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Q3 2025 Schaeffler AG earnings

November 4, 2025
Herzogenaurach

We pioneer motion

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Summary Q3 2025 – Good performance in a soft market environment, Upgraded Free Cash Flow[4] Guidance

1 Sales growth[1] Q3	2 Gross margin Q3	3 EBIT margin[3] Q3	4 Free Cash Flow[4] Q3	5 EPS[6] YTD
+1.3%	**20.3%[2]**	**4.5%**	**EUR 175 mn**	**EUR -0.26**
Q3 2025: EUR 5,826 mn	Q3 2024: 19.1%	Q3 2024: 3.5%	Q3 2024: EUR -364 mn[5]	YTD 2024: N/A[7]

Key messages Q3

- Sales growth[1] – Market-driven decline in Europe and phase-out-related decline at PTC offset by other divisions and regions
- Gross margin[2] – Operational gains drives improvement across all divisions, reported Gross margin impacted by one-offs depreciation of SAP licenses
- EBIT margin[3] – Above Q3 2024 and Q2 2025; better than prior year for all divisions
- FCF[4] – Good performance and disciplined capital allocation leading to strong FCF[4]
- EPS[6] YTD – Negative, impacted by extraordinary one-offs as well as higher income taxes and lower financial result

[1] FX-adjusted, yoy | [2] Gross margin Q3 reported 18.5% includes extraordinary one-off losses of EUR 104 mn due to depreciation of SAP licenses | [3] Before special items | [4] Before cash in- and outflows for M&A activities | [5] Includes payments related to Contract Manufacturing business and an agreement on allocation of investigation costs with Continental | [6] Earnings per share |[7] Pro Forma EPS 2024 not available

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Q3 Sales growth[1] – Growth driven by all divisions and regions, except Europe and Powertrain & Chassis

Hedge 1: ICE vs. BEV

Q3 2025[1]	% of Group sales[2]	E-Mobility 22%	Powertrain & Chassis 38%	Vehicle Lifetime Solutions 13%	Bearings & Industrial Solutions 27%	Region growth
Europe	46%	+1.5%	-4.2%	-0.4%	+1.6%	-1.6%
Americas	23%	+18.4%	+0.1%	+8.9%	+4.2%	+5.0%
Greater China	17%	-15.1%	+7.5%	+3.8%	+5.2%	+1.6%
Asia/ Pacific	14%	+26.7%	-0.2%	+8.2%	-1.4%	+4.9%
Division growth		+4.7%	-0.4%	+2.3%	+2.2%	+1.3%

Hedge 2: Build vs. Repair

Hedge 3: Auto vs. Non-Auto

Q3 sales growth[1]

[1] FX-adjusted, vs. Q3 2024 | [2] Division "Others" not shown

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OEM Auto Powertrain[1] – Outperformance in BEV, strong order intake in BEV and HEV

Outperformance by Powertrain Type[2]

YTD 9M 2025 vs YTD 9M 2024

	Sales growth[3]	*Market growth*	*Outperformance*
BEV	45.0%	32.0%	+13.0pp
HEV	8.5%	15.6%	**-7.1pp**
ICE	-11.1%	-5.7%	**-5.4pp**
Total	**-0.7%**	**+3.2%**	**-3.9pp**

Order Intake[4]/ Book-to-Bill[5] by Powertrain Type

YTD 9M 2025

	Sales[3]	*Order Intake*	*Book-to-Bill*
BEV	1,090 mn	1,844 mn	**1.7x**
HEV	3,068 mn	5,668 mn	**1.8x**
ICE	5,170 mn	2,906 mn	0.6x
Total	**9,328 mn**	**10,419 mn**	**1.1x**

Key Aspects

- Positive outperformance in BEV due to continued strong series launches in region Americas and Asia/Pacific (e.g. EMR4)
- Strong order intake in region Greater China and Europe in the area of E-Mobility, as well as in Americas in HEV
- Planned targeted ramp-downs in ICE, e.g. Hydraulics & Turbocharger, as main driver to weaker performance

[1] OEM Automotive Powertrain sales = Sales E-Mobility and Powertrain & Chassis, that are powertrain-related for Passenger Cars (i.e. excl. Chassis, Commercial Vehicle business, selected unattributable cases) | [2] Includes content supplied by S&P Global © [IHS Markit Light Vehicle Production Powertrain Forecast, October 2025] | [3] FX-adjusted | [4] Lifetime sales / current period revenue | [5] Order intake L9M gross / sales L9M

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E-Mobility – Sales growth[1] driven by Americas and Asia/Pacific, further gross margin improvement

Sales growth[1] Q3

+4.7%

Q3 2025: EUR 1,286 mn

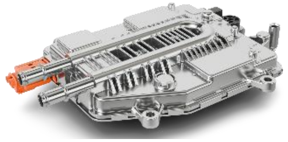
Order Intake[2] Q3

EUR 1.2 bn

Q2 2025: EUR 1.6 bn

Highlight

- Power electronics business for European Premium OEM
- Successful acquisition of new business with Chinese OEMs for electric drives and thermal management



DC/DC converter

E-Motor

Book-to-Bill[3] Q3

0.9x

Q2 2025: 1.3x

Δ Gross margin[4] Q3

+3.0pp[5]

Gross margin Q3 2025: 6.5%[5]

Key Aspects

- Sales growth[1] driven by ramp-ups in Americas and Asia/Pacific, offsetting temporary revenue decline in Greater China
- Gross margin increase driven by volume growth in Controls and Electric Drives as well as enhanced operational performance
- Order intake lower than previous quarter resulting from postponed customer decisions

[1] FX-adjusted, yoy | [2] Lifetime sales / current period revenue | [3] Order intake L3M Gross / Sales L3M | [4] Gross margin Q3 2025 vs. Q3 2024 | [5] Gross margin Q3 reported of 4.6% includes extraordinary one-off losses of EUR 24 mn due to depreciation of SAP licenses

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Powertrain & Chassis – Slight sales decline[1], strong gross margin

Sales growth[1] Q3

-0.4%

Q3 2025: EUR 2,194 mn

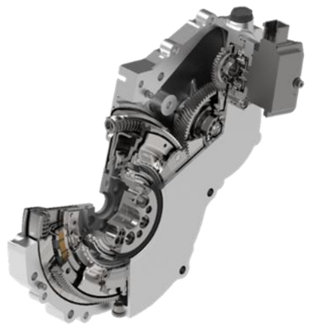
Order Intake[2] Q3

EUR 1.6 bn

Q2 2025: EUR 1.9 bn

Highlight

- Substantial order secured for our 48V P2 module
- Acknowledging our system and component expertise, particularly in powertrain simulation



P2 Hybrid module

Book-to-Bill[3] Q3

0.7x

Q2 2025: 0.8x

Δ Gross margin[4] Q3

+1.2pp[5]

Gross margin Q3 2025: 23.5%[5]

Key Aspects Q3

- Positive development in Region Greater China compensates soft market in Europe
- Operational performance drives strong gross margin, despite slight sales[1] volume decline

[1] FX-adjusted, yoy | [2] Lifetime sales / current period revenue | [3] Order intake L3M Gross / Sales L3M | [4] Gross margin Q3 2025 vs. Q3 2024 | [5] Gross margin Q3 reported of 21.7% includes extraordinary one-off losses of EUR 40 mn due to depreciation of SAP licenses

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Vehicle Lifetime Solutions – Slight sales growth[1], gross margin maintained on high level

Sales growth[1] Q3

+2.3%

Q3 2025: EUR 740 mn

Outperformance[2] Q3

+0.1pp

Car Parc growth[3]: 2.2%

Highlight

- Significant portfolio extension following the merger by adding NOx sensors
- > 90% coverage of Truck & Bus parc confirming VLS as major player

Car parc age[4] 2025e

11.5 years

Car parc age 2024: 11.3 years

Δ Gross margin[5] Q3

+1.6pp[6]

Gross margin Q3 2025: 32.7%[6]

Key Aspects

- Slight growth[1] mainly driven by Americas and Asia/Pacific. Business holding stable in Europe
- Strong gross margin, benefitting from favorable pricing

[1] FX-adjusted, yoy | [2] Sales growth vs. Car Parc growth | [3] Growth passenger cars and light commercial vehicles 2025 vs. 2024 according to S&P Global, August 2025 | [4] Average Car Parc age 2024 and estimated 2025 according to S&P Global, May 2025 | [5] Gross margin Q3 2025 vs. Q3 2024 | [6] Gross margin Q3 reported of 30.9% includes extraordinary one-off losses of EUR 13 mn due to depreciation of SAP licenses

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Bearings & Industrial Solutions – Slight sales growth[1], stable gross margin

Sales growth[1] Q3

+2.2%

Q3 2025: EUR 1,570 mn

Outperformance[2] Q3

-1.3pp

Blended market growth[3]: +3.5%

Highlight

- Multi-year contract with major OEM for Agriculture applications covering different types of bearings
- Expected total sales volume in mid double-digit million range over roughly 10 years

Diversified ball and needle bearings

Book-to-Bill[4] Q3

0.8x

Order Intake Q3 2025: EUR 1.3 bn[5]

Δ Gross margin[6] Q3

+0.2pp[7]

Gross margin Q3 2025: 22.5%[7]

Key Aspects

- Double-digit growth[1] in Aerospace continuing; Construction & Agriculture, Two-Wheelers and Medical Equipment with clearly above-average performance
- Gross margin stable due to production cost improvements, but still significantly impacted by restructuring costs adjusted in EBIT

[1] FX-adjusted, yoy | [2] Sales growth vs. blended market growth | [3] Blended market growth based on weighted average of Industrial Production and Light Vehicle Production | [4] Order Intake L3M Gross / Sales L3M | [5] Automotive Order Intake based on nominations to customer projects; Industrial Order Intake based on new orders plus order book adjustments| [6] Gross margin Q3 2025 vs. Q3 2024 | [7] Gross margin Q3 reported of 20.8% includes extraordinary one-off losses of EUR 27 mn due to depreciation of SAP licenses

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Capital allocation – Strict capital allocation and further reduction of Capital Employed

Capex Q3

EUR 244 mn

Q3 2024: EUR 423 mn

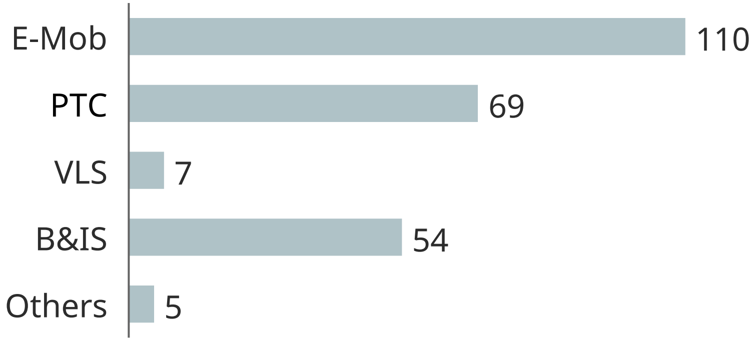
Reinvestment Rate[1] Q3

0.5x

Q3 2024: 1.6x

Capex Q3 2025

in EUR mn



	Reinvestment Rate[1] Q3 2025
E-Mob	**0.9x**
PTC	**0.3x**
VLS	**0.2x**
B&IS	**0.4x**

Capital Employed[2] Q3

EUR 12.3 bn

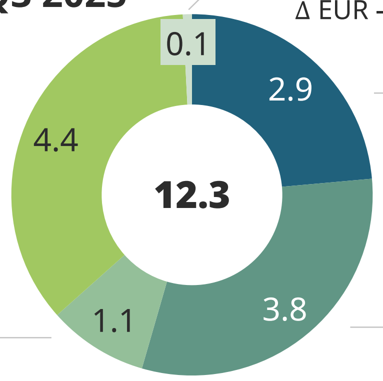
Q2 2025: EUR 12.5 bn

Δ Capital Employed[3] Q3

EUR -237 mn

Capital Employed[3] Q3 2025

in EUR bn | Delta



[1] Investments / D&A (excl. Depreciation for Leasing) | [2] End of period | [3] End of period, Q3 2025 vs. Q2 2025

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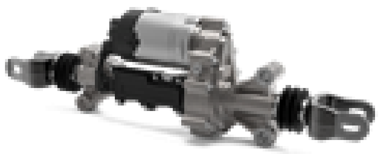
Top CEO Priorities – Full Focus on Execution

1 Deliver our Order Book in E-Mobility and Powertrain and Chassis

- SOP of electric drives products for Chinese OEMs, including NEV pure-play and commercial vehicle OEM
- SOP of integrated cooling system for European Premium OEM for battery electric vehicles
- SOP of Rear Wheel Steering system for a European Premium OEM and a Chinese OEM

Integrated cooling system EU Premium OEM



Rear Wheel Steering Chinese OEM

2 Realize Synergies and Implement Structural Measures

- Production at Steinhagen to end by 2026, portfolio to be consolidated in Schweinfurt
- HCO reduction of 200, thereof more than 100 jobs will be retained in Germany
- Implementation of all measures in close consultation with employee representatives

Plant Steinhagen

3 Optimize Business Portfolio and Capital Allocation

- Sale of the Chinese turbocharger business with EUR 100 mn revenues (2024), which is experiencing a structural decline
- Buyer is a Chinese specialist in turbocharger technology
- Purchase agreement signed

Turbocharger

1 Overview

2 Business Performance

3 Financial Performance

4 Outlook

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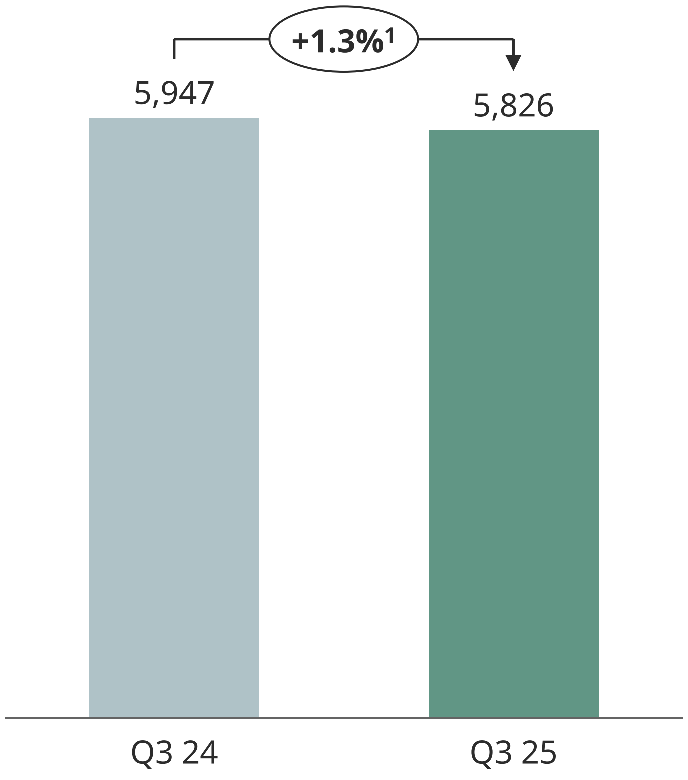
Sales and Gross Profit – Americas and Asia/Pacific with good sales growth[1]

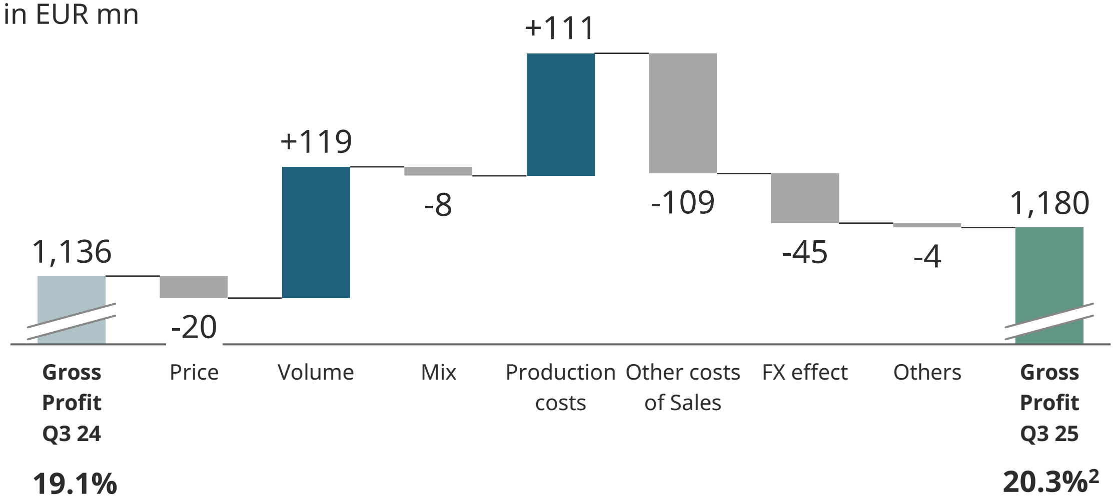
Sales

in EUR mn



Gross Profit Bridge and margin Q3 2024 vs. Q3 2025

in EUR mn



Key Aspects

- Volume: Growth in all divisions, especially E-Mobility
- Production costs: Strong operational performance mainly in B&IS
- Other costs of sales: Mainly driven by accounting-related impacts
- FX: Unfavorable FX effect particularly in B&IS

[1] FX-adjusted, sales growth reported -2.0% | [2] Gross margin Q3 reported of 18.5% includes extraordinary one-off losses of EUR 104 mn due to depreciation of SAP licenses

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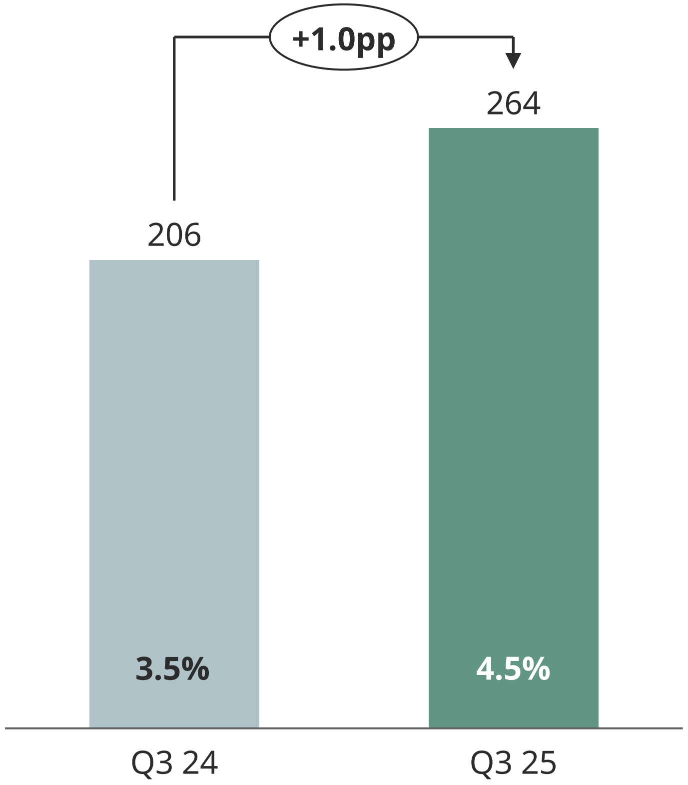
EBIT margin[1] – All divisions contributed to improvement

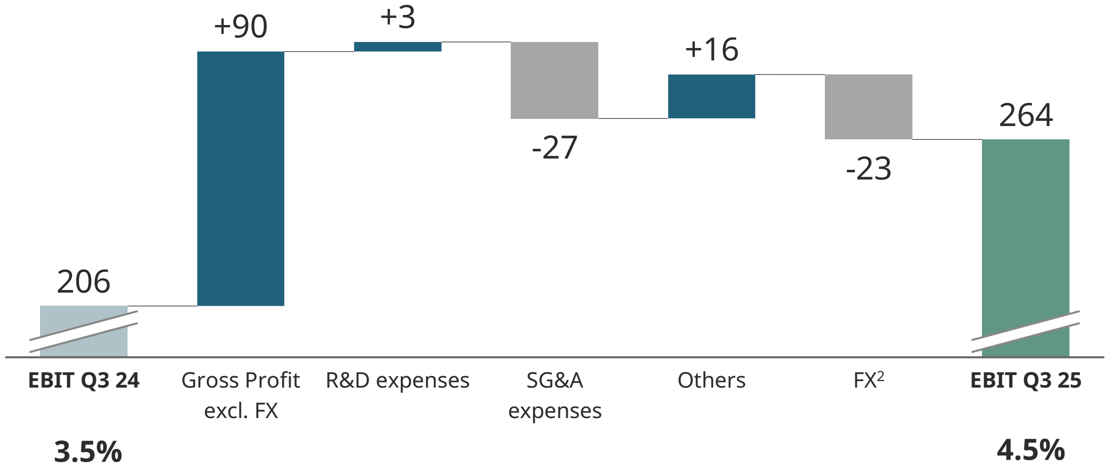
EBIT[1]

in EUR mn



EBIT[1] Bridge and margin Q3 2024 vs. Q3 2025

in EUR mn



Key Aspects

- EBIT margin[1] improvement mainly driven by
  - E-Mobility growth and VLS commercial performance
  - PTC and B&IS operational performance
- SG&A: Impacted by integration costs

[1] Before special items | [2] Total FX effect including FX impact in Gross Profit, overhead and operative FX gains and losses

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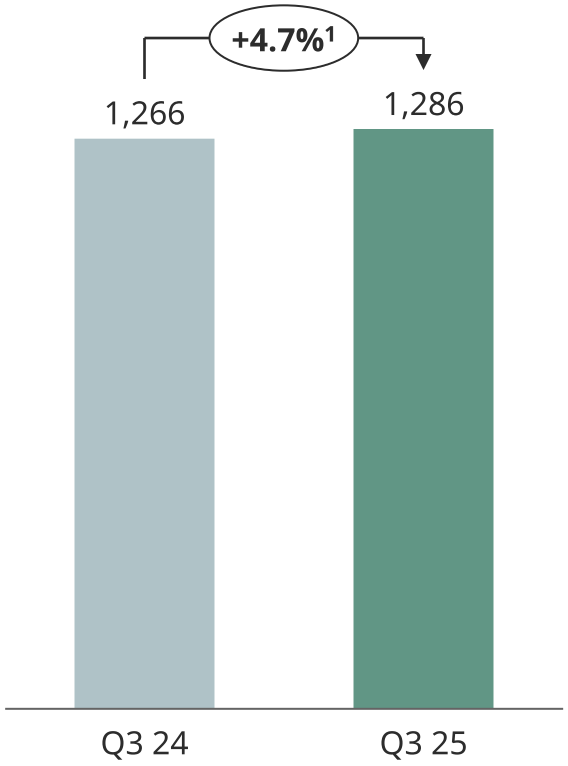
E-Mobility – Sales growth[1] in all business divisions, EBIT margin[2] improvement on track

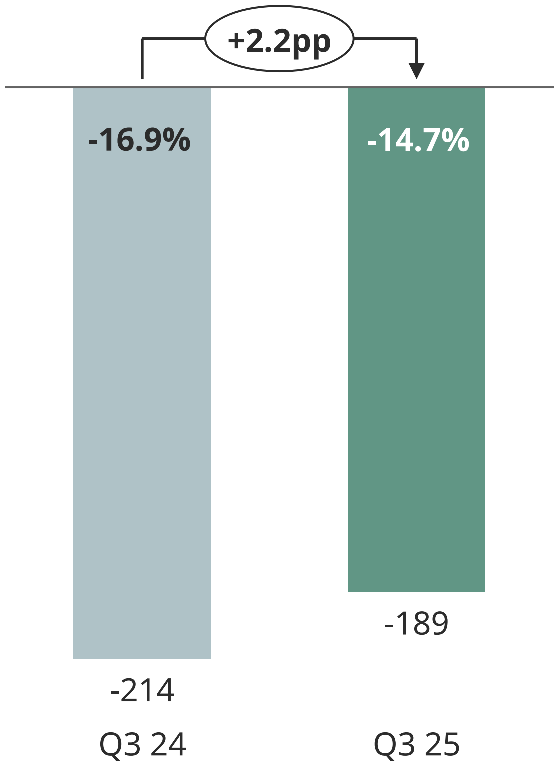
Sales

in EUR mn



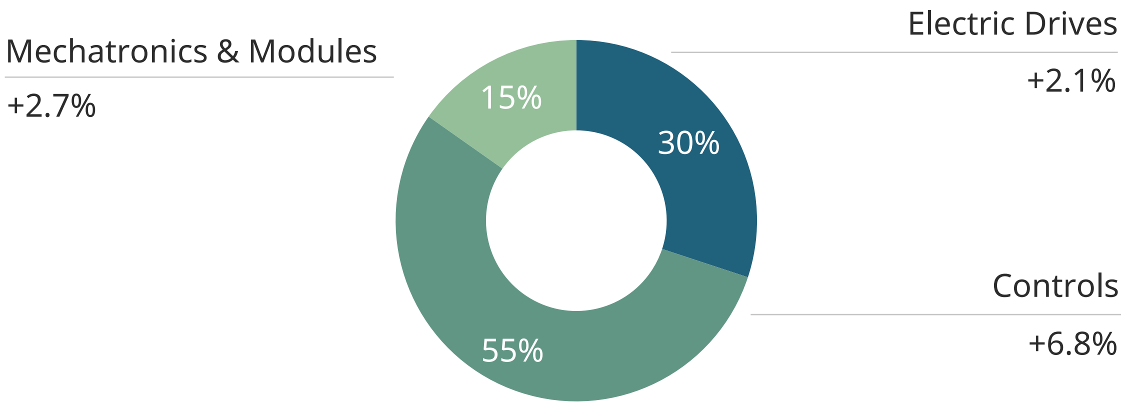
EBIT[2]

in EUR mn



Sales by business division Q3

yoy growth[1]



Key Aspects

- Double-digit sales growth[1] in Americas in all business divisions
- Sales growth[1] in Greater China in Mechatronics & Modules
- EBIT improvement[2] due to volume increase in business division Electric Drives and Controls

[1] FX-adjusted | [2] Before special items

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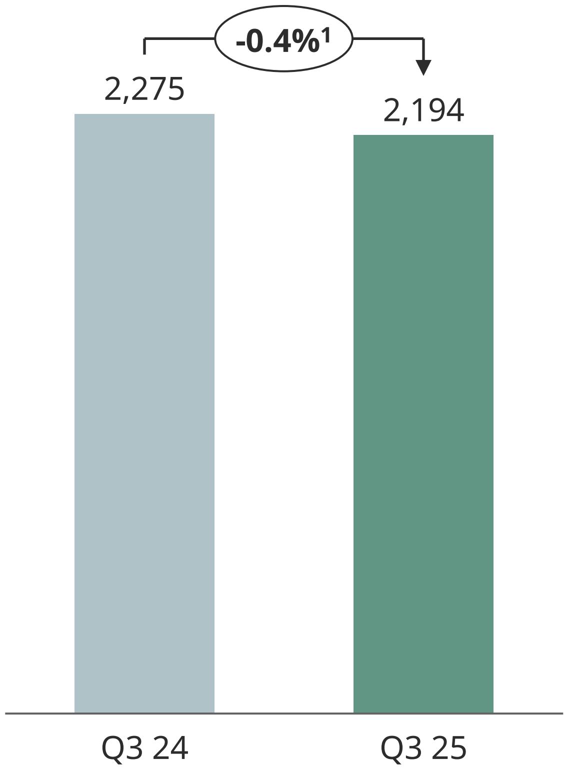
Powertrain & Chassis – Slight sales decline mainly driven by Europe, however EBIT margin[2] improved

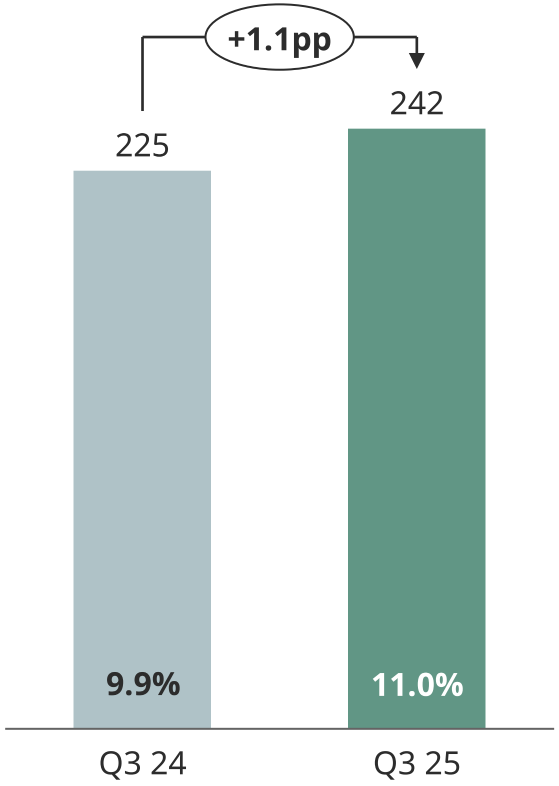
Sales

in EUR mn



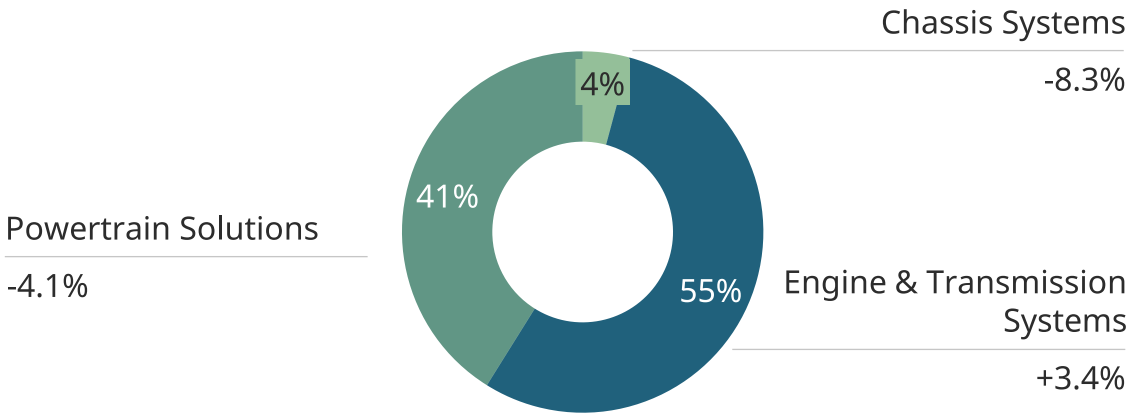
EBIT[2]

in EUR mn



Sales by business division Q3

yoy growth[1]



Key Aspects

- Sales[1] decline driven by market development and phase-out businesses
- Engine & Transmission and Chassis with double-digit sales growth[1] in Greater China
- Strong EBIT margin[2] driven by continued cost efficiencies

[1] FX-adjusted | [2] Before special items

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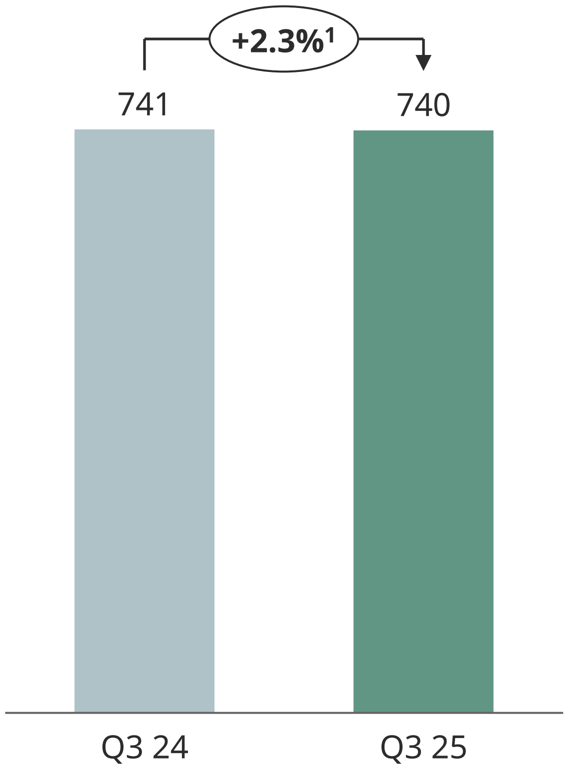
Vehicle Lifetime Solutions – Sales growth[1] in all business divisions, EBIT margin[2] improved

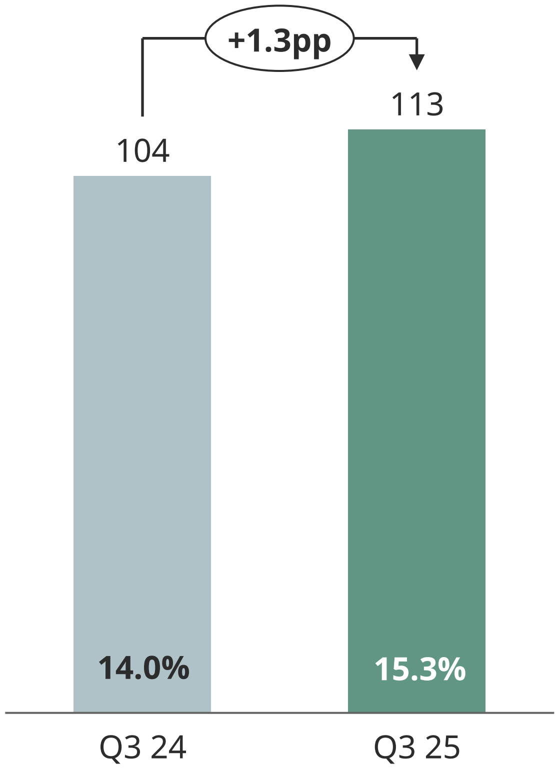
Sales

in EUR mn



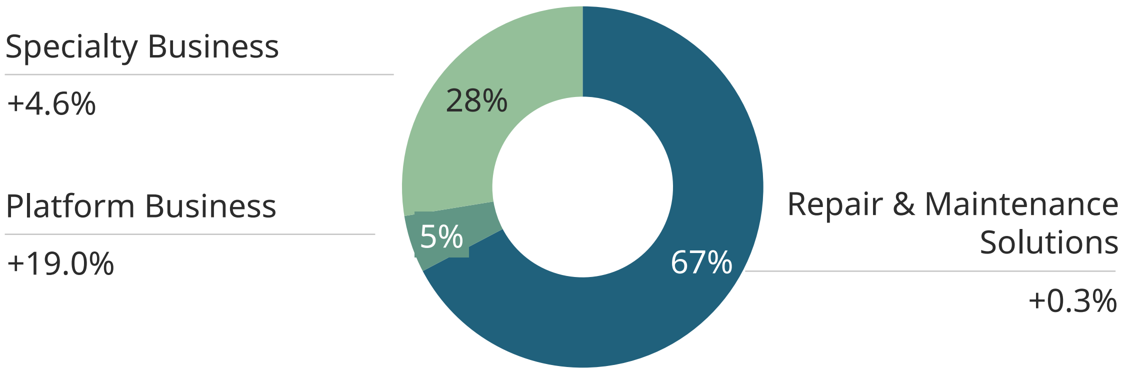
EBIT[2]

in EUR mn



Sales by business division Q3[3]

yoy growth[1]



Key Aspects

- Repair & Maintenance Solutions with double-digit Sales[1] growth in Americas
- Slight sales[1] decline in Europe compared to prior year quarter
- EBIT margin[2] improvement due to favorable pricing in Repair & Maintenance Solutions in Europe

[1] FX-adjusted | [2] Before special items | [3] Emerging Business not reported due to non-existing sales

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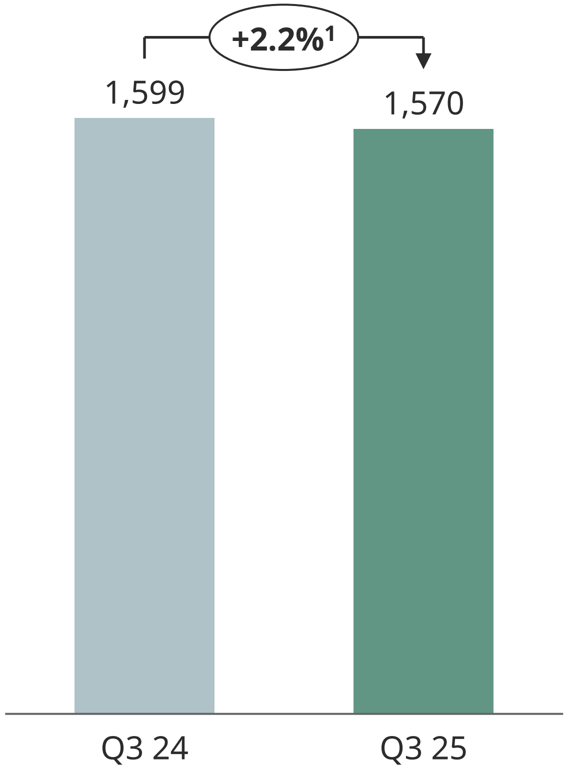
Bearings & Industrial Solutions – Sales growth[1] in all business divisions, EBIT margin[2] improved

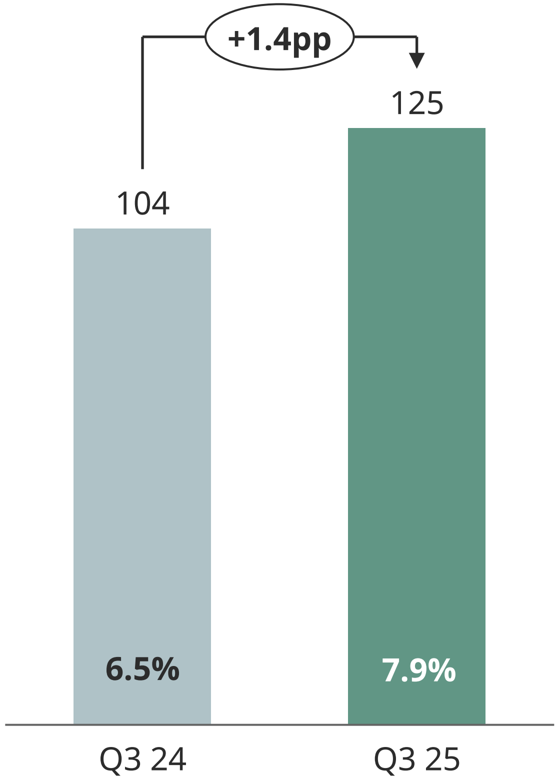
Sales

in EUR mn



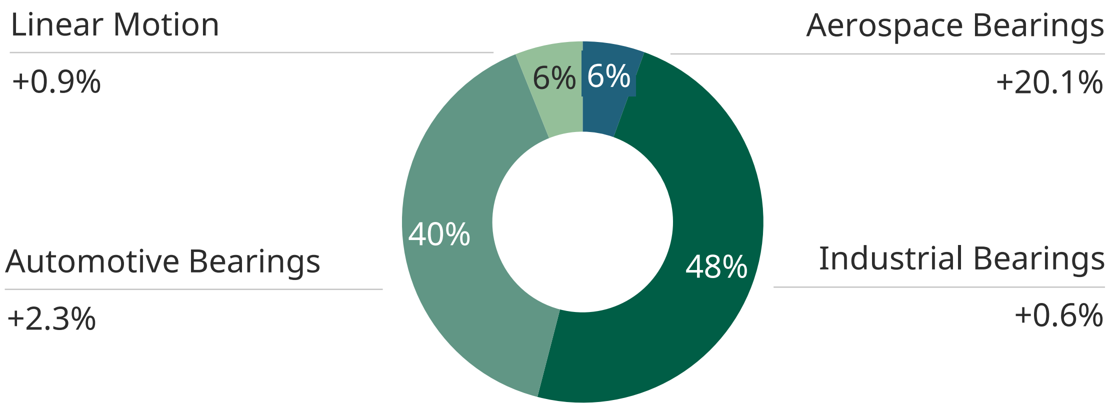
EBIT[2]

in EUR mn



Sales by business division Q3

yoy growth[1]



Key Aspects

- Positive overall sales development in Automotive Bearings with strong contribution by Greater China
- Double-digit sales growth[1] in Aerospace Bearings driven by Americas and Europe
- EBIT margin[2] improvement leveraging operational progress

[1] FX-adjusted | [2] Before special items

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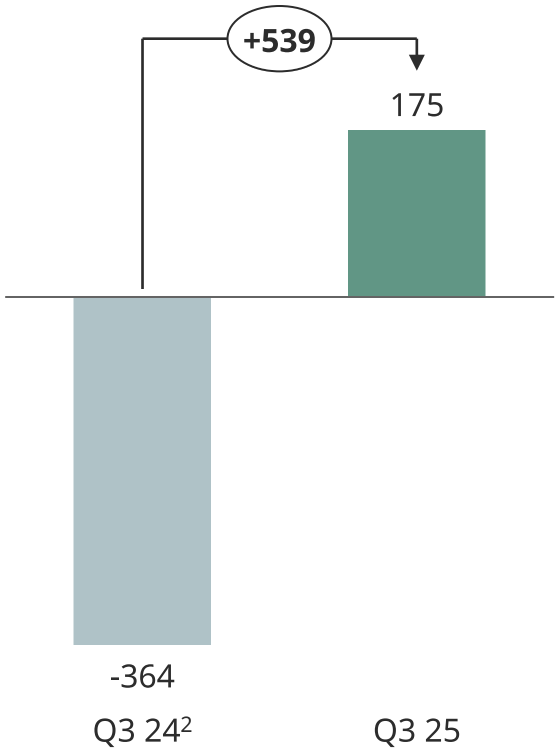
Free Cash Flow – Strong FCF due to stringent capital allocation and Working Capital discipline

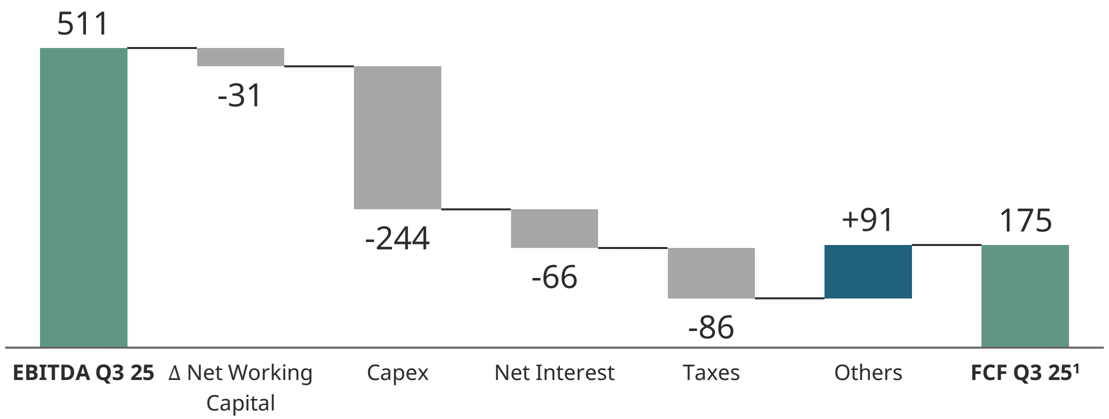
Free Cash Flow before M&A[1]

in EUR mn



FCF Bridge Q3 2025

in EUR mn



Key Aspects

- Slightly negative Δ Net Working Capital due to increased Inventories
- Capex ongoing cautious approach in a volatile 2025 environment
- Q3 2024 includes payments related to Contract Manufacturing and allocation of investigation costs with Continental

[1] Before cash in- and outflows for M&A activities | [2] Includes payments related to Contract Manufacturing business and an agreement on allocation of investigation costs with Continental

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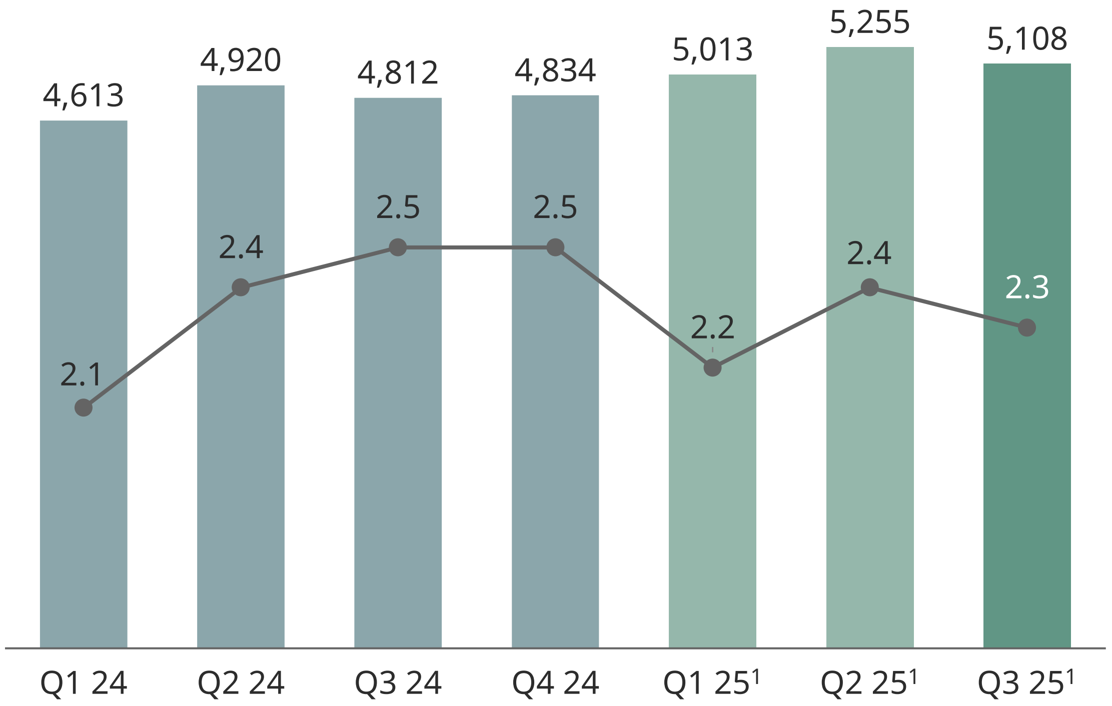
Debt Profile – Continued strong available liquidity position

Reported net financial debt and Leverage ratio

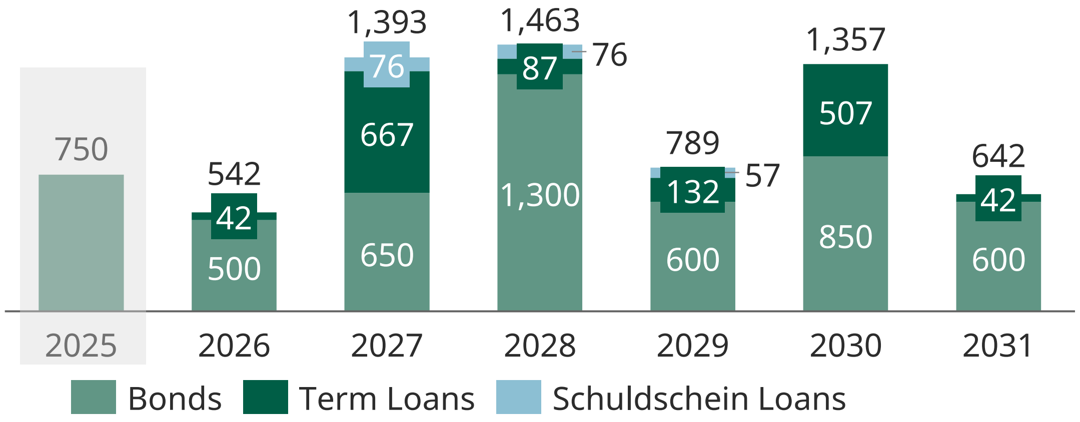
in EUR mn



As of September 30, 2025
Total gross debt (excl. RCF): EUR 7,292 mn
Total cash: EUR 2,184 mn
Total liquidity: EUR 4,912 mn

Maturity Profile Schaeffler AG as of September 30th

in EUR mn



Key Aspects

- Following the exercise of an extension option, the revolving credit facility has a remaining term until October 1, 2030
- EUR 750 mn 2.75% fixed-rate repaid at maturity on October 13, 2025

[1] Net financial debt to EBITDA LTM ratio before special items, Pro Forma

1 Overview

2 Business Performance

3 Financial Performance

4 **Outlook**

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FY 2025 Guidance updated – FCF[1] and Bearings & Industrial Solutions EBIT margin[2] raised

	Schaeffler Group	E-Mobility	Powertrain & Chassis	Vehicle Lifetime Solutions	Bearings & Industrial Solutions
Sales in EUR bn	23.0 to 25.0	5.0 to 5.5	9.0 to 9.5	3.0 to 3.25	6.0 to 6.75
EBIT margin[2]	3% to 5% [9M: 4.2%]	-17% to -14% [9M: -17.5%]	10% to 12% [9M: 11.1%]	14% to 16% [9M: 15.1%]	**6% to 8%** (prior: 5% to 7%) [9M: 7.9%]
Free Cash Flow[1] in EUR mn	**0 to 200** (prior: -200 to 0) [9M: +47 mn]				

[1] Before cash in- and outflows for M&A activities | [2] Before special items

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Humanoid activities gaining traction – Two new partnerships announced

HUMANOID

Announced as of Oct 29th

- “Humanoid” is a UK-based robotics innovation company dedicated to developing advanced humanoid robots
- Schaeffler and “Humanoid” successfully completed Proof of Concept (POC) with pre-alpha robot
- The second phase of the POC involves “Humanoid’s” alpha robot in a production environment

Pre-alpha-robot

Alpha-robot

NEURA

Announced as of Nov 4th

- “NEURA Robotics” is a leading German high-tech company active in the Humanoid space
- Schaeffler supplies innovative actuation systems, which are a key component for humanoid robots and supports on generated application data for the “Neuraverse” to train Humanoids
- Purchase agreement signed for two of the NEURA Humanoid series

Schaeffler x NEURA

Actuation Systems

Further strengthening Schaeffler´s position in the Humanoid ecosystem

Outlook – Financial calendar

Financial calendar and selected IR events 2025/2026

Nov 4	Q3 2025 Earnings Release
Nov 12 -14	Citi Roadshow – USA & Canada
Nov 18	DZ Equity Conference - Frankfurt
Dec 3	GS Industrial & Autos Week – London
Dec 4	Berenberg European Conference – Pennyhill
Jan 12/13	Coba and Oddo German Investment Seminar – New York
Jan 20	Kepler German Corporate Conference – Frankfurt
Mar 3	FY 2025 Earnings Release

BACKUP

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Ancillary comments 2025 – Additional KPIs and parameter

Additional KPIs	FY 2025	Comments
Reinvestment Rate	**Around 1.0**	Focus on investments in new business and innovation & technology
Restructuring cash-out incl. integration costs	**Around EUR 350 mn**	Significant portion due to structural measures
Dividend Payout Policy	**40% – 60%[1]**	Dividend payout 2024 EUR 25 cents
Leverage ratio[2]	**Around 2.5x**	Target corridor 1.5x to 2.0x
Tax rate	**> 50%**	Target corridor 28% to 32%

[1] In % of Net Income before special items, attributable to Shareholders of the parent company | [2] Net financial debt to EBITDA ratio before special items

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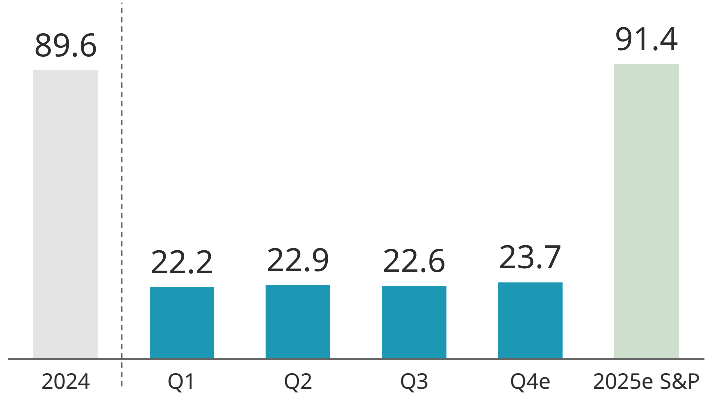
Market assumptions

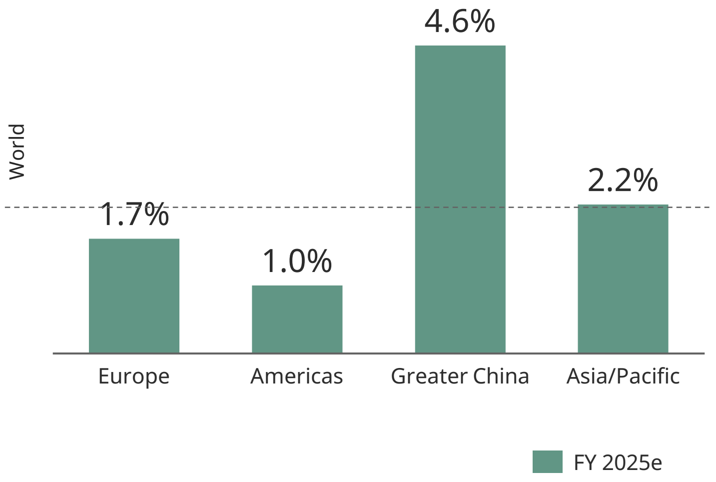
Global LVP[1]



yoy vs. 2024 **2.0%**

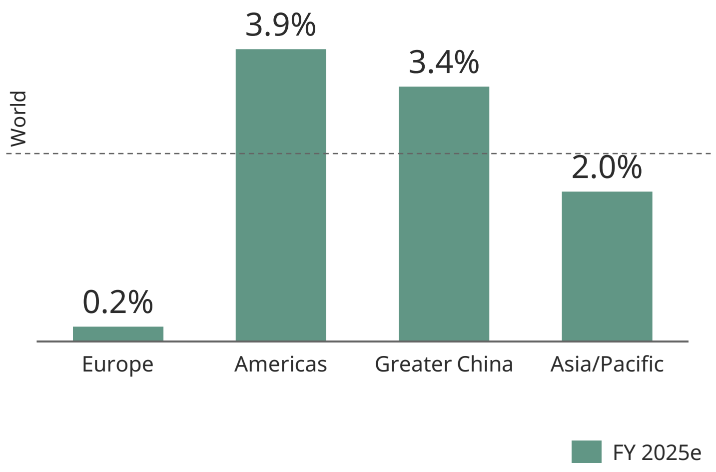
- Schaeffler expects global LVP to grow by just 2.0% in 2025, based on the forecast by S&P Global Mobility
- Production is set to decline by almost 3% yoy in Q4 2025

Global and regional LV Parc[2]



- Growth rate of Global LV Parc[2] 2.2% for 2025 compared to 2.5% in 2024. The average age will increase in 2025 to 11.5 years (2024: 11.3 years) due to lower sales of new cars, in conjunction with lower replacement rate of vehicles in operation
- Like in previous years, the highest growth rate is expected for region Greater China (4.6%)

Global and regional Industrial Production[3]



- Global Industrial Production[3] is expected to grow by 2.5% in 2025 (2024: 0.2%), according to current forecasts by S&P Global Market Intelligence
- Strongest growth is projected for Americas and Greater China, while Europe is just slightly entering positive territory

[1] Includes content supplied by S&P Global Mobility© [IHS Markit Light Vehicle Production Forecast (Base), October 2025]. All rights reserved. | [2] Includes content supplied by S&P Global Mobility © [IHS Markit Vehicles in Operation (VIO) Forecast, August 2025]. All rights reserved. | [3] Includes content supplied by S&P Global Market Intelligence © [Comparative Industry Service Forecast, October 2025]. All rights reserved. Sectors considered: Mechanical Engineering (ISIC 28), Transport Equipment (ISIC 30), Electrical Equipment (ISIC 271)

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OEM Auto Powertrain[1] – Outperformance and strong order intake in BEV

Outperformance by Powertrain Type[2]

Q3 2025 vs Q3 2024

	Sales growth[3]	*Market growth*	*Outperformance*
BEV	33.0%	22.8%	+10.2pp
HEV	1.5%	9.9%	**-8.4pp**
ICE	-5.4%	-4.1%	**-1.3pp**
Total	**0.4%**	**+2.6%**	**-2.2pp**

Order Intake[4]/ Book-to-Bill[5] by Powertrain Type

Q3 2025

	Sales	*Order Intake*	*Book-to-Bill*
BEV	396 mn	516 mn	1.3x
HEV	982 mn	752 mn	0.8x
ICE	1,722 mn	761 mn	0.4x
Total	**3,100 mn**	**2,030 mn**	**0.7x**

Key Aspects

- Positive outperformance in BEV due to continued strong series launches in region Americas and Asia/Pacific (e.g. EMR4)
- Strong order intake in region Greater China and Europe in the area of E-Mobility
- Planned targeted ramp-downs in ICE, e.g. Hydraulics & Turbocharger, as main contribution to weaker performance

[1] OEM Automotive Powertrain sales = Sales E-Mobility and Powertrain & Chassis, that are powertrain-related for Passenger Cars (i.e. excl. Chassis, Commercial Vehicle business, selected unattributable cases) | [2] Includes content supplied by S&P Global © [IHS Markit Light Vehicle Production Powertrain Forecast, October 2025] | [3] FX-adjusted | [4] Lifetime Sales / current period revenue | [5] Order Intake L3M gross / sales L3M

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Key figures by division 2025

Group in EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	5,924	5,922	5,826	17,672
Sales growth[1]	*-2.9%*	*-2.2%*	*+1.3%*	*-1.3%*
EBIT[2]	276	205	264	746
EBIT margin[2]	4.7%	3.5%	4.5%	4.2%

E-Mob in EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	1,174	1,245	1,286	3,705
Sales growth[1]	*+9.6%*	*+9.7%*	*+4.7%*	*+7.9%*
EBIT[2]	-268	-192	-189	-650
EBIT margin[2]	-22.9%	-15.5%	-14.7%	-17.5%

PTC in EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	2,302	2,245	2,194	6,741
Sales growth[1]	*-10.7%*	*-7.3%*	*-0.4%*	*-6.4%*
EBIT[2]	286	223	242	751
EBIT margin[2]	12.4%	9.9%	11.0%	11.1%

VLS in EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	783	780	740	2,303
Sales growth[1]	*+10.7%*	*+2.3%*	*+2.3%*	*+5.0%*
EBIT[2]	123	112	113	348
EBIT margin[2]	15.7%	14.4%	15.3%	15.1%

B&IS In EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	1,627	1,614	1,570	4,811
Sales growth[1]	*-2.1%*	*-0.5%*	*+2.2%*	*-0.2%*
EBIT[2]	164	93	125	382
EBIT margin[2]	10.1%	5.8%	7.9%	7.9%

Others in EUR mn	Q1 25	Q2 25	Q3 25	9M 25
Sales	38	37	37	112
Sales growth[1]	*-55.3%*	*-67.7%*	*-43.4%*	*-57.8%*
EBIT[2]	-28	-31	-26	-85
EBIT margin[2]	-74.3%	-83.8%	-71.9%	-76.7%

[1] FX-adjusted | [2] Before special items

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Pro forma 2024 by division and quarters

Group in EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	6,141	6,280	5,947	5,944	**24,313**
EBIT[1]	287	244	206	105	**842**
EBIT margin[1]	4.7%	3.9%	3.5%	1.8%	**3.5%**

VLS in EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	717	788	741	715	**2,961**
EBIT[1]	114	129	104	93	**440**
EBIT margin[1]	15.8%	16.4%	14.0%	13.0%	**14.8%**

E-Mob in EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	1,089	1,179	1,266	1,283	**4,816**
EBIT[1]	-324	-260	-214	-268	**-1,066**
EBIT margin[1]	-29.8%	-22.0%	-16.9%	-20.9%	**-22.1%**

B&IS In EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	1,662	1,679	1,599	1,585	**6,525**
EBIT[1]	190	74	104	68	**435**
EBIT margin[1]	11.4%	4.4%	6.5%	4.3%	**6.7%**

PTC in EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	2,588	2,515	2,275	2,278	**9,656**
EBIT[1]	328	320	225	228	**1,101**
EBIT margin[1]	12.7%	12.7%	9.9%	10.0%	**11.4%**

Others in EUR mn	Q1 24	Q2 24	Q3 24	Q4 24	FY 24
Sales	86	118	67	84	**355**
EBIT[1]	-20	-19	-12	-16	**-67**
EBIT margin[1]	-23.6%	-16.1%	-17.6%	-18.8%	**-18.9%**

[1] Before special items

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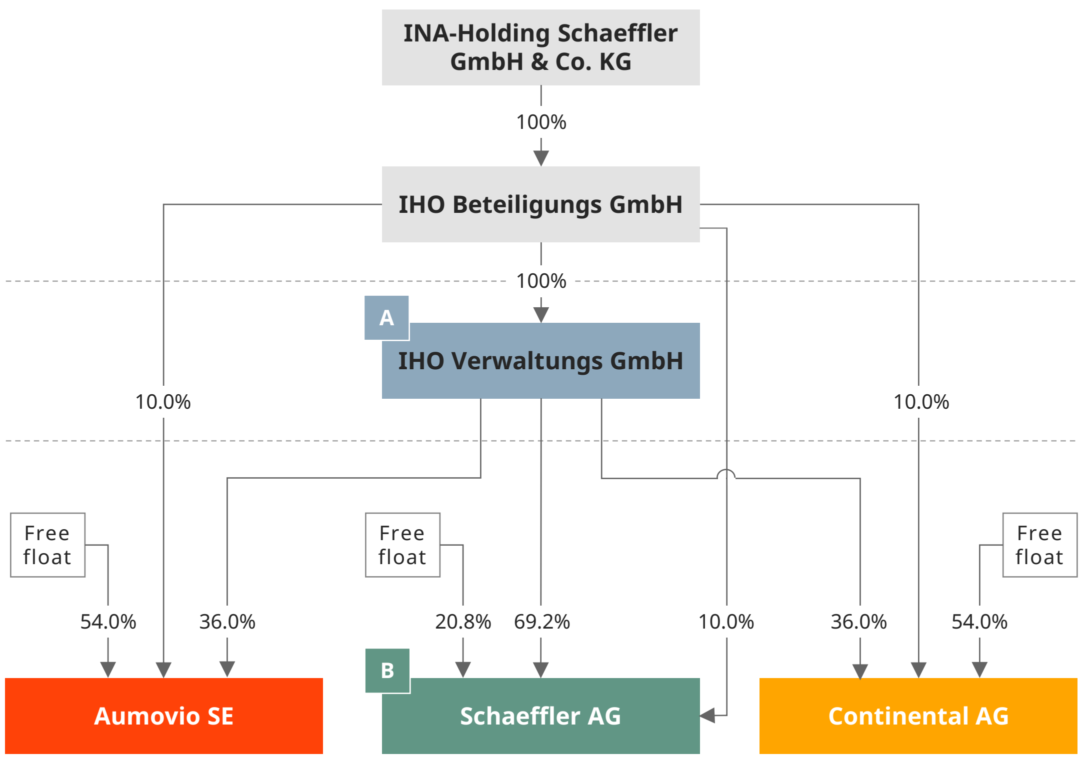
Overview corporate and financing structure

Corporate structure (simplified) as of September 30, 2025



Financing structure as of September 30, 2025

A IHO Verwaltungs GmbH

	Debt instrument	Nominal USD mn	Nominal EUR[1] mn	Interest	Maturity	Rating Fitch/Moody's/S&P
Loans	RCF (EUR 1,000 mn)	-	0	E+4.25%	Feb-28	Not rated
Bonds	8.75% SSNs 2028 (EUR)	-	800	8.750%	May-28	BB/Ba2/BB-
	6.375% SSNs 2029 (USD)	400	341	6.375%	May-29	BB/Ba2/BB-
	6.75% SSNs 2029 (EUR)	-	800	6.750%	Nov-29	BB/Ba2/BB-
	7.75% SSNs 2030 (USD)	500	426	7.750%	Nov-30	BB/Ba2/BB-
	7.00% SSNs 2031 (EUR)	-	520	7.000%	Nov-31	BB/Ba2/BB-
	8.00% SSNs 2032 (USD)	450	383	8.000%	Nov-32	BB/Ba2/BB-
Total	**IHO Verwaltungs GmbH**		**3,270**	**Ø 7.58%**[2,3]		

B Schaeffler AG

	Debt instrument[4]	Nominal EUR mn	Interest	Maturity	Rating Fitch/Moody's/S&P
Loans	RCF (EUR 3,000 mn)	-	E+0.900%	Oct-30	Not rated
	Loans (Term Loan, EIB & KfW) (EUR)	1,475	Ø 4.026%	Aug/ Nov-27 Oct-28 Apr/ Dec 29 Apr 30 Oct 31	Not rated
	SSD (EUR)	208	Ø 3.087%[5]	Mar-27/ May-28 Mar-29	Not rated
CP	Commercial Paper (EUR)	-	-	-	Not rated
Bonds	2.750% SNs 2025 (EUR)	750	2.750%	Oct-25	BB+/Ba1/BB+
	4.500% SNs 2026 (EUR)	500	4.500%	Aug-26	BB+/Ba1/BB+
	2.875% SNs 2027 (EUR)	650	2.875%	Mar-27	BB+/Ba1/BB+
	4.250% SNs 2028 (EUR)	550	4.250%	Apr-28	BB+/Ba1/BB+
	3.375% SNs 2028 (EUR)	750	3.375%	Oct-28	BB+/Ba1/BB+
	4.750% SNs 2029 (EUR)	600	4.750%	Aug-29	BB+/Ba1/BB+
	4.500% SNs 2030 (EUR)	850	4.500%	Mar-30	BB+/Ba1/BB+
	5.375% SNs 2031 (EUR)	600	5.375%	Apr-31	BB+/Ba1/BB+
Total	**Schaeffler AG**	**6,933**	**Ø 4.11%**[3]		

[1] EUR/USD = 1.1741 | [2] After cross currency swaps | [3] Incl. commitment and utilization fees | [4] Table displays Schaeffler AG related instruments only. For the overall indebtedness of the Schaeffler Group, reference is made to the respective financial statements of the Schaeffler Group | [5] Including interest rate hedges for former Vitesco SSDs