

Drivalia TCO Index 2026: electric cars proven cost-effective in 10 out of 12 vehicle segments

- **The electric vehicle drive is a rational choice, and the sudden jump in fuel prices has highlighted this fact even more.**
- **Electric cars come out best in the higher segments.**
- **The real operating conditions and the driver's driving style have a significant impact on the TCO of a specific vehicle.**

Prague, April xx, 2026

According to the Drivalia TCO Index 2026 study, an electric vehicle is financially more advantageous or comparable to an adequate conventional model in ten out of twelve monitored car categories. In 2022, this was true for only one evaluated category, and last year for nine out of twelve.

The annual analysis by the leasing company Drivalia is based on the costs of a four-year full-service operational lease with an average annual mileage of 30,000 kilometers. In its Total Cost of Ownership (TCO) analysis, Drivalia monitors 150 models. This year's evaluation was based on data valid at the turn of February and March, i.e., before the outbreak of the crisis in the Middle East. The results therefore do not take into account the subsequent sudden increase in fuel prices. "If the current high prices were reflected, the calculations would turn out even more favorably for electric models," says the study's author, Jana Faltová, Business Performance Manager of Drivalia Lease Czech Republic.

For example, at prices capped by the government on April 20 at 40.86 CZK for diesel and 40.64 CZK for gasoline, the TCO ratio of electric cars relative to conventional vehicles would improve by another 2 to 4 percentage points, depending on the vehicle category. On average, for cars with a combustion engine, this represents a TCO increase of 0.39 CZK/km, which is 975 crowns per month with an annual mileage of 30,000 kilometers. In such a case, the final Drivalia TCO Index would be favorable for electric vehicles in 11 out of 12 monitored categories. Given the current high price volatility and difficult-to-estimate developments, Drivalia decided to work with pre-crisis numbers in the index, which also provide a more objective comparison with previous years.

According to the study, the electric drive stands out as a rational choice mainly in higher segments. For example, in the E1 category, which includes the Audi A6, BMW 5 Series, or Mercedes E-Class, an electric car driver will spend on average only 88% of the expenses that an owner of a comparable combustion engine car must expect. For pure electric models in this category, the average TCO is 16.20 CZK/km, for plug-in hybrids 17.10 CZK/km, for gasoline variants 18.90 CZK/km, and for diesels 18.20 CZK/km.

Electric vehicles in the SUV-D2 category (BMW X3/iX3, Mercedes GLC, or Tesla Model Y) are also at 88% of the expenses compared to conventional cars. The TCO for pure electric cars here

comes to 14.30 CZK/km, for plug-in hybrids 16 CZK/km, for gasoline cars 16.30 CZK/km, and for diesel versions 16.20 CZK/km.

The only group where electric cars fare significantly worse than conventional cars in terms of operating economics is the C1 category, where the costs for an electric model reach 112% of the expenses for a car with a combustion engine. This includes, for example, Volkswagen Golf and ID.3, Peugeot 308, or Cupra Leon and Born. The TCO for both pure electric cars and plug-in hybrids here averages 9.70 CZK/km, for gasoline cars 8.70 CZK/km, and for diesel variants 8.60 CZK/km.

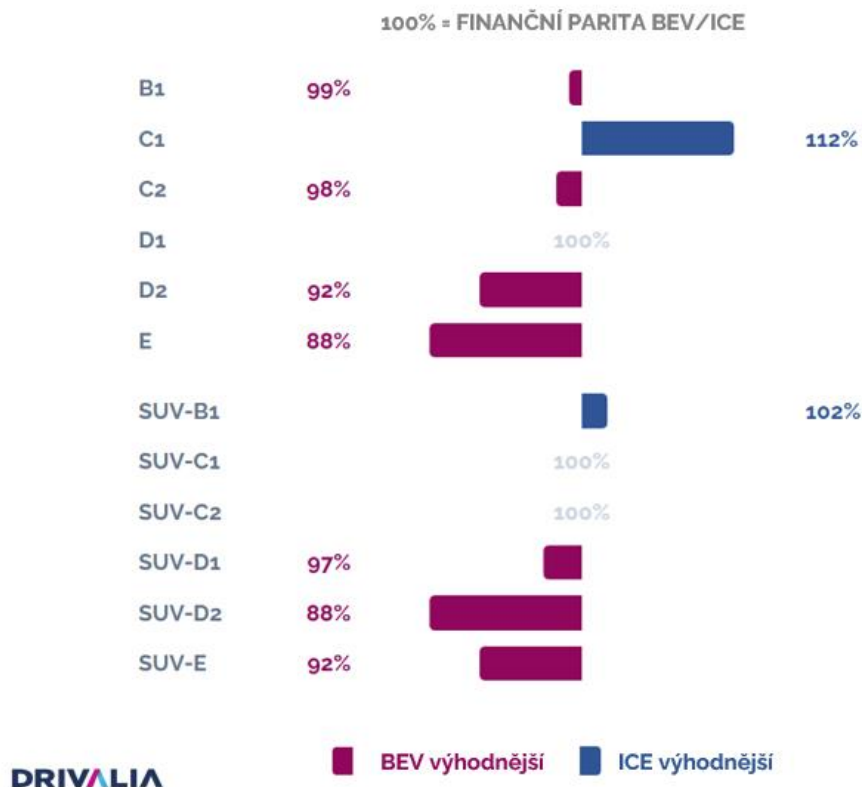
In the SUV-C1 category, which includes popular models like Škoda Karoq and Elroq, as well as Hyundai Tucson, KIA EV5, Sportage, or Volkswagen Tiguan and ID.4, the average TCO is the same for pure electric cars, gasoline vehicles, and diesels at 9.90 CZK/km; for plug-in hybrids, operation is more expensive at 11.20 CZK/km. "If we look in more detail at just the two Škoda models, we find that although the difference in the purchase price of the cars is 23% to the disadvantage of the electric Elroq, in terms of TCO, this difference is only 5%," adds Jana Faltová.

When calculating consumption, Drivalia relies on official manufacturer data, and takes fuel and electricity prices from the continuously updated decree on travel allowances of the Ministry of Labour and Social Affairs. Residual value predictions as well as the costs of services associated with vehicle operation are reflected in the lease installment and TCO. For pure electric vehicles, it is necessary to account for higher tire costs due to their larger dimensions, specific properties, and faster wear due to the higher vehicle weight; comprehensive car insurance is also usually more expensive.

The study is designed as a comparative tool at the level of individual vehicle categories. "The analysis cannot cover all details of operation. When calculating the TCO of a specific car, we would have to take into account the actual consumption, which depends on driving style, discounts on vehicle acquisition, but also costs associated with waiting times for spare parts, and in the case of an EV, the charging method and corresponding electricity price, as well as possible expenses for building charging infrastructure," explains Jana Faltová.

According to her, it is necessary to perceive the detailed specifications of automobiles when analyzing TCO. Two Škoda models can serve as an example: the electric Elroq and the conventional Karoq. The most requested gasoline Karoq has a 1.5 TSI engine with 110 kW output and 16-inch tires as standard. It weighs 1.4 tons and costs approximately 650,000 crowns. In contrast, the lowest variant of the electric Elroq model with a 60 kWh battery shows an output of 150 kW, has 19-inch wheels as standard, weighs almost two tons, and its list price is around 800,000 crowns. The Karoq in a stronger variant is not offered solely with front-wheel drive; the more powerful 140 kW engine is supplied exclusively for 4x4 models. And the all-wheel-drive Elroq has a much higher output – 220 kW. Therefore, it is impossible to find completely identical specifications. "It follows from this that even if the lease installment and TCO are higher for an electric vehicle than for a gasoline model, this may be due to its better parameters, such as higher performance, larger tires, or richer equipment," states Jana Faltová from Drivalia.

Total Cost of Ownership (TCO) of Battery Electric Vehicles (BEV) relative to the TCO of conventional cars by individual automobile segments.



□ **Examples of specific models from the individual monitored segments.**

Segment	ICE			BEV, PHEV		
B1	Peugeot 208	Opel Corsa	Dacia Sandero	Peugeot 208	Opel Corsa	Dacia Spring
C1	Peugeot 308	VW Golf	Cupra Leon	Peugeot 308	VW ID.3	Cupra Born
C2	Kia Niro	Škoda Octavia	Mercedes A-Class	Kia Niro	Audi A3	Mercedes A-Class
D1	VW Passat	Škoda Superb		Hyundai Ioniq 6	VW ID.7	Mazda 6
D2	BMW Series 4	Mercedes C-Class	Audi A5	BMW i4	Mercedes C-Class	Tesla Model 3
E	BMW Series 5	Mercedes E-Class	Audi A6	BMW i5	Mercedes Eqs	Audi A6 E-tron
SUV-B1	Hyundai Kona	Renault Captur	Peugeot 2008	Hyundai Kona	Renault 4	Peugeot 2008
SUV-C1	Škoda Karoq	VW Tiguan	Hyundai Tucson	Škoda Elroq	VW Id.4	Hyundai Tucson
SUV-C2	BMW X1	Mercedes Gla	Audi Q3	BMW IX1	Mercedes Eqs	Audi Q4 E-tron
SUV-D1	Škoda Kodiaq	VW Tayron	Kia Sorento	Škoda Envaq	VW Id.5	Kia EV6
SUV-D2	BMW X3	Mercedes Glc	Audi Q5	BMW IX3	Mercedes Eqc	Tesla Model Y
SUV-E	BMW X5	Mercedes Gle	Audi Q8	BMW IX	Mercedes Eqs	Volvo EX90

ICE – Internal Combustion Engine models, BEV – Battery Electric Vehicles, PHEV – Plug-in Hybrid Electric Vehicles.



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***Drivalia** addresses mobility in all its aspects and provides innovative plans that combine flexibility, digital usage, on-demand access and sustainability. In June 2019, it launched **Mobility Stores**, physical stores where customers can access all of the company's services. With the opening of the first fully electrified **Mobility Store** at **Torino Caselle Airport** in 2020, followed by many more, **Drivalia** has also become a key operator in the field of sustainable mobility. In fact, with more than 1,900 charging stations installed in all its stores, **Drivalia** has the largest private network of charging stations in Italy. The electrification project continues in the other European countries where **Drivalia** operates.*

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