AUTO1 GROUP

# Q3 2026 REPORT

**4 NOVEMBER 2026**



# **Q3 2026** was the most profitable quarter in AUTO1 Group's history

**243K** Group Units Sold

**11%** YoY Growth

**€298M** Gross Profit

**16%** YoY Growth

**€76M** Adjusted EBITDA

**best result** since the IPO

# Q3 2026 Results at a Glance

*"Q3 was the most profitable quarter in AUTO1's history. We delivered double-digit unit growth alongside record GPU, record adjusted EBITDA and a record adjusted EBITDA margin, demonstrating strong operating leverage. Our new trading system, now rolled out across Merchant and Retail, lifted GPU substantially while we kept costs tightly under control. Q3 marked another important step on our path towards our long-term targets and we are very excited to continue to change the way people buy, sell and finance cars."*

**Christian Bertermann**
CEO and Co-founder of AUTO1 Group

| | | Q3 2025 | Q3 2026 | Y-Y (%) | 9M 2025 | 9M 2026 | Y-Y (%) |
|---|---|---|---|---|---|---|---|
| **Total Units** | **K(#)** | **218.6** | **242.8** | **11.1 %** | **623.2** | **731.9** | **17.4 %** |
| *Merchant Units* | *K(#)* | *191.6* | *211.5* | *10.3 %* | *550.4* | *634.6* | *15.3 %* |
| *Retail Units* | *K(#)* | *27.0* | *31.4* | *16.2 %* | *72.8* | *97.3* | *33.6 %* |
| *Selected lines: P&L* | | | | | | | |
| **Group Revenue** | **(m EUR)** | **2,124.8** | **2,345.6** | **10.4 %** | **6,038.3** | **7,214.8** | **19.5 %** |
| *Merchant Revenue* | *(m EUR)* | *1,656.6* | *1,784.6* | *7.7 %* | *4,772.4* | *5,498.9* | *15.2 %* |
| *Retail Revenue* | *(m EUR)* | *468.2* | *561.0* | *19.8 %* | *1,266.0* | *1,715.8* | *35.5 %* |
| **Group Gross Profit** | **(m EUR)** | **257.7** | **298.0** | **15.7 %** | **725.2** | **868.1** | **19.7 %** |
| *Merchant Gross Profit* | *(m EUR)* | *185.1* | *212.5* | *14.8 %* | *535.2* | *618.0* | *15.5 %* |
| *Retail Gross Profit* | *(m EUR)* | *72.5* | *85.5* | *18.0 %* | *190.0* | *250.1* | *31.6 %* |
| **Group GPU*** | **(EUR)** | **1,176** | **1,234** | **4.9 %** | **1,162** | **1,191** | **2.5 %** |
| *Merchant GPU* | *(EUR)* | *966* | *1,005* | *4.0 %* | *972* | *974* | *0.1 %* |
| *Retail GPU* | *(EUR)* | *2,664* | *2,777* | *4.2 %* | *2,594* | *2,608* | *0.5 %* |
| **Group Adj. EBITDA** | **(m EUR)** | **51.9** | **75.6** | **45.7 %** | **152.3** | **194.0** | **27.4 %** |
| *Merchant adj. EBITDA* | *(m EUR)* | *61.5* | *79.9* | *29.8 %* | *178.2* | *213.0* | *19.5 %* |
| *Retail adj. EBITDA* | *(m EUR)* | *-9.6* | *-4.3* | *(55.5) %* | *-25.9* | *-18.9* | *(26.9) %* |
| Group Adj. EBITDA margin | % | 2.4 % | 3.2% | (0.8pp) | 2.5 % | 2.7% | (0.2pp) |
| **Group Net income** | **(m EUR)** | **19.2** | **37.3** | **94.3 %** | **64.6** | **86.7** | **34.2 %** |

* Note: 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.

| *Selected lines: Balance Sheet* | | Q4 2025 | Q3 2026 | YTD (%) | Q2 2026 | Q3 2026 | Q-Q (%) |
|---|---|---|---|---|---|---|---|
| **Cash & Liquidity** | **(m EUR)** | **604.0** | **707.4** | **17.1 %** | **675.7** | **707.4** | **4.7 %** |
| Inventory | (m EUR) | 1,057.7 | 878.1 | (17.0)% | 802.7 | 878.1 | 9.4 % |
| *Inventory ABS liabilities* | *(m EUR)* | *881.0* | *695.0* | *(21.1)%* | *692.0* | *695.0* | *0.4 %* |
| Merchant Finance receivables | (m EUR) | 303.0 | 329.6 | 8.8 % | 317.3 | 329.6 | 3.9 % |
| *Merchant Finance ABS Liabilities* | *(m EUR)* | *237.2* | *259.7* | *9.5 %* | *259.4* | *259.7* | *0.1 %* |
| Consumer finance receivables | (m EUR) | 548.6 | 783.4 | 42.8 % | 699.7 | 783.4 | 12.0 % |
| *Consumer Finance ABS Liabilities* | *(m EUR)* | *487.1* | *682.9* | *40.2 %* | *575.8* | *682.9* | *18.6 %* |

| *Non-IFRS Cashflow (Company definition)* | | Q2 2026 | Q3 2026 | Q-Q (%) | 9M 2025 | 9M 2026 | Y-Y (%) |
|---|---|---|---|---|---|---|---|
| **Group Net income** | **(m EUR)** | **23.2** | **37.3** | **61.2 %** | **64.6** | **86.7** | **34.2 %** |
| *Adjustments for non-cash items** | *(m EUR)* | *13.8* | *14.9* | *8.0 %* | *59.3* | *48.9* | *(17.5)%* |
| **Group Net income, adjusted for non-cash items** | **(m EUR)** | **37.0** | **52.2** | **41.1 %** | **123.9** | **135.6** | **9.4 %** |
| *Change in short-term assets, excluding captive finance and inventory* | *(m EUR)* | *27.1* | *15.9* | *(41.2)%* | *(1.4)* | *11.0* | *n.m.* |
| *Change in short-term liabilities, excluding captive finance and inventory* | *(m EUR)* | *(33.3)* | *32.8* | *n.m* | *4.7* | *21.8* | *367.0 %* |
| ***Change in non-inventory, non-captive finance working capital*** | ***(m EUR)*** | ***(6.2)*** | ***48.7*** | ***n.m.*** | ***3.3*** | ***32.8*** | ***899.9 %*** |
| **Net Cash from Operating Activities pre-Captive Finance, pre-inventory** | **(m EUR)** | **30.8** | **101.0** | **228.0 %** | **127.2** | **168.4** | **32.4 %** |
| **Capex** | **(m EUR)** | **(1.8)** | **(1.4)** | **21.4 %** | **(16.1)** | **(5.9)** | **(63.0)%** |
| *Net Change in Financed Inventory* | *(m EUR)* | *34.5* | *(73.5)* | *n.m.* | *(54.2)* | *(1.1)* | *(97.9)%* |
| *Net Change in Financed Merchant Loans* | *(m EUR)* | *6.3* | *(14.0)* | *n.m.* | *(29.2)* | *(10.7)* | *(63.3)%* |
| *Net Change in Financed Consumer Loans* | *(m EUR)* | *(46.1)* | *19.5* | *n.m.* | *(12.9)* | *(47.2)* | *265.4 %* |
| **Net change in cash and cash equivalents** | **(m EUR)** | **23.7** | **31.7** | **33.5 %** | **14.9** | **103.5** | **595.6 %** |
| **Cash and cash equivalents at the beginning of the period** | **(m EUR)** | **652** | **675.7** | **3.6 %** | **613.4** | **604.0** | **(1.5)%** |
| **Cash and cash equivalents at the end of the period** | **(m EUR)** | **675.7** | **707.4** | **4.7 %** | **628.2** | **707.4** | **12.6 %** |

* Note: adjustments for non- cash items include Depreciation and amortisation, Change in provisions, Expenses from share-based payments, Loss on the disposal of property, plant and equipment, Other non-cash effects, Change in operating assets (othan than Inventory or Captive Finance Receivables), Change in operating liabilities, Payment of lease liabilities, Transaction costs related to loans taken out




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# Q3 2026 HIGHLIGHTS




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# Quarterly Report

## Results for the third quarter 2026

In the third quarter of 2026, the AUTO1 Group continued on its growth and profitability trajectory. Compared to the same quarter of the previous year, the Group's key performance indicators improved.

A total of 242,817 units were sold in the third quarter of 2026. This represents an increase of 11% or 24,200 units compared to the same quarter of the previous year (Q3 2025: 218,617 units). Revenue increased by KEUR 220,790 to KEUR 2,345,587.

Gross profit reached a new record high of KEUR 298,034, up 16% or KEUR 40,382 from the prior-year quarter (Q3 2025: KEUR 257,653). Gross profit per unit amounted to EUR 1,234 in the past quarter (Q3 2025: EUR 1,176).

Adjusted EBITDA increased by 46% to KEUR 75,572 in the third quarter of 2026, reaching a new high (Q3 2025: KEUR 51,880). The adjusted EBITDA margin rose to 3.2% (Q3 2025: 2.4%), also reaching its highest level to date. The increase in adjusted EBITDA is primarily attributable to the rise in gross profit, which offset higher employee and marketing costs.

After depreciation, finance expenses and tax expenses, consolidated profit for the third quarter of 2026 amounted to KEUR 37,344 (Q3 2025: KEUR 19,218).

### *Merchant*

The number of units sold in the Merchant segment grew by 10% year-on-year in the third quarter of 2026 to 211,461 units (Q3 2025: 191,632 units). This development is primarily attributable to an expanded dealer network. Revenue increased by KEUR 127,992, or 8%, to KEUR 1,784,578 over the same period.

Gross profit in the Merchant segment increased by KEUR 27,354 compared with the same quarter of the previous year, reaching KEUR 212,497. This was driven by both the higher number of vehicles sold and improved profitability per unit sold. Gross profit per unit rose from EUR 966 to EUR 1,005 in the third quarter of 2026 compared with the same quarter last year, exceeding EUR 1,000 for the first time.

### *Retail*

In our Retail segment, a total of 31,356 units were sold in the third quarter of 2026, representing an increase of 4,371 units, or 16%, compared with the same quarter of the previous year. This resulted in revenue of KEUR 561,009 (Q3 2025: KEUR 468,210).

Gross profit went up by 18% from KEUR 72,509 in the third quarter of 2025 to KEUR 85,537 in Q3 2026. Gross profit per unit rose from EUR 2,664 to EUR 2,777 compared with the same quarter of the previous year, reaching a new record high.

# Outlook for the Full Year 2026

AUTO1 confirms its outlook for the full year 2026 and remains on track to sell a total of between 940,000 and 1,000,000 units. Of these, 815,000 to 865,000 units are expected to be sold in the Merchant segment and 125,000 to 135,000 vehicles in the Retail segment under the Autohero brand.

We are maintaining our forecast for gross profit at between EUR 1.1 billion and EUR 1.2 billion. We continue to expect adjusted EBITDA to be between EUR 250 million and EUR 275 million.

## Events after the reporting period

No significant events occurred after the end of the reporting period.

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# Q3 2026 FINANCIALS




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# Consolidated Income Statement *Condensed*

for the Period from
**1 JANUARY - 30 SEPTEMBER 2026**

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 | 1 Jan. 2026 - 30 Sep. 2026 | 1 Jan. 2025 - 30 Sep. 2025 |
|---|---|---|---|---|
| **Revenue** | **2,345,587** | **2,124,796** | **7,214,777** | **6,038,305** |
| *thereof Merchant* | *1,784,578* | *1,656,586* | *5,498,936* | *4,772,355* |
| *thereof Retail* | *561,009* | *468,210* | *1,715,841* | *1,265,950* |
| Cost of materials | (2,047,552) | (1,867,144) | (6,346,651) | (5,313,104) |
| **Gross profit** | **298,034** | **257,653** | **868,126** | **725,202** |
| Other operating income | 2,580 | 3,418 | 10,349 | 12,035 |
| Personnel expenses | (101,764) | (94,381) | (317,832) | (272,112) |
| Other operating expenses | (131,107) | (121,008) | (388,239) | (328,194) |
| *thereof Marketing expenses* | *(62,156)* | *(52,315)* | *(178,895)* | *(139,015)* |
| *thereof Other expenses* | *(68,951)* | *(68,693)* | *(209,344)* | *(189,179)* |
| **Earnings before interest, tax, depreciation and amortisation (EBITDA)** | **67,742** | **45,681** | **172,403** | **136,930** |
| ***Adjusted EBITDA **** | ***75,572*** | ***51,880*** | ***194,028*** | ***152,330*** |
| Depreciation and amortisation | (14,913) | (14,259) | (44,729) | (40,243) |
| **Earnings before interest and tax (EBIT)** | **52,830** | **31,423** | **127,674** | **96,687** |
| Financial result | (6,062) | (6,156) | (19,085) | (16,210) |
| **Earnings before tax (EBT)** | **46,768** | **25,267** | **108,589** | **80,477** |
| Income taxes | (9,425) | (6,049) | (21,938) | (15,913) |
| **Net result for the period** | **37,344** | **19,218** | **86,651** | **64,565** |

* Adjusted for separately disclosed items including non-operating effects, which comprise share-based payments and other non-operating expenses.

# Consolidated Statement of Financial Position *Condensed*

as at
**30 SEPTEMBER 2026**

*Assets*

| KEUR | 30 Sep. 2026 | 31 Dec. 2025 |
|---|---|---|
| Fixed assets | 164,883 | 177,519 |
| Trade receivables | 662,572 | 449,279 |
| *thereof consumer loan receivables* | *662,572* | *449,279* |
| Other financial and non-financial assets | 21,649 | 7,789 |
| **Non-current assets** | **849,103** | **634,587** |
| Inventories | 878,090 | 1,057,654 |
| Trade and other receivables | 560,102 | 495,704 |
| *thereof merchant financing receivables* | *329,649* | *302,978* |
| *thereof consumer loan receivables* | *120,842* | *99,349* |
| Other financial and non-financial assets | 67,746 | 78,030 |
| Cash and cash equivalents | 707,425 | 603,970 |
| **Current assets** | **2,213,364** | **2,235,357** |
| **Total assets** | **3,062,467** | **2,869,944** |

# Consolidated Statement of Financial Position *Condensed*

as at
**30 SEPTEMBER 2026**

*Equity & Liabilities*

| KEUR | 30 Sep. 2026 | 31 Dec. 2025 |
|---|---|---|
| **Total equity** | **817,355** | **707,534** |
| Financial liabilities | 1,255,833 | 1,323,295 |
| Provisions, Other financial and non-financial liabilities | 55,915 | 63,485 |
| **Non-current liabilities** | **1,311,747** | **1,386,780** |
| Financial liabilities | 379,179 | 279,547 |
| Trade payables | 266,813 | 255,788 |
| Provisions, Other financial and non-financial liabilities | 287,373 | 240,295 |
| **Current liabilities** | **933,364** | **775,630** |
| **Total liabilities** | **2,245,112** | **2,162,410** |
| **Total equity and liabilities** | **3,062,467** | **2,869,944** |

# Consolidated Statement of Cash Flows *Condensed*

for the Period from
**1 JANUARY - 30 SEPTEMBER 2026**

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 | 1 Jan. 2026 - 30 Sep. 2026 | 1 Jan. 2025 - 30 Sep. 2025 |
|---|---|---|---|---|
| **Net result for the year** | **37,344** | **19,218** | **86,651** | **64,565** |
| **Adjustments for** | | | | |
| Depreciation and amortisation | 14,913 | 14,259 | 44,729 | 40,243 |
| Financial result | 6,062 | 6,156 | 19,085 | 16,210 |
| Income taxes | 9,425 | 6,049 | 21,938 | 15,913 |
| Change in provisions | (132) | 196 | 485 | 4,717 |
| Expenses from share-based payments | 2,210 | 3,240 | 12,049 | 10,450 |
| Loss on the disposal of property, plant and equipment | (32) | (34) | 596 | 46 |
| Other non-cash effects | 7,814 | 4,153 | 13,966 | 25,288 |
| Changes in operating assets and liabilities | (130,225) | (116,102) | (58,264) | (403,468) |
| Other cash flows from operating activities | (6,185) | (8,475) | (20,568) | (19,510) |
| **Cash flow from operating activities** | **(58,808)** | **(71,342)** | **120,667** | **(245,547)** |
| Acquisition of investments in property, plant and equipment | (2,060) | (4,388) | (7,800) | (17,858) |
| Acquisition of investments in intangible assets | (633) | (751) | (2,518) | (2,582) |
| Proceeds from the sale of property, plant and equipment | 663 | 924 | 1,835 | 1,790 |
| **Cash flow from investing activities** | **(2,029)** | **(4,215)** | **(8,482)** | **(18,650)** |
| Proceeds from incurring liabilities to banks | 463,316 | 439,280 | 910,028 | 1,076,194 |
| Repayment of liabilities to banks | (353,012) | (341,072) | (877,819) | (764,446) |
| Transaction costs related to loans taken out and concluding derivatives | (835) | (1,386) | (997) | (1,716) |
| Payments of lease liabilities | (16,953) | (10,566) | (39,941) | (30,963) |
| **Cash flows from financing activities** | **92,515** | **86,256** | **(8,730)** | **279,069** |
| **Net change in cash and cash equivalents** | **31,679** | **10,699** | **103,455** | **14,872** |
| **Cash and cash equivalents at the beginning of the period** | **675,747** | **617,551** | **603,970** | **613,378** |
| **Cash and cash equivalents at the end of the period** | **707,425** | **628,250** | **707,425** | **628,250** |

# Disclosures on Selected Balance Sheet Items

## Trade receivables

Long-term trade receivables relate to receivables arising from the instalment purchase agreements that we offer to Autohero customers in Germany, Austria and Spain. Long-term receivables from instalment purchases amounted to KEUR 662,572 as at the balance sheet date (Q4 2025: KEUR 449,279). Total receivables from instalment purchase agreements (current and non-current) amounted to KEUR 783,413 (Q4 2025: KEUR 548,628).

Current trade receivables and other receivables have increased by KEUR 64,398. A significant proportion of this increase is attributable to the rise of KEUR 26,672 in trade receivables from the merchant financing programme, which is offered to selected dealers in eight European markets. In addition, the increase of KEUR 21,492 in short-term instalment receivables contributed to the rise in short-term trade receivables.

## Inventories

As at 30 September 2026, inventories decreased by KEUR 179,563 compared with the end of the year, to KEUR 878,090. The decline is primarily attributable to the reduction in the number of vehicles held in the Retail segment reflecting faster sales speeds. Inventories also reduced in the Merchant segment, yet to a lesser extent.

## Cash and cash equivalents

Cash and cash equivalents increased by KEUR 103,455 to KEUR 707,425 in the first three quarters of 2026.

## Equity

The increase in equity of KEUR 109,821 to KEUR 817,355 is primarily attributable to the Group's profit for the first three quarters of 2026.

## Financial liabilities

As at 30 September 2026, financial liabilities had increased by a total of KEUR 32,169 compared with 31 December 2025, to KEUR 1,635,011. Liabilities arising from public ABS notes increased by KEUR 149,184. This was due to the public securitisation of a further instalment purchase portfolio carried out in the third quarter of 2026 as part of the FinanceHero-3 transaction. In addition, the drawdown on the consumer loan ABS facility was increased by KEUR 46,574 and that on the merchant financing ABS facility by KEUR 22,451. As a result of the decline in inventories, the drawdown on the inventory ABS facilities was also reduced by KEUR 186,000.

The following table shows the nominal amounts drawn down from the three facilities provided by external lenders, as well as the public ABS notes, as at the end of the quarter:

| KEUR | 30 Sep. 2026 | 31 Dec. 2025 |
|---|---|---|
| **Utilisation of ABS facilities and public ABS notes** | | |
| Inventory ABS-facility | 695,000 | 881,000 |
| Public ABS-notes (incl. repo) | 486,280 | 337,096 |
| Consumer loan ABS-facility | 196,574 | 150,000 |
| Merchant financing ABS-facility | 259,667 | 237,217 |
| **Total** | **1,637,521** | **1,605,313** |

The difference between the sum of the amounts drawn down on ABS facilities and public ABS notes and the carrying amount of the reported financial liabilities arises from the recognition of transaction costs, which are accounted for over the relevant contract term using the effective interest method.

# Reconciliation of cash flows from IFRS to cash flows as defined by the company

In order to provide investors with additional information on the economic relationships between specific operating assets and their financing, AUTO1 presents cash flows based on the company's own definition, in addition to the IFRS cash flow statement. In this context, changes in specific assets and the associated changes in financing arrangements are considered. For further information, please refer to the relevant sections in the half-year financial statements 2026.

Certain cash flows are influenced both by changes in operating assets and by their refinancing, both are closely interlinked within the business model and generally develop in tandem. This applies in particular to inventories, instalment receivables and merchant financing receivables, as well as the associated ABS facilities and public ABS notes. These are subsequently separated from the cash flows and presented as a separate aggregate figure. This supplementary AUTO1 presentation differs from IFRS. Cash flows as defined by the company do not replace the consolidated cash flow statement prepared in accordance with IFRS.

The table below first provides a summary of the differences between cash flows under IFRS and cash flows as defined by the company for the third quarter of 2026:

| KEUR | IFRS | AUTO1 Definition |
|---|---|---|
| Cash flows from operating activities | (58,808) | 100,987 |
| Cash flows from investing activities | (2,029) | (1,383) |
| Cash flows from financing activities | 92,515 | - |
| Change in specific assets and associated refinancing | n/a | (67,925) |
| **Change in cash and cash equivalents** | **31,679** | **31,679** |

The reconciliation of operating cash flow is as follows:

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 |
|---|---|---|
| **Cash flows from operating activities (IFRS)** | **(58,808)** | **(71,342)** |
| excluding changes in inventories | 76,456 | 52,833 |
| excluding the change in instalment receivables | 87,554 | 57,120 |
| excluding change in merchant financing receivables | 14,219 | 23,184 |
| including lease payments and transaction costs | (17,788) | (11,952) |
| including 'non-Capex' investments | (646) | (751) |
| **Cash flows from operating activities (company definition)** | **100,987** | **49,092** |

AUTO1 treats the cash flows arising from changes in specific assets and the respective utilisation of the ABS facilities

separately. The changes in specific assets and refinancing relating to specific assets are summarised below:

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 |
|---|---|---|
| Changes in inventories | (76,456) | (52,833) |
| Changes in the utilisation of the inventory ABS facilities | 3,000 | 20,000 |
| **Net change in inventories** | **(73,456)** | **(32,833)** |
| Change in instalment receivables | (87,554) | (57,120) |
| Change in the utilisation of the consumer loan ABS facility | (104,426) | (160,256) |
| Changes to public ABS notes (incl. repo) | 211,491 | 220,872 |
| **Net change in consumer captive finance** | **19,511** | **3,496** |
| Change in merchant financing receivables | (14,219) | (23,184) |
| Changes in the utilisation of the merchant financing ABS facility | 239 | 17,592 |
| **Net change in merchant captive finance** | **(13,980)** | **(5,591)** |
| **Total change in specific assets and associated refinancing** | **(67,925)** | **(34,929)** |

AUTO1 also adjusts its cash flow from investing activities in accordance with IFRS, primarily by excluding capitalised development costs, in order to determine the capital expenditure for the reporting period:

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 |
|---|---|---|
| **Cash flows from investing activities (IFRS)** | **(2,029)** | **(4,215)** |
| less 'non-Capex' investments | 646 | 751 |
| **Capex (company definition)** | **(1,383)** | **(3,464)** |

Cash flow from financing activities from AUTO1's perspective is shown below. This amounts to EUR 0, as AUTO1 allocates the relevant components to the operating segment or to the separately reported refinanced assets:

| KEUR | 1 Jul. 2026 - 30 Sep. 2026 | 1 Jul. 2025 - 30 Sep. 2025 |
|---|---|---|
| **Cash flows from financing activities (IFRS)** | **92,515** | **86,256** |
| excluding change in the utilisation of all ABS facilities and public ABS notes | (110,304) | (98,208) |
| excluding lease payments and transaction costs | 17,788 | 11,952 |
| **Cash flows from financing activities (company definition)** | **-** | **-** |

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# SERVICE




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# Glossary

**ABS**

Asset-backed-securitisation facilities, which are utilised to secure long-term, cost-efficient financing of the inventory as well as receivables from the instalment purchase programme and merchant financing programme.

**Adjusted EBITDA**

EBITDA adjusted for separately disclosed items including non-operating effects, which comprise share-based payments and other non-operating expenses.

**AUTO1 Group SE**

The Company, together with its consolidated subsidiaries.

**Autohero**

Retail sales channel of the AUTO1 Group to sell used cars to private customers.

**Gross Profit (GP)**

Defined as Revenue less cost of materials.

**GPU**

Gross profit per unit, defined as gross profit divided by units sold in a respective period.

**Merchant**

Wholesale sales channel of the Auto1 Group to sell used cars to dealers.

**Retail**

See Autohero.

## Financial Calendar

*2027*

| | |
|---|---|
| **24 February** | Trading Update (Q4 2026 / Full Year 2026) and Earnings Call |
| **24 March** | Publication of the Annual Report 2026 |

## Contact

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Disclaimer

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