

Trading Update

Q3 2025

5 November 2025

Disclaimer

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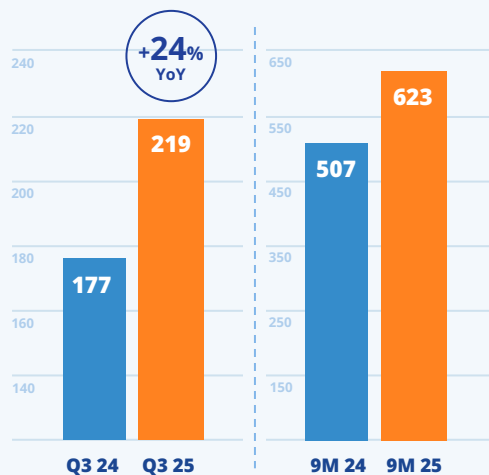
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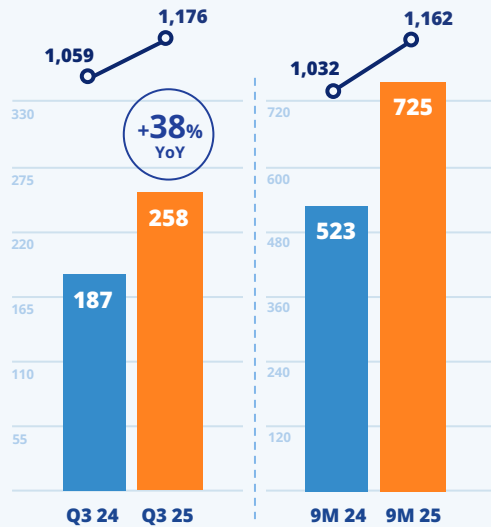
Highlights

We Achieved Record Units and Gross Profit across Merchant and Retail, Reflecting Accelerating Growth

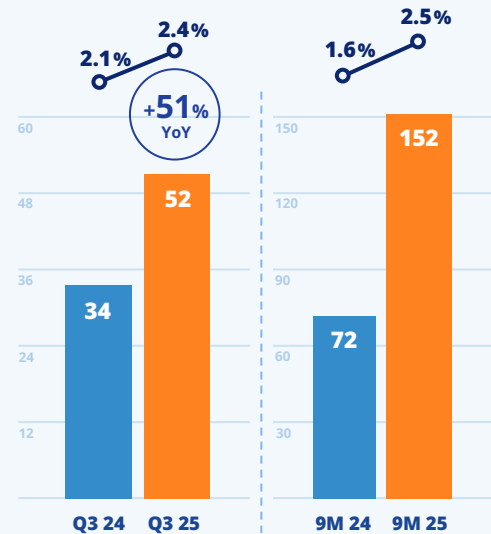
Group Units Sold
K Units



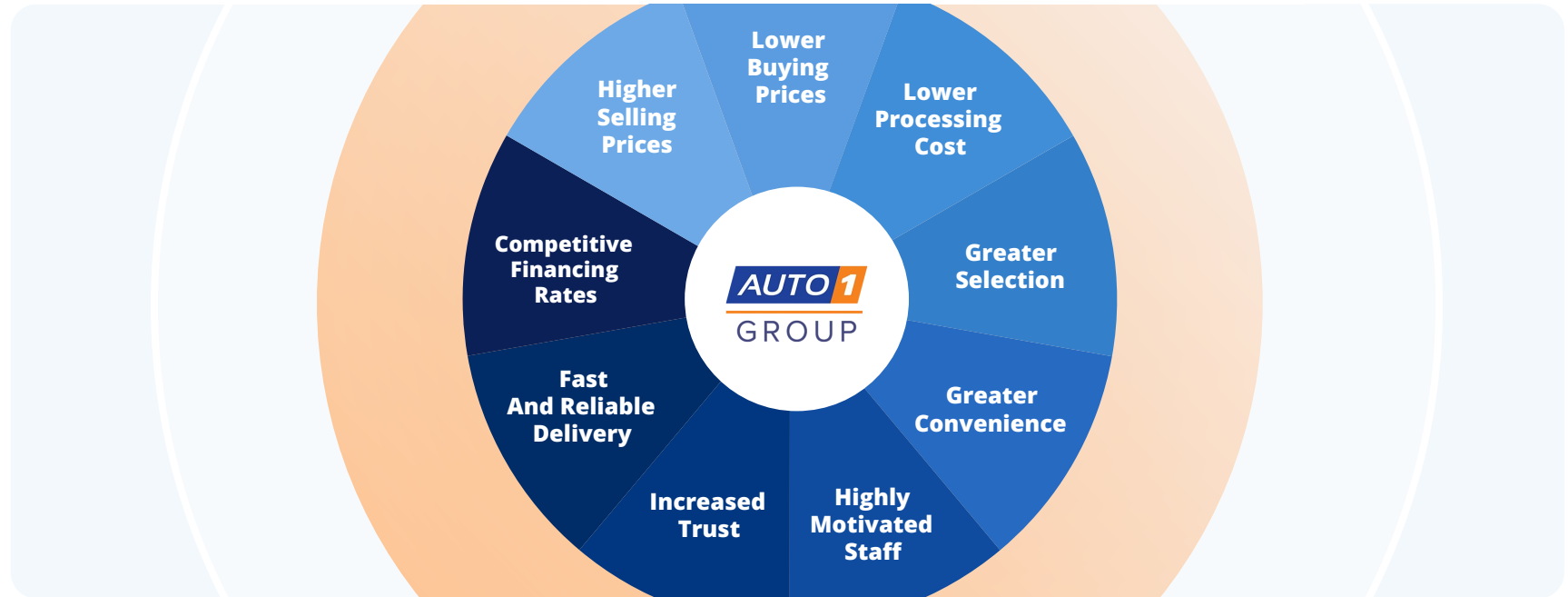
Group Gross Profit EUR Million
Group GPU EUR



Group Adj. EBITDA EUR Million
Group Adj. EBITDA Margin %



Our Vertically Integrated Business Model Maximizes Value For Our Customers

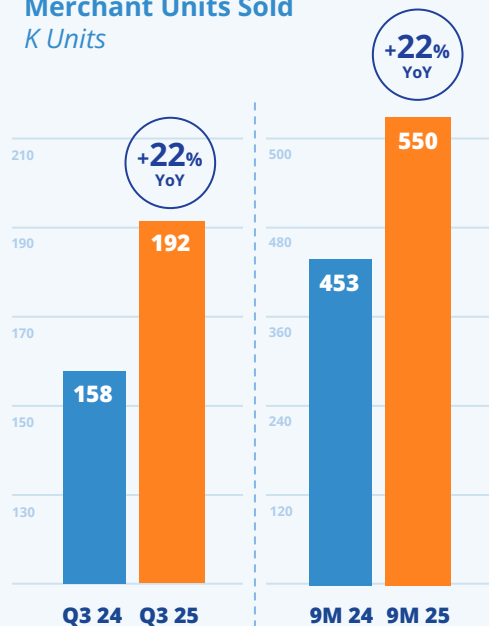


Merchant Update

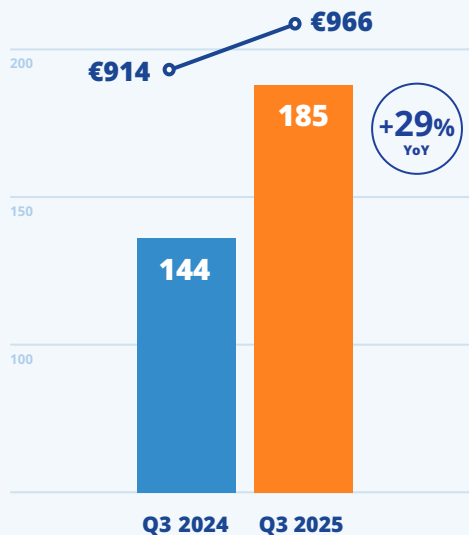


Our Merchant Business Delivered its Best Ever Quarter

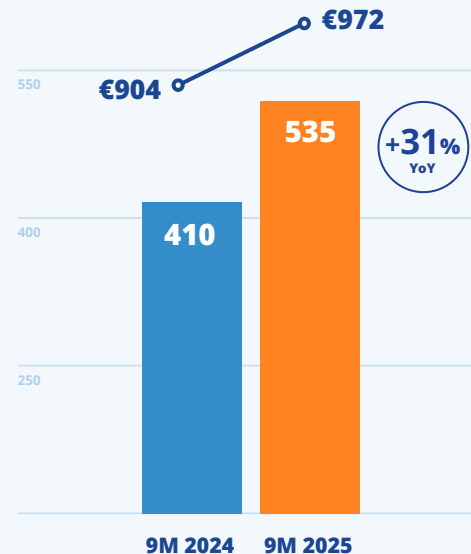
Merchant Units Sold
K Units



■ Merchant Gross Profit (EUR Million)
○ Merchant GPU (EUR)

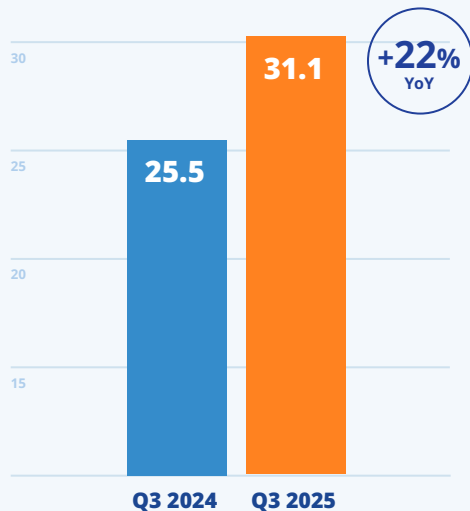


■ Merchant Gross Profit (EUR Million)
○ Merchant GPU (EUR)

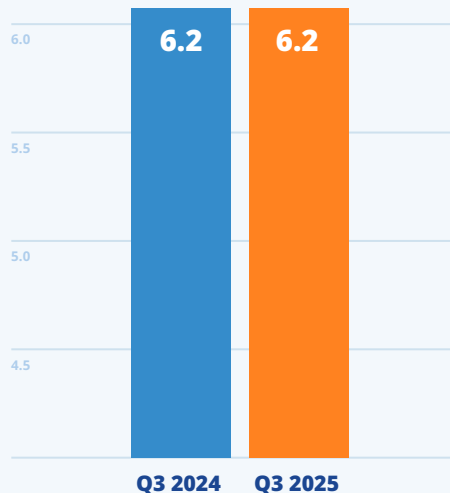


Our Active Merchant Base Has Reached Another New High

**Buying Merchants
on AUTO1.com**
Unique Buyers, K

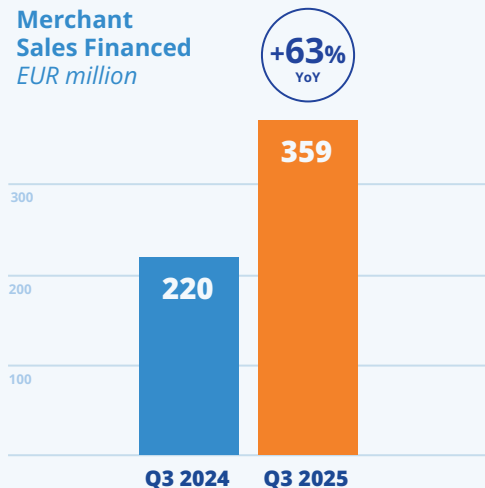


Average Basket
*# Purchased Cars
Per Quarter*

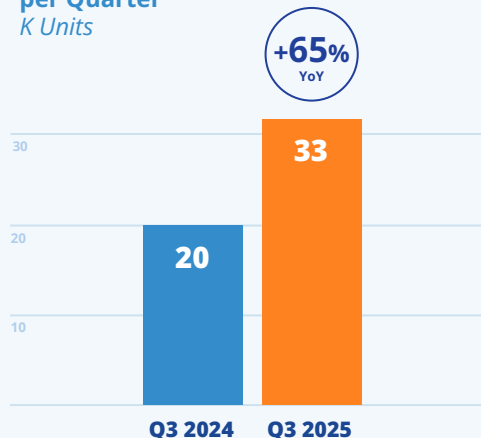


We are Rolling Out Merchant Financing to Two New Markets to Strengthen Partnerships with Our Dealers

Merchant Sales Financed
EUR million



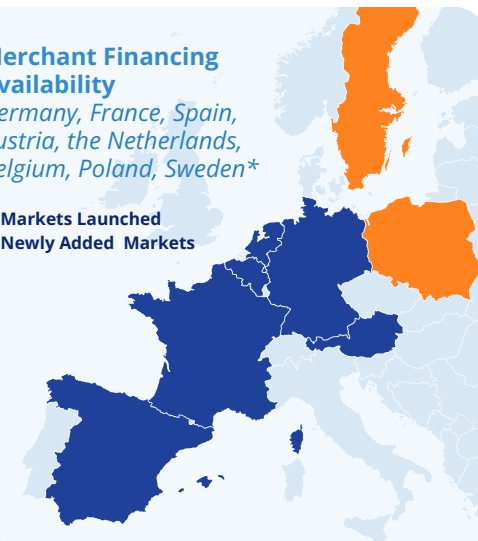
of Units Financed
per Quarter
K Units



Merchant Financing
Availability

Germany, France, Spain,
Austria, the Netherlands,
Belgium, Poland, Sweden*

- Markets Launched
- Newly Added Markets



PORTFOLIO BALANCE: **€284 m**

* Sweden launched early Q4 2025

Merchant Update

Our pan-European Sourcing Footprint Continues to Grow

Current Drop-off Network

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



Number of Branches

Q3 2024	486
Q3 2025	690

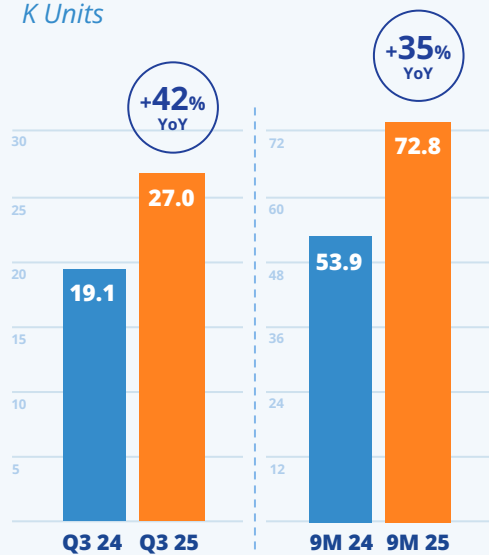
+42
Branches
Added in Q3 2025

Retail Update

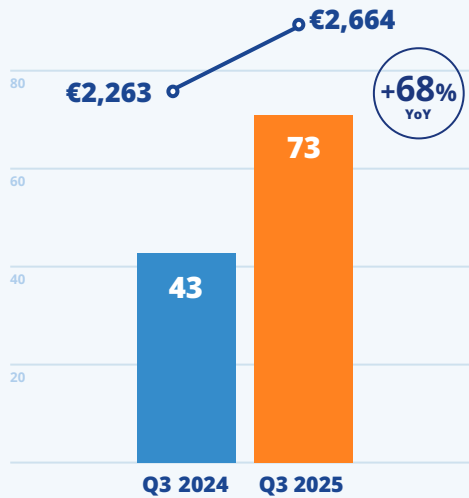


Autohero Again Accelerated Y-o-Y Unit Sales and Delivered Record Gross Profit

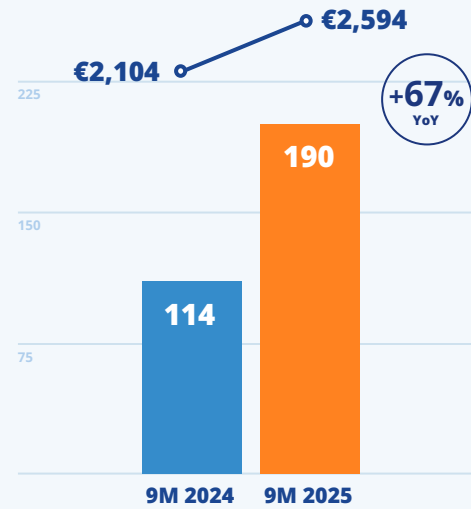
Autohero Units Sold
K Units



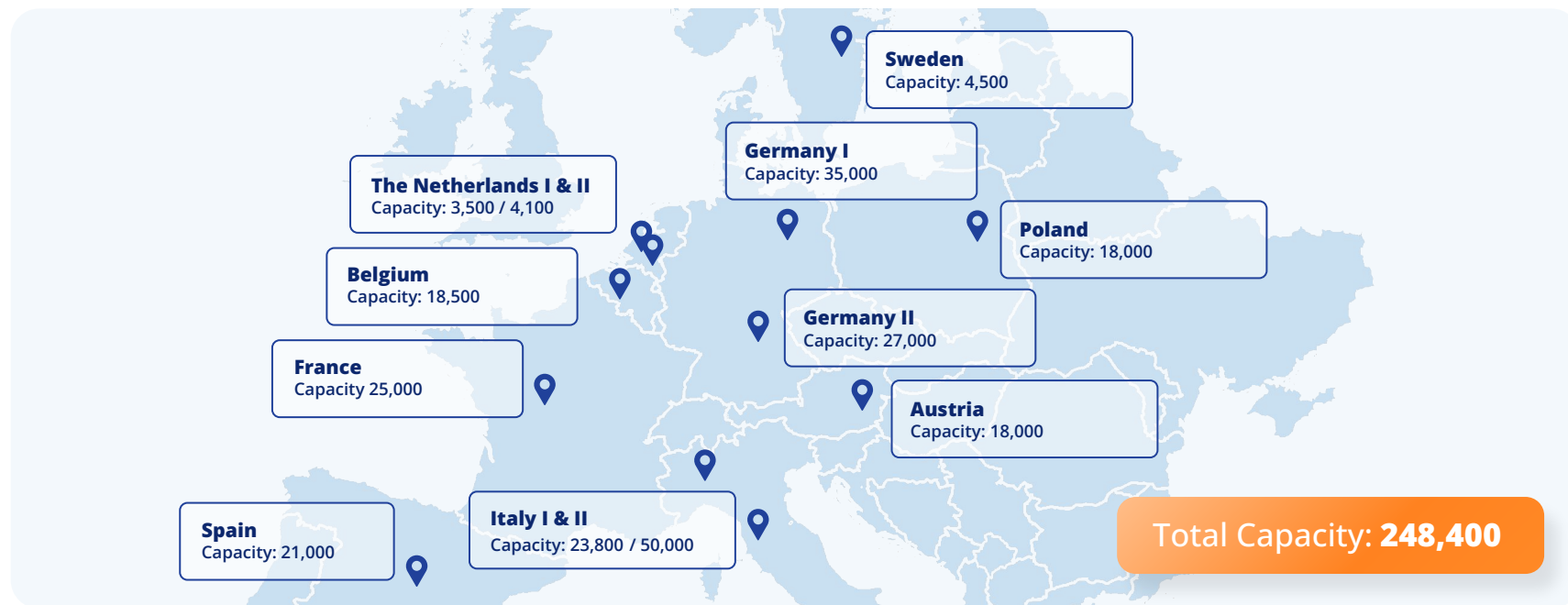
■ Retail Gross Profit (EUR Million)
○ Retail GPU (EUR)



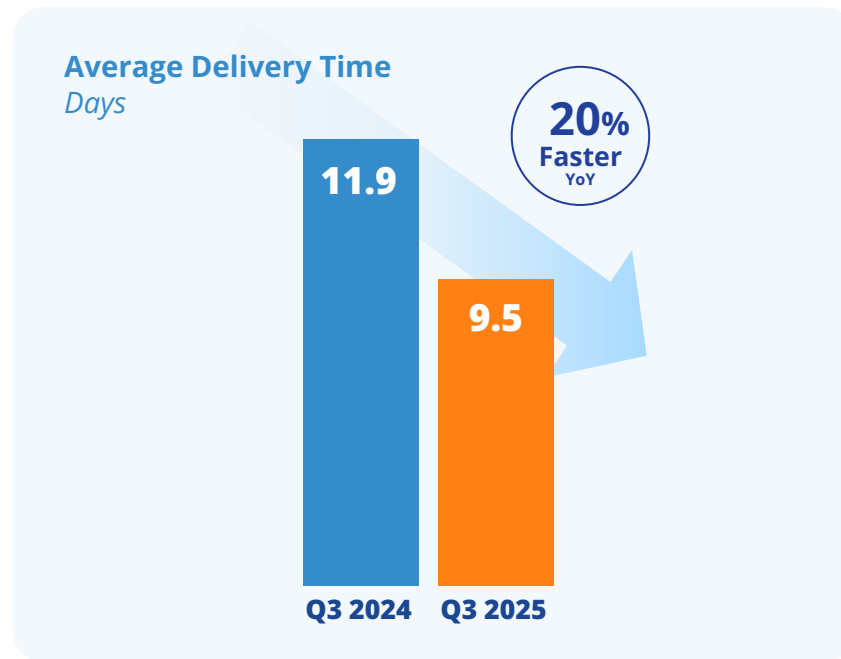
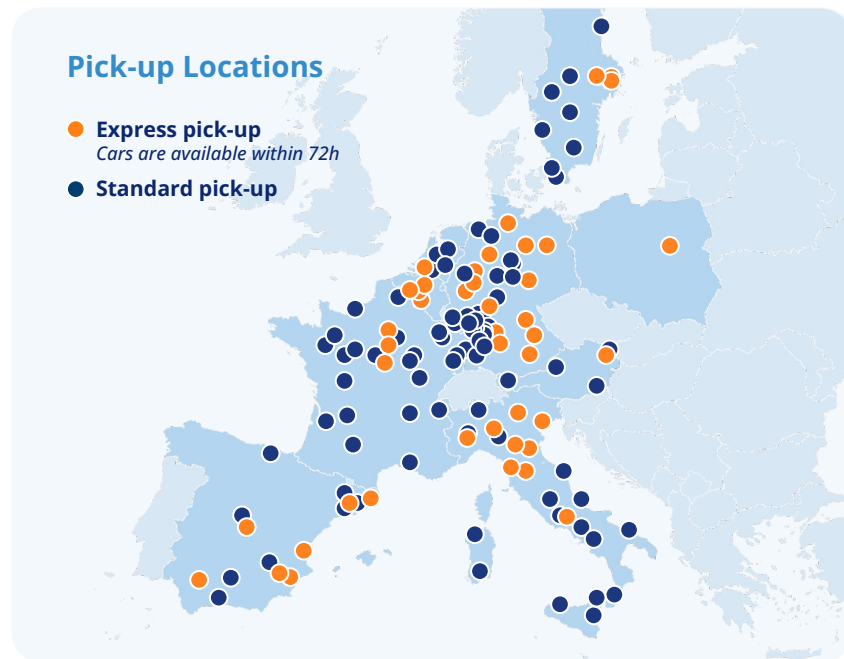
■ Retail Gross Profit (EUR Million)
○ Retail GPU (EUR)



We Have Expanded Our In-house Refurbishment Capacity to Enable Continued Unit Growth



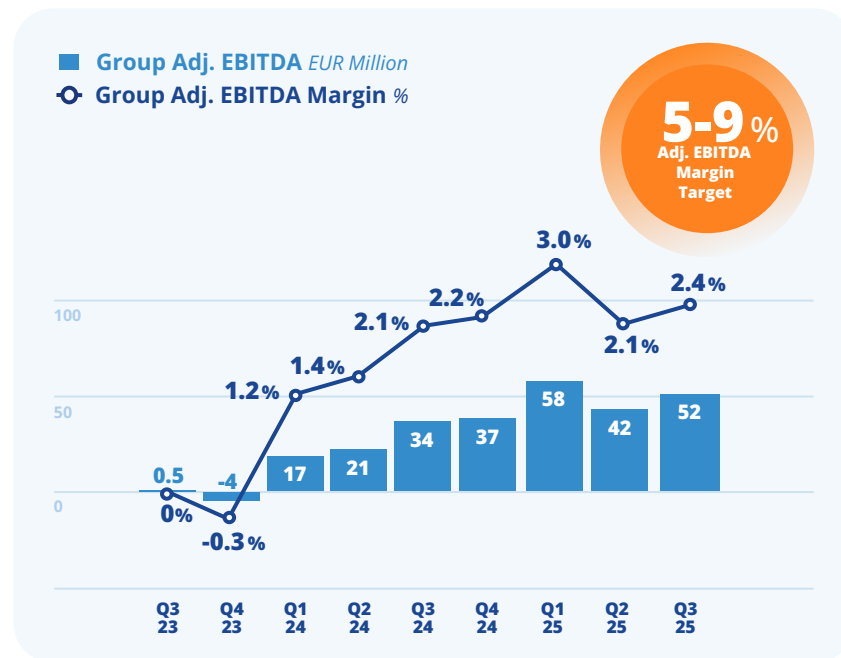
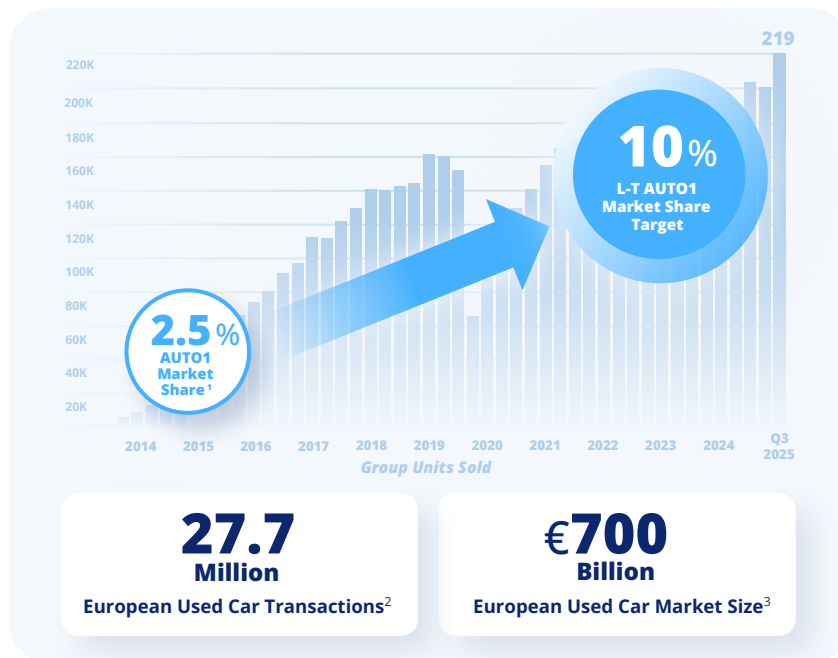
We are Constantly Expanding Our Fulfillment Network to Further Advance Customer Experience



Average delivery time refers to the duration between order verification and the handover to the customer

Our Long Term Goals

We Are Progressing Towards Our Long Term Market Share and Margin Targets



¹ Market share: 2024 (based on transactions in markets that are relevant to AUTO1 Group).

² Consolidated Used Car Transactions in the 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).

³ 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.

Q3 2025 Financial Figures And FY 2025 Guidance

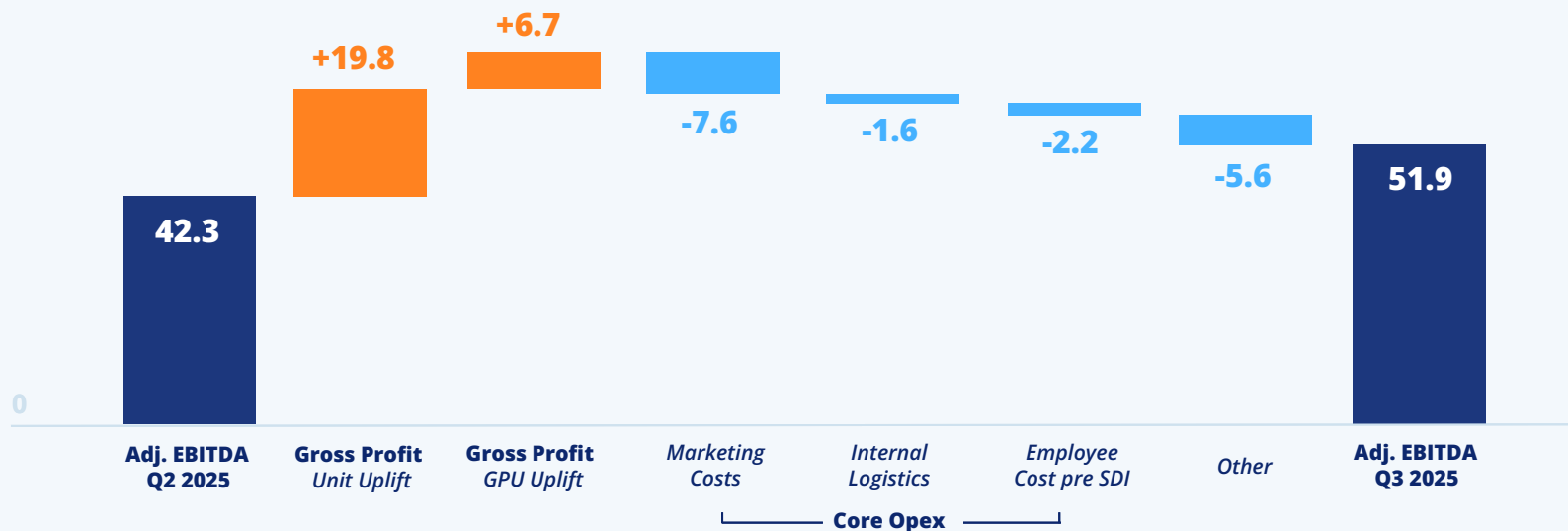
Q3 & 9M 2025 Financial Figures

	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	111.4%
<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>0.9 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

Q3 Demonstrates Strong Operating Leverage, Enabling Further Retail Brand Investment

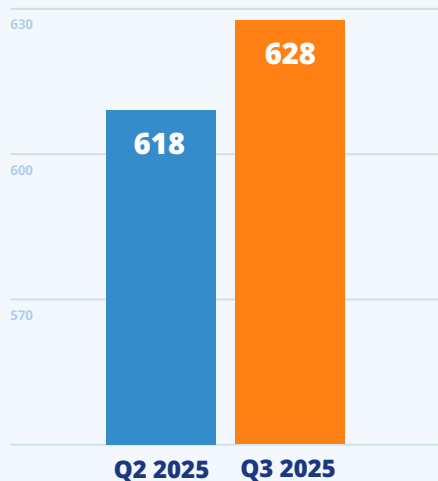
EUR Million



We Maintain a Strong Balance Sheet

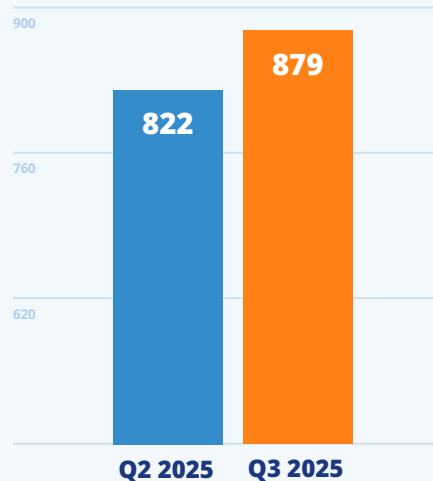
Total Cash EUR Million

No Corporate
Debt



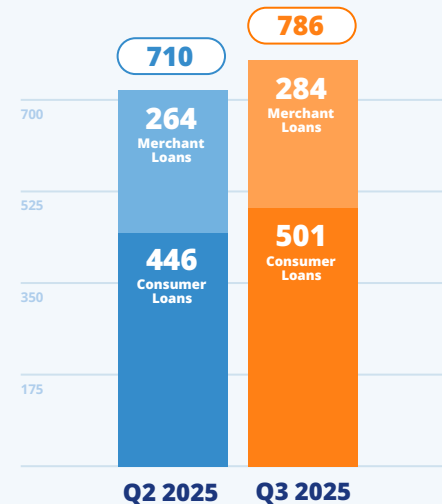
Inventory EUR Million

Financed
through our
Inventory
ABS Facility



Captive Finance Assets EUR Million

Financed
through our
Captive Finance
ABS Facilities



FinanceHero2 Opens Up More Flexible Refinancing by Uniquely Including Multiple Country Markets

Class	Rating <i>DBRS (sf) / S&P (sf)</i>	Size <i>€mm</i>	Spread
A	AAA / AAA	176.7	64 bps
B	AA / AA-	20.0	85 bps
C	A (high) / A	15.0	130 bps
D	A (low) / BBB	12.5	175 bps
E	BBB (low) / BBB-	12.5	270 bps
Risk retention	NR/NR	12.5	4.50%

- Blended spread of 87 bps for 95% loan to value
- First ever public auto ABS issue combining loans from 2 different markets, Germany and Austria
- Strong oversubscription, transaction placed with top tier asset managers and banks
- “STS - Simple, transparent, standardised” verification

- Strong external validation of our consumer finance portfolio performance
- Significant improvement to our net interest margin
- Significant reduction in capital intensity of consumer finance
- We are well placed to significantly grow in-house financing offer

Upgraded 2025 Guidance

Unit Guidance

**Units
Group**

811-845k

Up from: 772-817k

**Units
Merchant**

715-745k

Up from: 680-720k

**Units
Autohero**

96-100k

Up from: 92-97k

Financial Guidance

Gross Profit

EUR 940-975m

Up from: EUR 890-940m

Adj. EBITDA

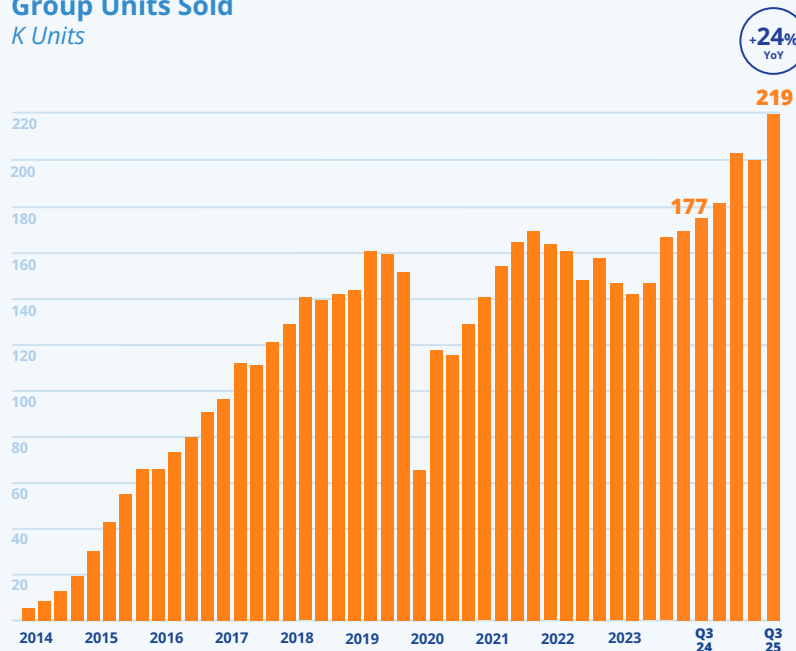
EUR 180-195m

Up from: EUR 160-190m

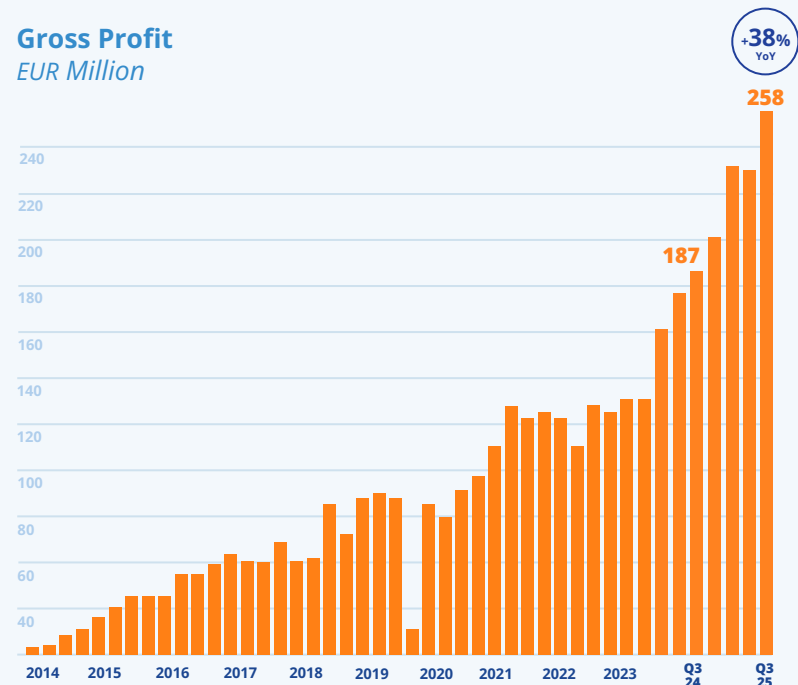
Appendix

Outstanding Growth Trajectory Since Foundation

Group Units Sold
K Units



Gross Profit
EUR Million



Our C2B Products Generate Superior Value For Our Selling Customers

Our Brand Promises

- Hassle-free and fast online car appraisal
- Optimal prices based on Pan-European demand aggregation
- Convenient drop-off locations
- Immediate payment to our customers
- Seamless deregistration

90% Of All Cars AI-Priced

Brand Recognition *by country*

			Brand Awareness	Trustpilot Score
wirkaufendeinauto.de		DE	65%	4.4
vendezvotrevoiture.fr		FR	56%	4.3
noicompriamoauto.it		IT	69%	4.6
compramostucoche.es		ES	63%	4.2
wijkopenautos.nl		NL	52%	3.8
viköperdinbil.se		SE	60%	4.4
wijkopenautos.be		BE	57%	4.3
wirkaufendeinauto.at		AT	60%	4.4

Data source:

- Nielsen Brand Tracker, Q3 2025 (DE/ES/FR/IT: Sample size 3,000 per market, NatRep 18-64 age. NL/SE/BE/AT: Sample size 1,000 per market, NatRep 18-64 age. Data for the Portugal market is not available).
- Trustpilot, 28.10.2025

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



THE #1 PLATFORM FOR DEALERS



Superb Selection

- >30,000 Cars in Stock
- Cars Immediately Available
- Uniform quality standards
- 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

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)

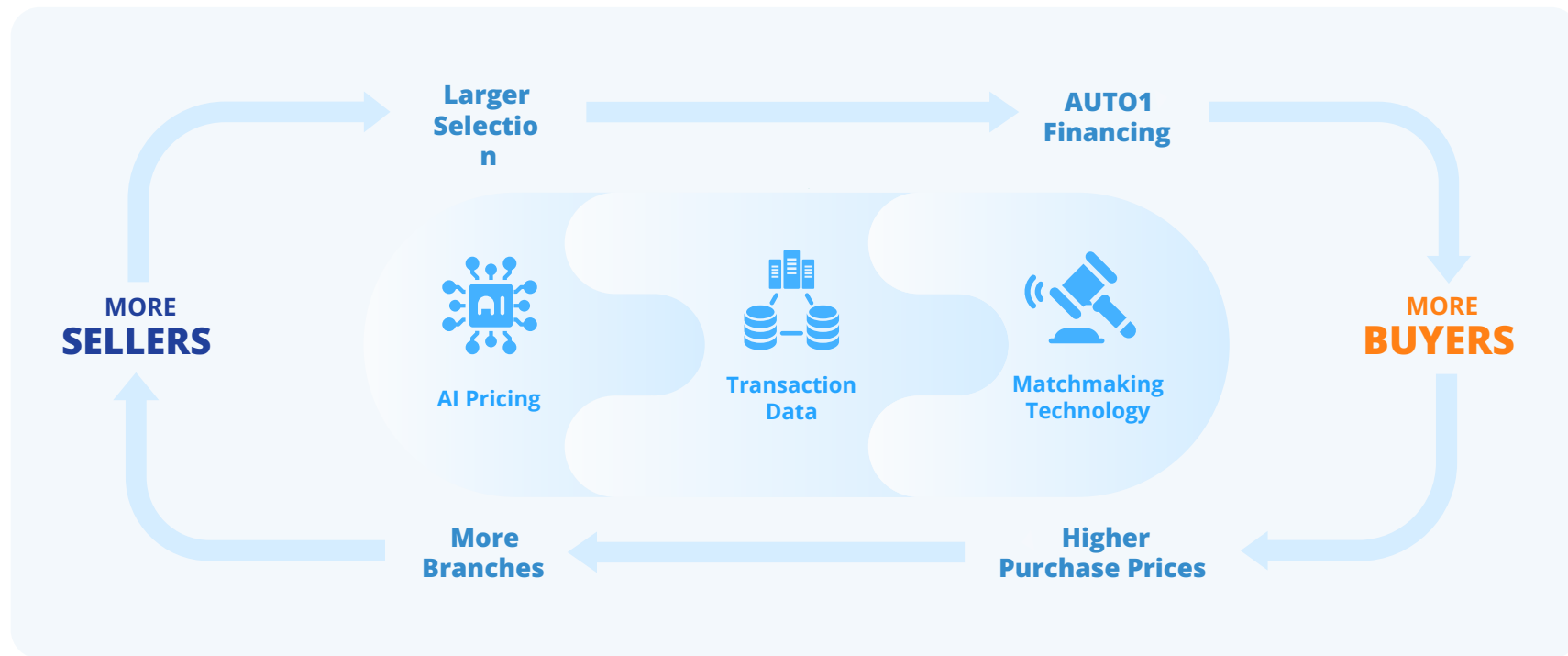
**Price**

- 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 Flywheel Is In Full Effect And Continues To Drive Future Growth



Segment: Merchant (AUTO1.com)

	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q3 YoY	Q3 QoQ	9M 2024	9M 2025	9M YoY
Units Sold	157,582	162,530	182,062	176,674	191,632	21.6%	8.5%	452,805	550,368	21.5%
Revenue (€m)	1,284.2	1,347.5	1,560.5	1,555.2	1,656.6	29.0%	6.5%	3,690.4	4,772.4	29.3%
Average Selling Price (€)	8,150	8,290	8,571	8,803	8,645	6.1%	(1.8%)	8,150	8,671	6.4%
Gross Profit (€m)	144.0	153.1	180.3	169.7	185.1	28.6%	9.1%	409.3	535.2	30.7%
GPU (€)	914	942	990	961	966	5.7%	0.6%	904	972	7.5%

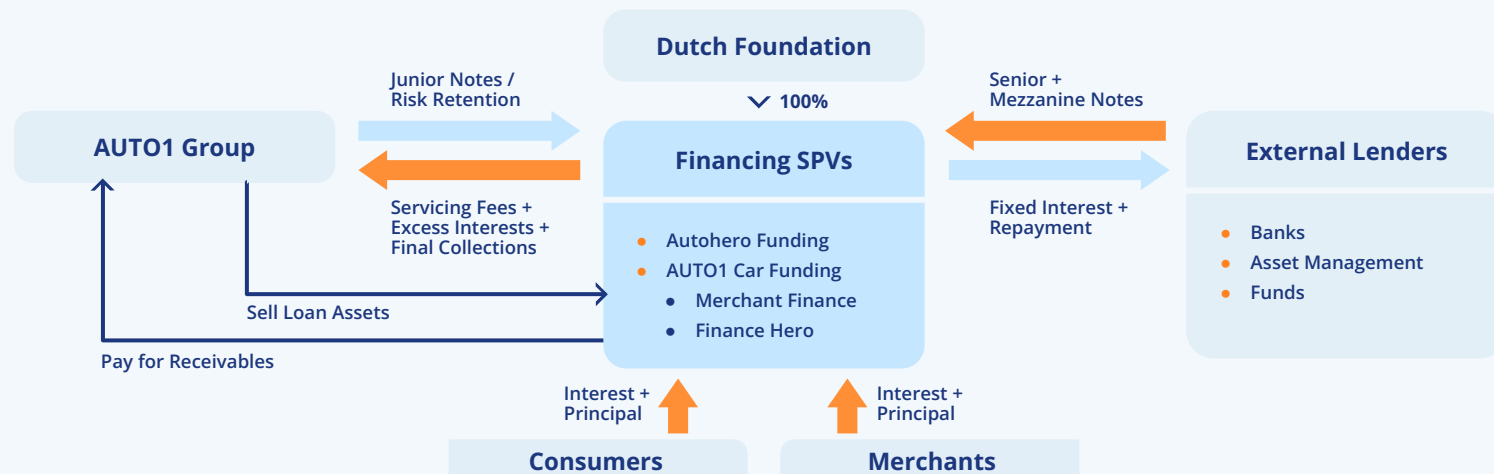
Differences may exist due to rounding

Segment: Retail (Autohero)

	Q3 2024	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q3 YoY	Q3 QoQ	9M 2024	9M 2025	9M YoY
Units Sold	19,050	20,553	21,984	23,824	26,985	41.7%	13.3%	53,885	72,793	35.1%
Revenue (€m)	315.2	352.5	382.4	415.3	468.2	48.6%	12.7%	881.6	1,266.0	43.6%
Average Selling Price (€)	16,545	17,150	17,395	17,433	17,351	4.9%	(0.5%)	16,361	17,391	6.3%
Gross Profit (€m)	43.1	48.2	56.1	61.5	72.5	68.1%	17.9%	113.9	190.0	66.9%
GPU* (€)	2,263	2,318	2,569	2,538	2,664	17.7%	5.0%	2,104	2,594	23.3%

*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

Captive Finance Non-Recourse Funding



- AUTO1 Consolidates Financing SPVs as it has control and strong economic exposure
- AUTO1 has no legal ownership of SPVs and no obligation to extend lenders
- Only recourse of External Lenders is against SPV and the underlying loan receivable
- Captive Finance financial liabilities are therefore not viewed part of net debt / cash by AUTO1
- Downside exposure as high defaults mean SPVs won't repay all Notes, exposing Junior Notes to non-repayment
- Base case / upside exposure from excess interest

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