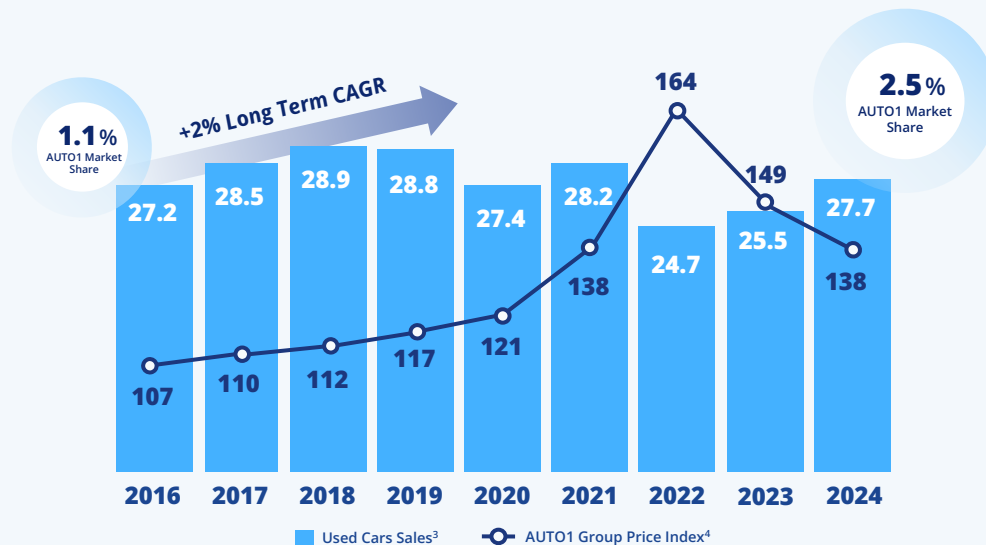
European Used Car
Market Size¹

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

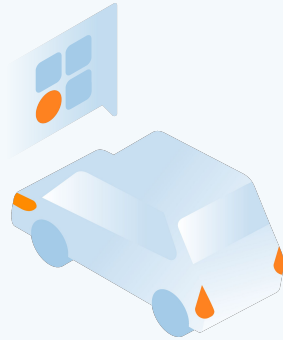
³ Consolidated Used Car Transactions of following markets: DE, FR, IT, ES, NL, BE, AT, SE, PT, PL, FI, DK, SK, CZ, EE, LT, LV, HR, RO, HU, BG, UA, GR (where AUTO1 Group is present). Market Size between 2016 - 2024 for EE, LV, HR, HU, UA estimated based on last available data.

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

5.3 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

690 Branches

100+ Logistic Hubs

3 Strong Brands

wirkaufendeinauto.de **AUTOHERO**

AUTO1.com



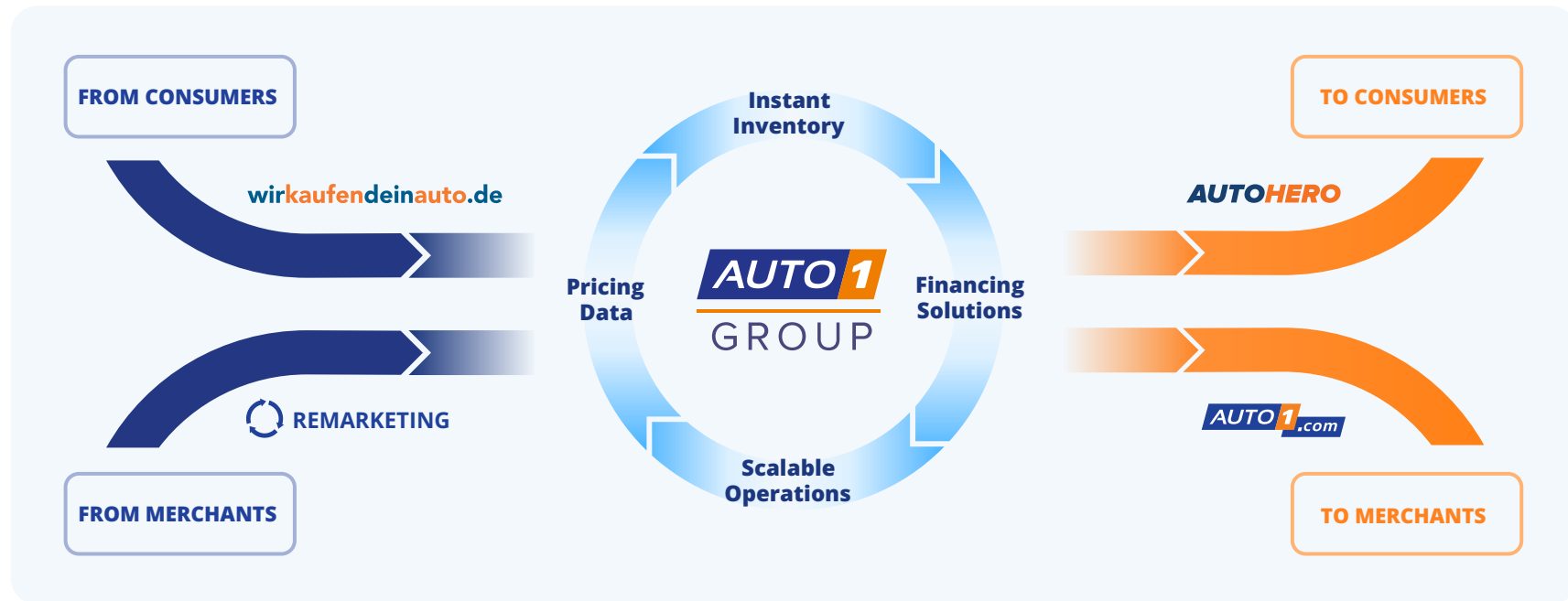
Financing Solutions

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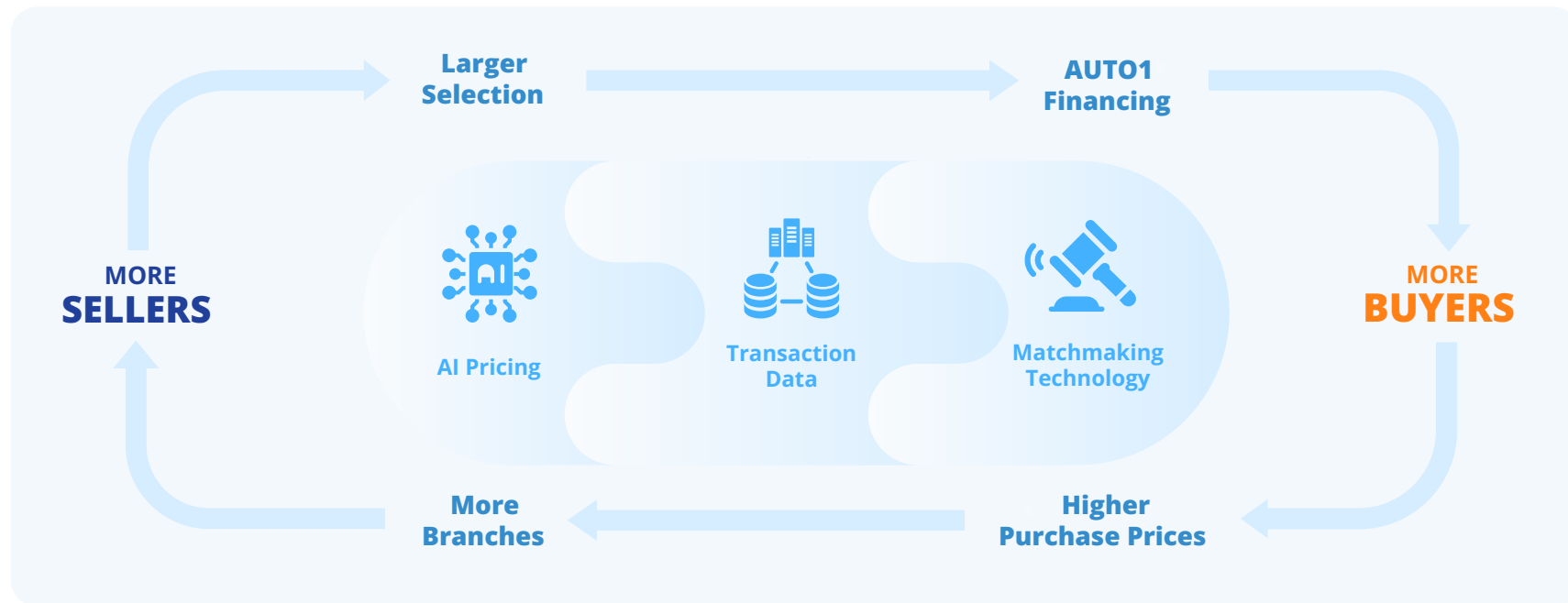
To Complete
Financed
Order

**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**

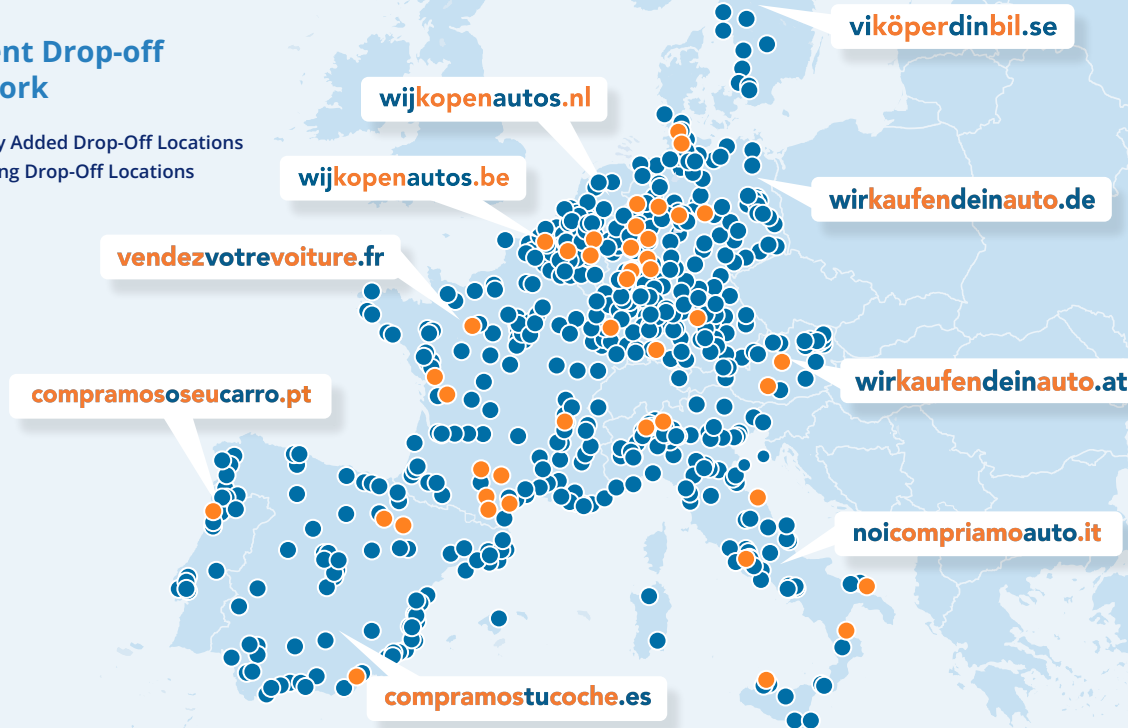


From Consumers - Consumer Buying

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



60%
Brand
Recognition
Europe

4.3
Trustpilot
Score
Europe

690
Open
Branches
Europe

wirkauendeinauto.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

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**

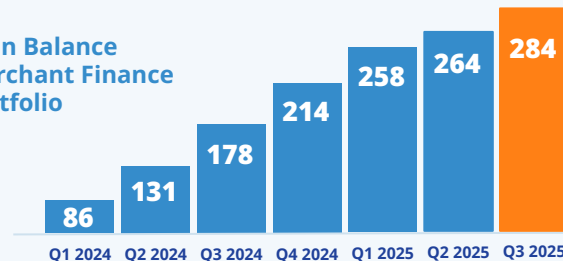
- Seamless registration: no action needed from dealers
- One-click financing
- 100% financing
- No upfront cash needed
- Immediate car availability for pick-up / delivery

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

- EUR 225 million refinancing facility to support up to EUR 280 million of AUTO1 Financing

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

Loan Balance
Merchant Finance
Portfolio
€m



>10%

**Interest Rate with
Risk Based Pricing**

>30%

Return on Equity**

*Sweden launched early Q4 2025.

** 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 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

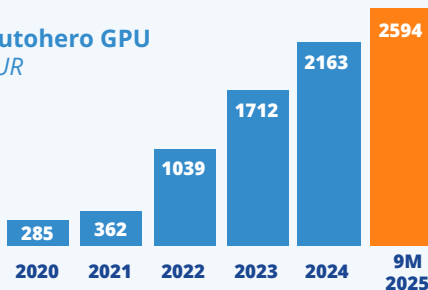


Delivery

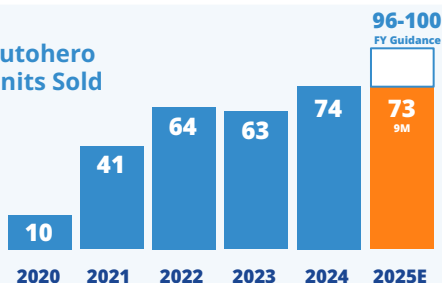
- Convenient pick-up Locations
- Delivery from 48 h for Selected Inventory
- Unique Last-mile Delivery Experience Option

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

Autohero GPU
EUR

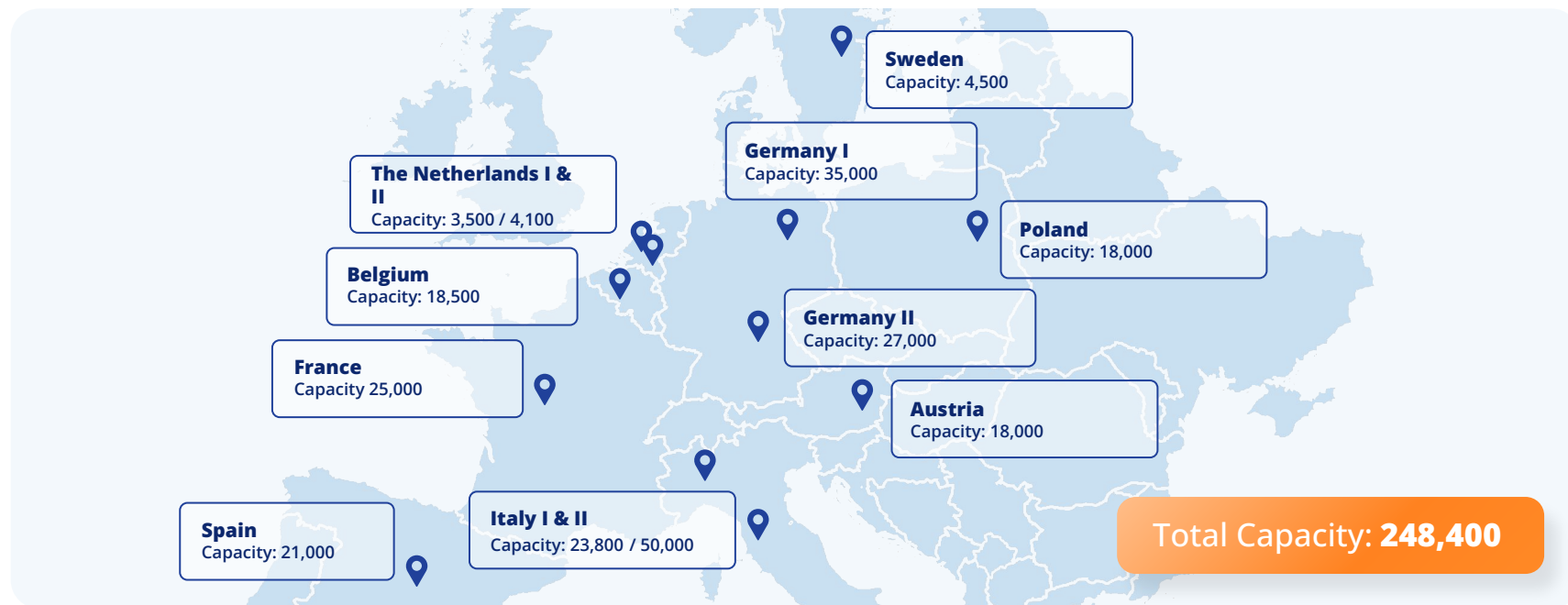


Autohero
Units Sold
K

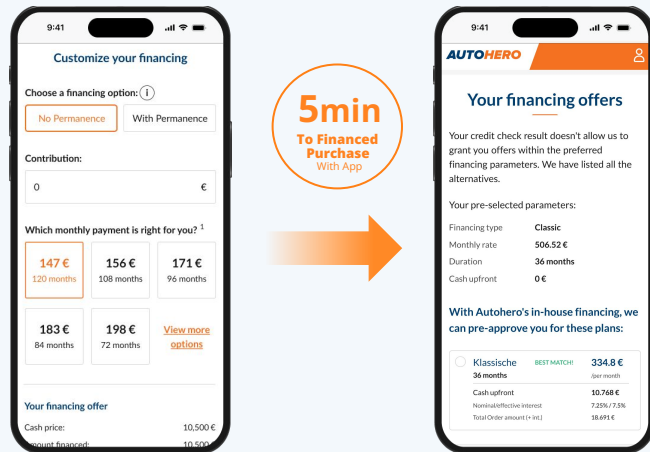


- Brand Recognition as weighted average of population aged 18-64 in all Autohero markets.
- GPU is not equal to gross profit/number of cars sold because of the effects of inventory changes due to the capitalisation of internal refurbishment costs which are not part of cost of materials. Differences may exist due to rounding.

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

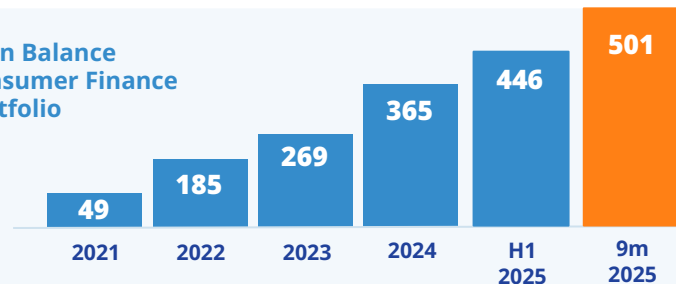


Scaling In-house Used Car Financing in Autohero is a Huge Adjacent Business Opportunity For Us to Grow Profitably



- Offering Fully Integrated & **Individual In-House Financing** to German, Austrian and Spanish Customers
- Highest Security and Risk Standards through **Algorithmic Credit Scoring & Underwriting** (incl. PSD2 integration)

Loan Balance
Consumer Finance
Portfolio
€m



**Public ABS
Refinancing**

**Since
July 2024**

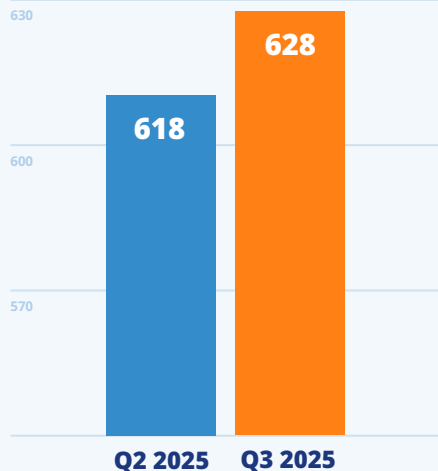
**~40%
Return on Equity***

*Expected return on equity for current new loan production, initial financing via existing Warehouse facility and assuming re-financing at similar terms to current ABS in September 2025. Opex and credit charges based on current run rates

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

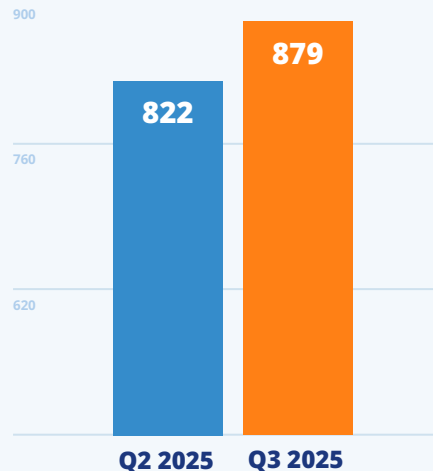
Total Cash EUR Million

No Corporate Debt



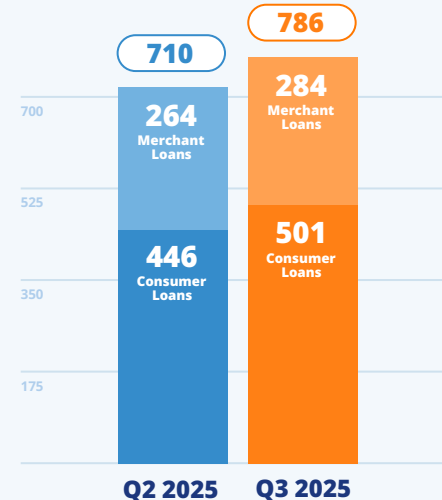
Inventory EUR Million

Financed through our Inventory ABS Facility



Captive Finance Assets EUR Million

Financed through our Captive Finance ABS Facilities



Q3 & 9M 2025 Financial Figures

	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q3 YoY	9M 2024	9M 2025	9M YoY
Units Sold	176,632	183,083	204,046	200,498	218,617	23.8%	506,690	623,161	23.0%
Revenue (€m)	1,599.4	1,699.9	1,942.9	1,970.6	2,124.8	32.8%	4,572.0	6,038.3	32.1%
Average Selling Price (€)	9,055	9,285	9,522	9,828	9,719	7.3%	9,023	9,690	7.4%
Gross Profit (€m)	187.1	201.3	236.4	231.2	257.7	37.7%	523.4	725.2	38.6%
GPU* (€)	1,059	1,096	1,160	1,148	1,176	11.0%	1,032	1,162	12.6%
Opex pre SDI (€m)	(152.8)	(164.2)	(178.3)	(188.8)	(205.8)	34.7%	(451.3)	(572.9)	26.9%
<i>o/w Employee Costs pre SDI (€m)</i>	<i>(69.8)</i>	<i>(74.7)</i>	<i>(80.8)</i>	<i>(88.8)</i>	<i>(90.9)</i>	30.3%	<i>(210.6)</i>	<i>(260.6)</i>	23.7%
<i>o/w Marketing Expenses (€m)</i>	<i>(34.4)</i>	<i>(38.0)</i>	<i>(42.0)</i>	<i>(44.7)</i>	<i>(52.3)</i>	52.0%	<i>(103.0)</i>	<i>(139.0)</i>	35.0%
<i>o/w Internal Logistics (€m)</i>	<i>(22.8)</i>	<i>(22.1)</i>	<i>(24.7)</i>	<i>(26.1)</i>	<i>(27.6)</i>	21.5%	<i>(66.6)</i>	<i>(78.4)</i>	17.8%
Adjusted EBITDA (€m)	34.3	37.2	58.1	42.3	51.9	51.2%	72.1	152.3	112.1%
<i>Adjusted EBITDA Margin</i>	<i>2.1%</i>	<i>2.2%</i>	<i>3.0%</i>	<i>2.1%</i>	<i>2.4%</i>	<i>0.3 pp</i>	<i>1.6%</i>	<i>2.5%</i>	<i>1.0 pp</i>

*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