First Syndicated Loan Granted to a Company in the Non-Banking Financial Sector

Drive Finance Signs a Syndicated Credit Facility Agreement Worth 5 billion EGP to Support the Expansion of Its Consumer Finance and Factoring Portfolios

Cairo, November 23, 2025

In a new strategic move that reflects its leadership in auto financing in the Egyptian market and strengthens its financial position, Drive Finance, a subsidiary of GB Corp, announced the signing of a syndicated credit facility worth 5 billion Egyptian pounds. The facility forms part of the company's strategy to diversify its funding sources and support its future expansion plans. This agreement represents the first syndicated loan ever granted to a company in the non-banking financial sector in Egypt, reinforcing Drive's position as one of the most prominent players in the industry and strengthening its leadership in the market.

The new facility is dedicated to supporting the company's auto financing activities within both its consumer finance and factoring portfolios. It is expected to significantly enhance Drive's ability to expand its customer base, increase its geographic reach, and introduce innovative financial programs that address the evolving needs of the Egyptian market.

The agreement was arranged with the participation of the National Bank of Egypt as Initial Mandated Lead Arranger, Facility Agent, Security Agent, and Documentary Agent; the Commercial International Bank – Egypt (CIB) as Initial Mandated Lead Arranger and Structuring Bank; and the Arab African International Bank as Initial Mandated Lead Arranger and Account Bank. Banque du Caire also participated as Lead Arranger, alongside Emirates NBD and the Housing & Development Bank as Syndicate Lenders. Legal counsel for the lenders was provided by Matouk Bassiouny & Hennawy, while Ashraf Ehab Law Firm served as legal advisor to Drive.

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INVESTOR RELATIONS

About GB Corp S.A.E.

GB Corp S.A.E. (GBCO.CA on the Egyptian Exchange) is a leading automotive company in the Middle East & Africa and non-bank financial services provider in Egypt. Across six primary lines of business — Passenger Cars, Motorcycles & Three- Wheelers, Commercial Vehicles & Construction Equipment, Tires, After-Sales, and Iraqi operations — the company's main business activities include assembly, manufacturing, sales and distribution, financing and after-sales services. GB Auto's portfolio of brands includes Hyundai, Mazda, Chery, Changan, Haval, Karry, Bajaj, Marcopolo, Volvo Truck and Volvo Bus, Volvo Construction Equipment, Mitsubishi Fuso, SDLG, Higer, Shacman, Lassa, Yokohama, Westlake, Double Coin, Goodyear, Thunderer, Verde, Techking, MRF, Sunfull,and MG. GB Auto has operations in Egypt and Iraq. The company's NBFS' segment branded GB Capital offers leasing, factoring, consumer finance, fleet quasi-operational leasing, securitization and SME lending, under the following brands - GB Lease & Factoring, Drive, Forsa, GB Auto Rental, Capital Securitization, Kredit, in addition to investments in affiliates offering micro-finance, nano-finance, BNPL, collection, peer-to-peer transfers, bill payments, mortgage finance and insurance under - MNT-Halan, Bedaya and Kaf. The company is headquartered in Giza, Greater Cairo Area, Egypt. **ir.gb-corporation.com**

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