



Investor Presentation

SECOND QUARTER 2025

Disclaimer

This material is being furnished to you solely for your information on a confidential basis and may not be reproduced, redistributed or passed on, in whole or in part, to any other person. The information contained in this material is subject to changes without notice and past performance is not indicative of future results.

This presentation may contain certain “forward-looking statements” relating to GB Corp S.A.E. (the “Company”). These may be identified in part through the use of forward-looking terminology such as “will,” “planned,” “expectations” and “forecast” as well as similar explanations or qualifiers and by discussions of strategy, plans or intentions. These statements may include descriptions of investments planned or currently under consideration or development by the Company and the anticipated impact of these investments. Any such statements reflect the current views of the Company with respect to future events and are subject to certain risks, uncertainties and assumptions. Many factors could cause the actual results, performance, decisions or achievements of the Company to be materially different from any future results that may be expressed or implied by such forward-looking statements. Such forward-looking statements speak only as of the date on which they are made. The Company does not undertake any obligation to update or revise any forward-looking statement, whether as a result of new information, future events or otherwise.

This material is presented solely for information purposes and is not to be construed as a solicitation, inducement or an offer to buy, subscribe for or sell any securities or related financial instruments and should not be treated as giving investment, legal, accounting, regulatory, taxation, or other advice. It has no regard to the specific investment objectives, financial situation or particular needs of any recipient. No representation or warranty, either express or implied, is provided in relation to the accuracy, completeness or reliability of the information contained herein. None of the Company, its affiliates, advisers

or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this material or otherwise arising in connection with this material. This document is for information purposes only and is neither an advertisement nor a prospectus.

In the United Kingdom this material is only being distributed to, and is only directed at (a) investment professionals falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (as amended) (the “Financial Promotion Order”) and (b) high net worth companies and other persons falling within Article 49(2)(a) to (d) of the Financial Promotion Order (all such persons together being referred to as “relevant persons”). Any person in the United Kingdom that is not a relevant person must not act or rely on this material. Any investment or investment activity to which this material relates is available in the United Kingdom only to relevant persons, and will be engaged in only with such persons.

Neither this document nor any copy thereof may be taken or transmitted or distributed, directly or indirectly, into the United States or to a U.S. Person (as defined in Rule 902 of Regulation S under the U.S. Securities Act of 1933, as amended (the “Securities Act”)), other than to qualified institutional buyers as defined in Rule 144A under the Securities Act. The distribution of this document in other jurisdictions may be restricted by law and persons into whose possession this document comes should inform themselves about, and observe, any such restriction. Any failure to comply with these restrictions may constitute a violation of the laws of any such other jurisdiction.

By attending this presentation, you are agreeing to be bound by the foregoing limitations. Any failure to comply with these restrictions may constitute a violation of applicable securities laws.



Outline

[04](#) GB Corp Overview

[08](#) GB Auto

[19](#) GB Capital

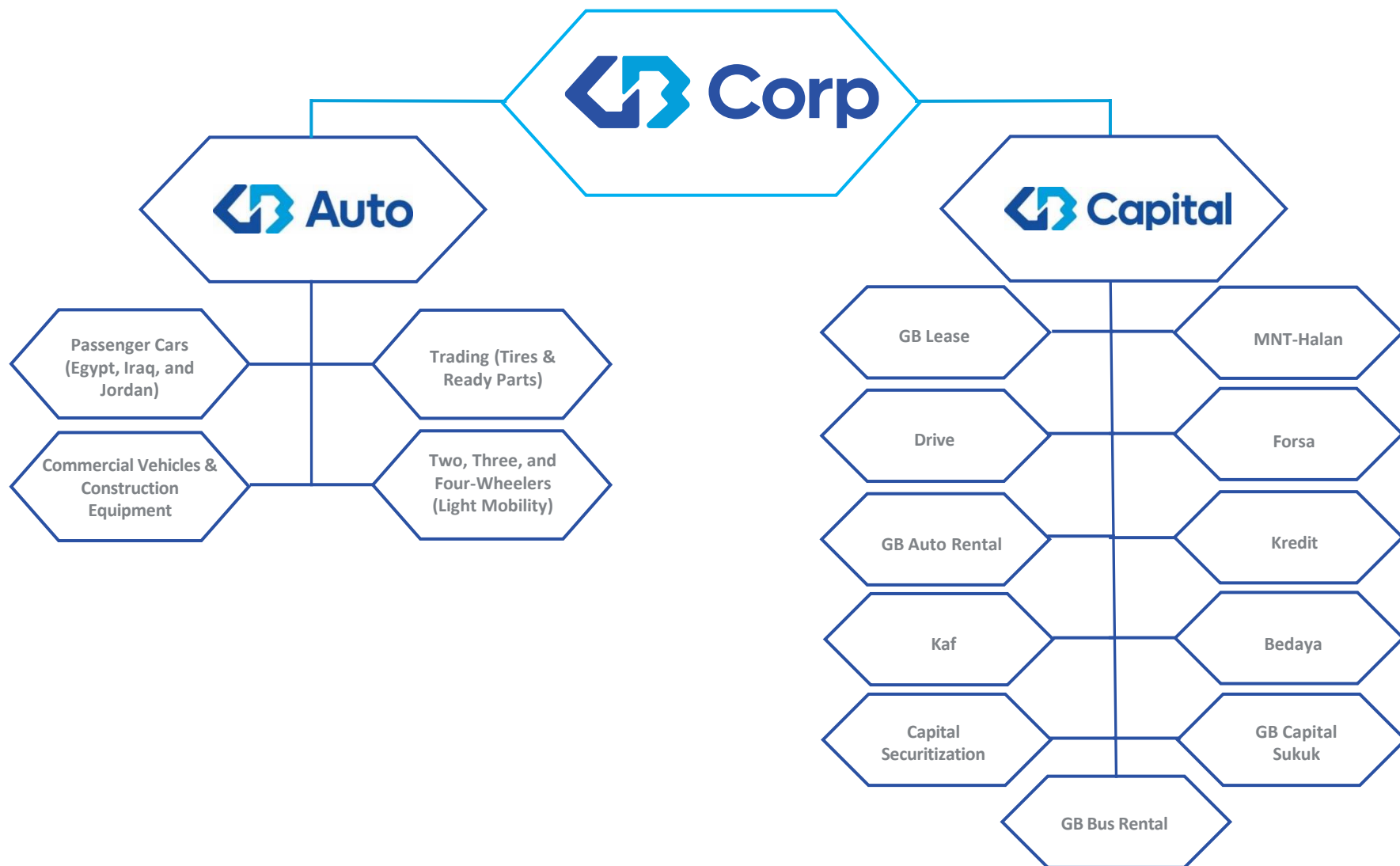
[24](#) Consolidated Financial Performance

[27](#) Key Corporate and Shareholder Information



Group Overview

GB Corp is a leading automotive company in the Middle East and Africa and non-bank financial services provider in Egypt. The company operates under two distinct segments: GB Auto, which operates the core automotive business and encompasses four primary lines of business across the Middle East and Africa, and GB Capital, which oversees the operations of the Group's non-bank financial service providers.



The Group has an established regional footprint with a strong portfolio of top global brands.

GB Auto

Passenger Cars



Commercial Vehicles & Construction Equipment



Motorcycles & Three-Wheelers



Trading



GB CAPITAL



Consolidated Financial Highlights

GB Corp delivered substantial top and bottom-line growth in 1H25, driven by a strong performance across both the Auto and Capital segments

Revenues

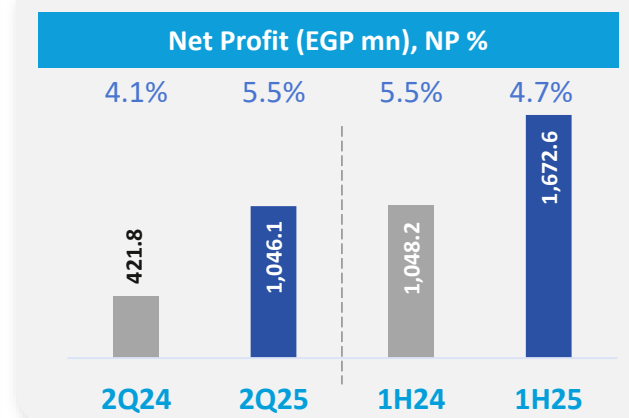
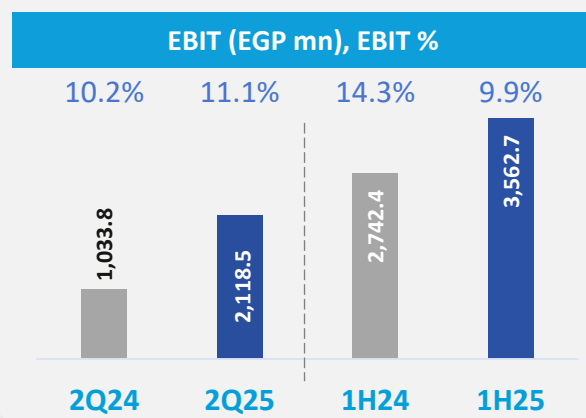
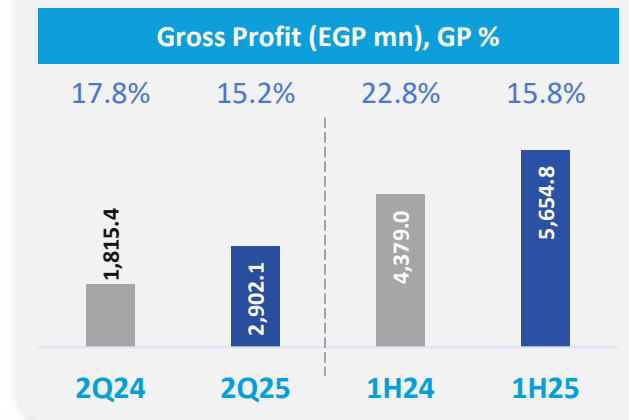
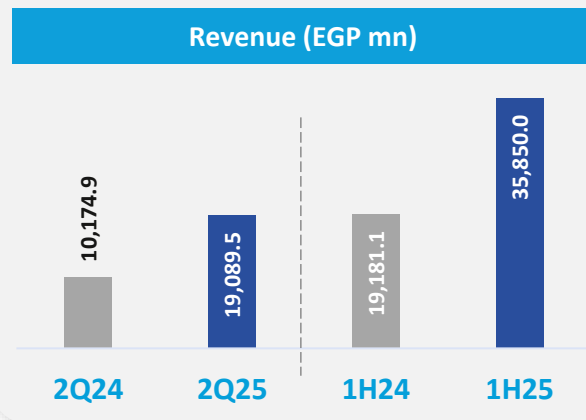
GB Corp's consolidated revenues reached EGP 35,850.0 million in 1H25, an 86.9% y-o-y increase driven by solid growth across both the Auto and Capital segments amid a gradually improving operating environment. Meanwhile on a quarterly basis, revenues rose by 13.9% q-o-q, as well as 87.6% y-o-y, to EGP 19,089.5 million in 2Q25.

Gross Profit

Gross profit expanded by 29.1% y-o-y to EGP 5,654.8 million in 1H25, supported by improved supply conditions and demand recovery. However, GPM contracted by 7.1 percentage points year-on-year to 15.8% reflecting normalization after FX markets stabilized. With regards to 2Q25, gross profit grew by 5.4% q-o-q and 59.9% y-o-y to EGP 2,902.1 million, while GPM fell to 15.2% during the quarter, compared to 17.8% in 2Q24 and 16.4% in 1Q25.

Net Profit

Net profit after tax and minority interest stood at EGP 1,672.6 million in 1H25, a 59.6% y-o-y increase. Meanwhile, NPM dropped by 0.8 percentage points year-on-year to 4.7% during the six-month period. In 2Q25, net profit rose by 67.0% q-o-q and 148.0% y-o-y to EGP 1,046.1 million, yielding associated NPM expansions of 1.7 percentage points quarter-on-quarter, as well as 1.3 percentage points year-on-year, to 5.5% during the quarter.

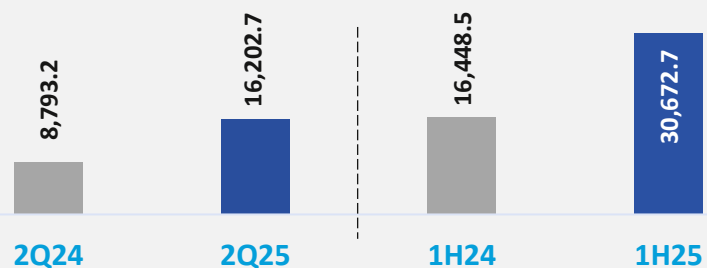


GB Auto

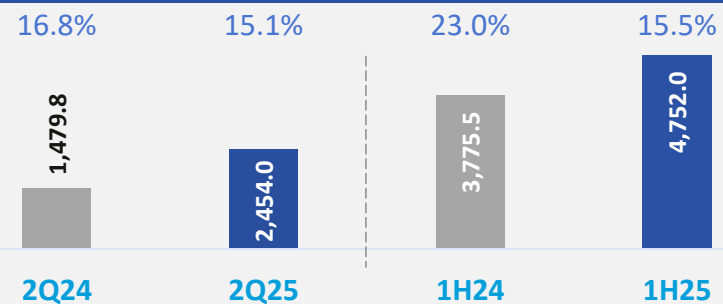
GB Auto Key Financial Highlights

GB Auto

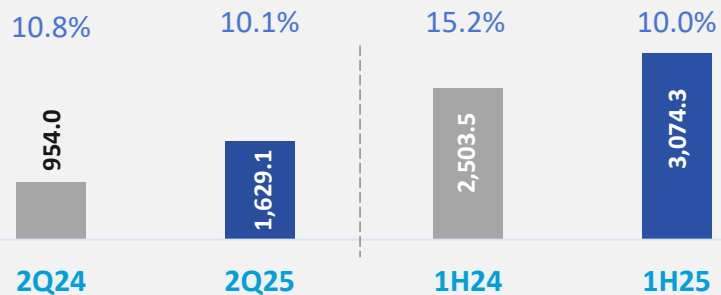
Revenue (EGP mn)



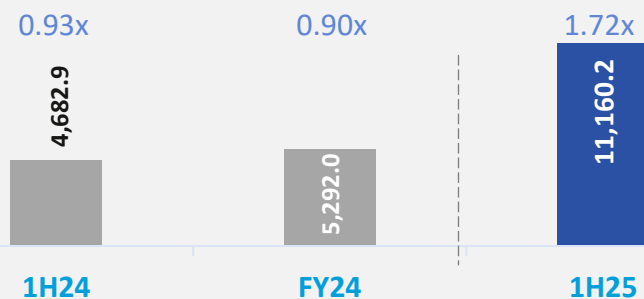
Gross Profit (EGP mn), GP %



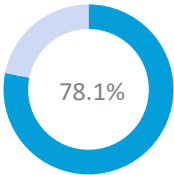
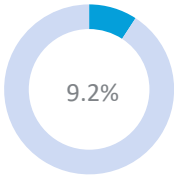
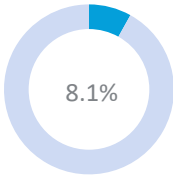
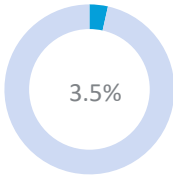
EBITDA (EGP mn), EBITDA %



Net Debt (EGP mn), Net Debt / LTM EBITDA Ratio



GB Auto is comprised of diverse operations that span the value chain from manufacturing and assembly to sales, after-sales, and trading.*

Passenger Cars	Trading	Egypt CV&CE	Two, Three, and Four-Wheelers
Assembly: <ul style="list-style-type: none"> Passenger car CKD and imported CKD kits in Egypt Imported CKD kits with a production capacity of c.80,000 units per year in Egypt Sales & Distribution: <ul style="list-style-type: none"> CBU vehicles in Egypt, Jordan, and Iraq  <p>78.1%</p> <p>2Q25 GB Auto Revenue Contribution</p>	Ready Parts Distribution: <ul style="list-style-type: none"> Distribution of spare parts for passenger cars, motorcycles, and commercial vehicles in Egypt and Iraq Largest cross-country network of its kind Tires Distribution: <ul style="list-style-type: none"> Passenger car, van, truck, construction equipment, and bus tires in Egypt  <p>9.2%</p> <p>2Q25 GB Auto Revenue Contribution</p>	Assembly: <ul style="list-style-type: none"> Trucks Manufacturing: <ul style="list-style-type: none"> Bus bodies Trailers/superstructures Sales & Distribution: <ul style="list-style-type: none"> Trucks Buses Trailers/superstructures Construction/farming equipment  <p>8.1%</p> <p>2Q25 GB Auto Revenue Contribution</p>	Assembly: <ul style="list-style-type: none"> Motorcycles CKD assembly Manufacturing: <ul style="list-style-type: none"> Motorcycles components at the Badr Facility Sales & Distribution: <ul style="list-style-type: none"> Motorcycles Tricycles Four-wheelers  <p>3.5%</p> <p>2Q25 GB Auto Revenue Contribution</p>
5-Year CAGR 3.3%	5-Year CAGR 5.7%	5-Year CAGR 2.5%	5-Year CAGR -29.1%

*GB Auto has one secondary line of business, Others, which consists of pre-owned passenger cars, pre-owned commercial vehicles, and retail.



- GB Auto's passenger car segment in Egypt has witnessed a solid recovery over the past few months on the back of the recent market recovery. Additionally, the Egyptian government recently introduced its new industry development plan, which is expected to support the growth of the industry over the coming period.
- GB Auto expanded its brand portfolio in Egypt with the introduction of a new Changan SUV CKD model that is being assembled at the Sadat plant, as well as two new Changan sedan CBU models. Additionally, after becoming the official distributor of Genesis in Egypt earlier this year, GB Auto launched three new Genesis models.
- Additionally, after becoming the official distributor of Genesis in Egypt earlier this year, GB Auto launched three new Genesis models.

GB Corp Egypt, Jordan, and Iraq Passenger Cars

The passenger car segment witnessed solid growth as GB Auto grew its operations in the Jordanian and Iraqi markets and enhanced its product mix to drive demand in Egypt. GB Auto maintained its leading position in the Egyptian passenger car market and the company expanded its brand portfolio in Egypt with the addition of Genesis, marking the company's entry into the premium automotive segment. GB Auto's operations in Iraq and Jordan have slowed down during the quarter as a result of both the Gaza and Iran wars, coupled with the current political instability in Iraq. However, volumes are still up on a year-on-year basis and margins remain healthy.

		2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
CKD Sales Volume	(Units)	4,067	6,242	7,967	27.6%	95.9%	7,100	14,209	-
CBU Sales Volume	(Units)	4,046	6,143	5,637	-8.2%	39.3%	8,386	11,780	40.5%
Total Sales Volume	(Units)	8,113	12,385	13,604	9.8%	67.7%	15,486	25,989	67.8%
Total Revenue	(EGP million)	6,600.7	11,497.3	12,600.9	9.6%	90.9%	12,081.8	24,098.2	99.5%



Passenger Cars After-Sales Facilities

49

Show rooms

3

Service Centers

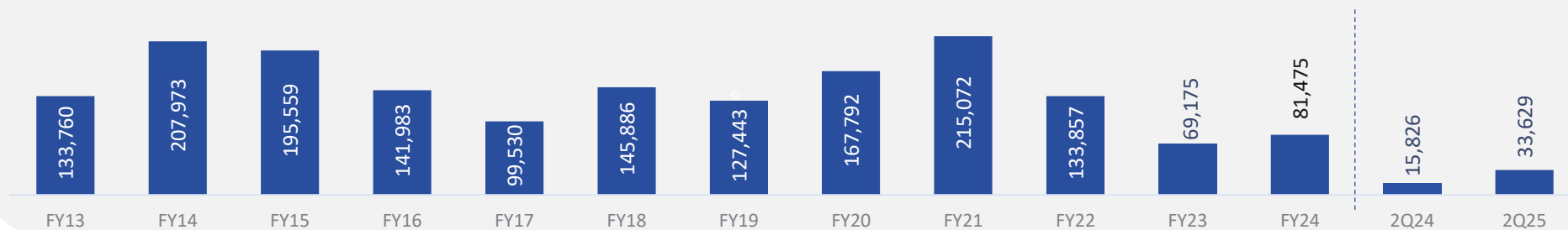
16

Integrated Showrooms and Service Centers

EGYPT PASSENGER CARS MARKET

The PC market in Egypt is gradually recovering on the back of the improving market conditions and is this momentum is expected to continue as we head further into the year.

PC Market, Annual Sales



Egyptian Market Breakdown CBU vs. CKD Volumes

2Q25 Market Sales Breakdown



GB Auto represents 49% of CKD units sold in the Egyptian market

2Q25 CKD Sales



Sources: Automotive Marketing Information Council (AMIC); International Monetary Fund, World Bank, Business Monitor International, CIA World Fact Book, GB Auto Research.
 *Please note that this figure refers to passenger cars only, while the motorization figures of the other countries in this graphic refer to cars, buses, and freight vehicles but do not include two-wheelers.
 **Figures are taken from World Bank.

The Trading business, which encompasses Ready Parts distribution in Egypt and Iraq, as well as the Tires business in Egypt, delivered a strong performance on the back of improved supply conditions in Egypt, coupled with healthy demand for GB Auto's range of brands.

		2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
Tires Revenue - Egypt	(EGP million)	679.8	700.9	1,197.6	70.9%	76.2%	1,355.1	1,898.5	40.1%
Ready Parts Revenue – Egypt and Iraq	(EGP million)	338.1	253.4	286.3	13.0%	-15.3%	516.7	539.7	4.5%
Total Revenue	(EGP million)	1,017.9	954.3	1,483.9	55.5%	45.8%	1,871.7	2,438.2	30.3%

Trading Business



GB Auto's CV&CE line of business offers a range of commercial vehicle and construction equipment solutions in Egypt, including assembly, distribution, and manufacturing operations.



BUSES

Improved pricing strategies and a ramp up in exports, coupled with a y-o-y increase in bus volumes supported bus revenues.



TRUCKS

Truck volumes rose y-o-y largely following an increase in demand for light trucks mainly catering to the tourism sector.



TRAILERS

Trailer volumes dropped in 1H25 largely due to the slowdown in large-scale mega-projects.



CONSTRUCTION
EQUIPMENT

Construction equipment volumes shrank in 1H25, mainly due to a slowdown in large-scale projects in Egypt.



After-Sales
Facilities

The LoB operates eight service centers.

		2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
Bus Sale Volume	(Units)	131	262	330	26.0%	-	207	592	-
Truck Sales Volume	(Units)	188	533	406	-23.8%	-	529	939	77.5%
Trailer Sales Volume	(Units)	6	-	-	-	-	11	-	-
Construction Equipment Sales Volume	(Units)	2	-	3	-	50.0%	7	3	-57.1%
Total Sales Volume	(Units)	327	795	739	-7.0%	-	754	1,534	-
Total Revenue	(EGP million)	665.4	1,341.7	1,298.9	-3.2%	95.2%	1,403.9	2,640.6	88.1%

The LoB's volumes grew both quarter-on-quarter and grew year-on-year, driving a similar movement in revenue. The LoB's performance has recovered from the impact of the three-wheelers phasing out in Egypt. In addition, GB Auto's new light vehicle "Qute" has been soft-launched in the market and is currently being licensed in several governorates.

		2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
Sales Volume	(Units)	3,395	5,602	8,614	53.8%	-	6,410	14,216	-
Total Revenue	(EGP million)	219.1	366.3	562.1	53.4%	-	458.9	928.4	-

Two, Three, and Four-Wheelers After-Sales Facilities

26

Show rooms

5

Service Centers



GB Auto Income Statement

(EGP million)	2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
Revenue	8,743.5	14,363.6	16,130.3	12.3%	84.5%	16,316.6	30,493.8	86.9%
Inter-Segment Revenue	49.6	106.5	72.4	-32.0%	45.9%	131.9	178.9	35.6%
Total Revenue	8,793.2	14,470.0	16,202.7	12.0%	84.3%	16,448.5	30,672.7	86.5%
Cost of Sales	(7,263.7)	(12,065.6)	(13,676.3)	13.3%	88.3%	(12,541.1)	(25,741.9)	-
Inter-Segment Cost of Sales	(49.6)	(106.5)	(72.4)	-32.0%	45.9%	(131.9)	(178.9)	35.6%
Total Cost of Sales	(7,313.3)	(12,172.0)	(13,748.7)	13.0%	88.0%	(12,673.0)	(25,920.7)	-
Gross Profit	1,479.8	2,298.0	2,454.0	6.8%	65.8%	3,775.5	4,752.0	25.9%
Gross Profit Margin	16.8%	15.9%	15.1%	(0.7)	(1.7)	23.0%	15.5%	(7.5)
General, selling and administrative expenses	(844.1)	(1,114.4)	(1,143.8)	2.6%	35.5%	(1,745.7)	(2,258.2)	29.4%
Other operating income	109.4	123.9	235.5	90.1%	-	221.8	359.4	62.0%
Provisions (Net)	97.9	(11.5)	37.9	-	-61.3%	67.8	26.4	-61.2%
Operating Profit	842.9	1,295.9	1,583.6	22.2%	87.9%	2,319.4	2,879.5	24.1%
Operating Profit Margin	9.6%	9.0%	9.8%	0.8	0.2	14.1%	9.4%	(4.7)
Finance cost / income	(624.2)	(738.0)	(932.8)	26.4%	49.4%	(1,025.1)	(1,670.8)	63.0%
FOREX	53.3	18.9	18.9	-0.2%	-64.6%	(377.3)	37.8	-
Net Profit / (loss) Before Tax	272.0	576.8	669.7	16.1%	-	917.0	1,246.5	35.9%
Income Tax	(19.0)	(113.9)	(178.0)	56.3%	-	(258.1)	(291.9)	13.1%
Net Profit / (loss) After Tax and Before NCI	253.0	462.9	491.7	6.2%	94.3%	658.9	954.6	44.9%
NCI	(3.4)	36.1	39.6	9.8%	-	(29.3)	75.7	-
Net Profit / (loss) After NCI	249.6	499.0	531.3	6.5%	-	629.6	1,030.3	63.6%
EBITDA	954.0	1,445.2	1,629.1	12.7%	70.8%	2,503.5	3,074.3	22.8%
EBITDA Margin	10.8%	10.0%	10.1%	0.1	(0.7)	15.2%	10.0%	(5.2)

Development of Working Capital for GB Auto

(EGP million)	2Q24	3Q24	4Q24	1Q25	2Q25
Inventory	13,069.1	14,681.3	21,134.3	21,442.0	23,492.0
Receivables	3,390.9	3,514.1	3,708.7	3,704.8	5,901.3
Advances	1,867.4	2,215.0	1,583.0	1,652.4	1,903.9
Debtors & Other Debit Balances	2,849.7	3,679.8	3,258.5	3,539.5	2,842.8
Payables	12,993.9	15,028.6	18,900.5	18,300.7	18,413.1
Working Capital	8,183.1	9,061.6	10,783.9	12,038.2	15,726.8

Key Ratios for GB Auto

(EGP million)		2Q24	3Q24	4Q24	1Q25	2Q25
Net debt / Equity*	Units	0.41	0.42	0.40	0.52	0.83
Total Liabilities Less Cash / Equity	Units	1.71	1.85	2.09	2.19	2.48
Current Ratio	Units	1.16	1.15	1.18	1.15	1.16
Net Debt / LTM EBITDA	Units	0.93	0.92	0.90	1.18	1.72
LTM EBITDA / Finance Cost	Units	3.15	2.70	2.31	2.00	2.02
Capital Employed **	EGP million	15,531.2	16,581.5	18,731.3	20,322.4	24,781.3
LTM ROCE ***	%	33.3%	31.7%	31.5%	27.6%	27.1%

* Net Debt for segments = (short term debt + long term debt + due to related parties - inter-segment + payables related to leasing expenses) - cash and cash equivalents

** Average capital employed for segments at the end of the period = (property, plant and equipment + Intangible assets and goodwill + Investment property + inventories + Trade receivables + Debtors and other debit balance) - (Trade payables + Other current liabilities)

*** ROCE for segments = Last twelve months operating profit / average capital employed at the beginning and end of the period

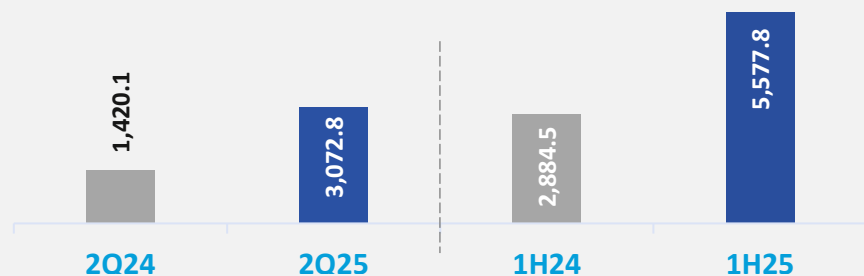
GB Capital



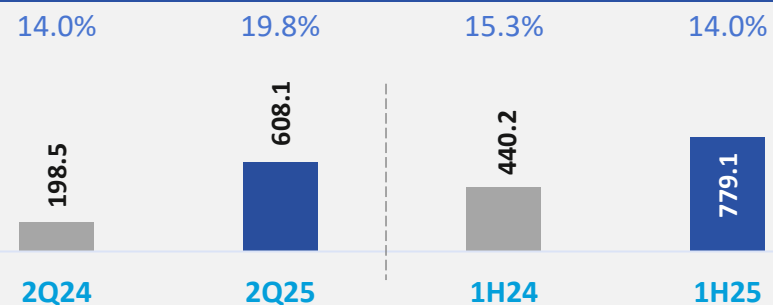
GB Capital Key Financial Highlights

GB Capital

Revenue (EGP mn)



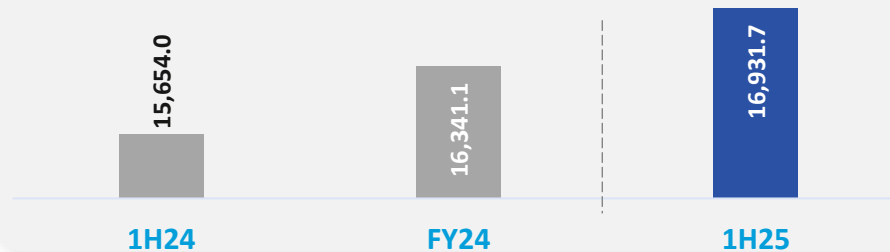
EBIT (EGP mn), EBIT %



Financing Portfolio (EGP mn)



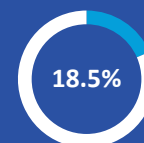
Equity Value (EGP mn)



GB Capital is a leading non-bank financial services provider in Egypt and targets further growth through expanding its existing businesses and adding new services.

1H25 Group Revenue
Contribution





1H25 Group Gross Profit
Contribution

Gross Profit Margin: 20.2%

Leasing



- Established in 2008, GB Lease provides business-to-business lease finance solutions. It is non-exclusive to GB Auto and caters to a diversified client base, ranging from multinationals, local corporates, and SMEs.
- Focuses on risk diversification by asset class, industry and clients; asset base covers all asset classes, including real estate, automotive and production lines. Portfolio tenor is mostly medium term.
- The company recently established GB Bus Rental, which began operating in 4Q24, and offers a full range of bus rental solutions catering for group, corporate, and cargo bus transport requests.

EGP 922.3 million*
1H25 Revenue



- Previously known as Haram Tourism Transport, GB Auto Rental joined GB Capital in late 2012, operating on a quasi-operational lease basis.
- It is Egypt's premier vehicle fleet-leasing company, serving a select range of top-tier industrial, services private sector companies, multinationals, and financial institutions.
- Average tenor of the portfolio is three years.
- Company's service agreements entail vehicle acquisition, registration, maintenance, and insurance that extends to third-party damage and passengers.

EGP 233.8 million*
1H25 Revenue

Consumer Finance



- Drive provides factoring services to a diversified client base, ranging from business-to-business (SMEs) to business-to-consumer (retail), with a focus on the auto finance sector.
- Operating under a robust credit policy, it maintains a well-developed portfolio, offers medium-term tenors, and focuses on risk diversification by product type, client base, and brands (where auto loans are concerned).

EGP 4,254.6 million*
1H25 Revenue



- Forsa is an easy-to-use mobile application that uses the BNPL concept for a diverse product range through its innovative platform.
- Forsa's merchant network reached over 1,450 merchants in more than 7,000 stores in 4Q24. This growth was driven by collaborations with additional brands as well as the inclusion of a broader range of products and services.
- Forsa expanded its product offering to include large-ticket financing.

SME-Lending



- Launched in 2023, Kredit is an FRA-regulated SME lending company, which provides financial solutions to SMEs across all segments in the Egyptian market.
- Kredit offers exceptional lending and mentoring services allowing SMEs to access vital financial support to achieve growth and sustainability.
- The Company aims to drive financial inclusion and support SMEs through a comprehensive suite of SME-focused financial solutions.

EGP 96.5 million*
1H25 Revenue

Fintech



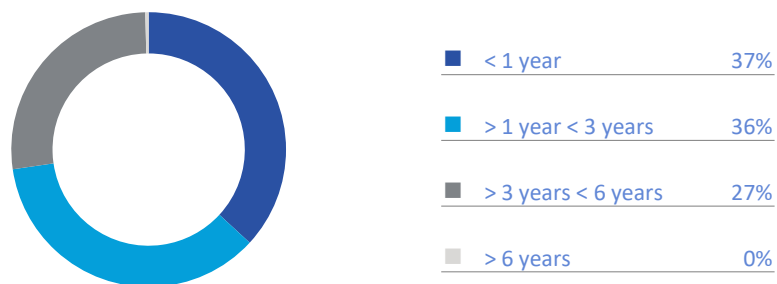
- Egypt's largest and fastest growing non-bank lender to the unbanked offering digital solutions, including lending, BNPL, e-commerce, payments, and on-demand logistics.
- MNT-Halan serves over 5 million customers, of which 3.5 million are financial clients and over 2 million are borrowers.
- MNT-Halan launched the "Halan" card, which gained significant traction in the market.
- The company continued to ramp up the Halan driven by its expansive digital offering, resulting enhanced customer retention rates as well as cross-selling opportunities.

**MTN has successfully
launched its operations in the
UAE**

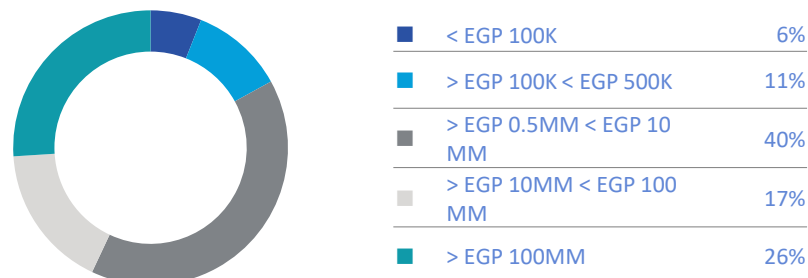
*Before intercompany eliminations.

GB Capital's strategy is to benchmark operations against the best in the field, building on strict and robust credit, risk classification, and provisioning policies developed for each industry.

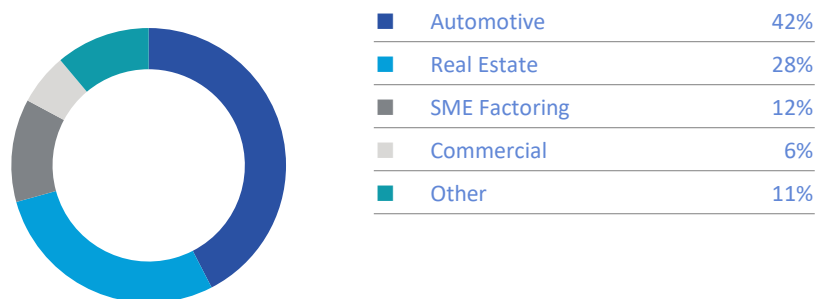
GB Capital Portfolio Breakdown by Maturity – excluding provisions – 2Q25



GB Capital Portfolio Breakdown by Loan Size – excluding provisions – 2Q25



GB Capital Portfolio Breakdown by Asset Type – excluding provisions – 2Q25



Supplementary Financial Information – GB Capital (Excluding MNT-Halan)

	1H24	FY24	1H25
Net Portfolio Assets (EGP mn)	10,552.2	13,183.4	17,948.0
Debt / Equity	x	0.51x	0.64x
Equity / Loan Portfolio	%	148.3%	124.0%
Annualized Return on Avg. Equity (ROAE) - Excluding NCI*	%	12.1%	15.9%
Annualized ROAA [Annualized the period EBIT pre-funding costs after tax / average assets of period]	%	11.1%	13.1%
Annualized net interest margin (%) [(interest income - interest expense) for the last quarter X 4 / average portfolio size for the quarter]	%	5.3%	10.6%
Provision for portfolio :			
Provision (BS) / Loan portfolio %	%	2.90%	1.76%
Provision (BS) / NPL % (Coverage ratio)	%	98%	89%
NPL / Loan portfolio %	%	2.96%	1.98%

GB Capital Income Statement (Before Elimination)

(EGP million)	2Q24	1Q25	2Q25	Q-o-Q	Y-o-Y	1H24	1H25	Y-o-Y
Revenue	730.8	1,502.3	1,932.7	28.7%	-	1,619.8	3,435.0	-
Interest Income	689.2	1,002.7	1,140.1	13.7%	65.4%	1,264.6	2,142.8	69.4%
Total Revenues	1,420.1	2,505.0	3,072.8	22.7%	-	2,884.5	5,577.8	93.4%
Cost of Sales	(530.3)	(1,316.2)	(1,760.4)	33.7%	-	(1,316.4)	(3,076.6)	-
Cost of Funds	(547.8)	(688.4)	(768.3)	11.6%	40.3%	(950.1)	(1,456.7)	53.3%
Total Cost of Revenues	(1,078.1)	(2,004.6)	(2,528.7)	26.1%	-	(2,266.5)	(4,533.3)	-
Gross Profit	341.9	500.4	544.1	8.7%	59.1%	618.0	1,044.5	69.0%
SG&A	(246.6)	(364.3)	(374.1)	2.7%	51.7%	(462.0)	(738.4)	59.8%
Provisions	(28.7)	(28.7)	(25.4)	-11.3%	-11.3%	(38.6)	(54.2)	40.1%
Operating Profit	66.6	107.4	144.6	34.6%	-	117.3	252.0	-
Other Income	23.2	4.2	11.9	-	-48.7%	32.1	16.1	-49.9%
Income from associates*	108.6	59.4	451.6	-	-	290.7	511.0	75.8%
EBIT	198.5	170.9	608.1	-	-	440.2	779.1	77.0%
Other Interest & Similar Income	18.5	(4.1)	(13.7)	-	-	42.8	(17.7)	-
FOREX	0.2	13.4	(1.2)	-	-	46.8	12.2	-74.0%
EBT	217.2	180.3	593.2	-	-	529.8	773.5	46.0%
Income Tax	(28.7)	(43.2)	(53.6)	24.0%	86.6%	(78.9)	(96.9)	22.7%
Profit After Tax & Before NCI	188.4	137.0	539.6	-	-	450.9	676.6	50.1%
NCI**	14.9	12.3	26.7	-	79.2%	29.7	39.0	31.4%
Net Profit After Tax & NCI	173.5	124.7	512.9	-	-	421.2	637.6	51.4%
Breakdown of Revenue By Company								
GB Capital	0.2	0.2	0.2	-7.1%	-16.1%	0.4	0.3	-12.9%
GB Lease	400.1	407.0	515.3	26.6%	28.8%	699.7	922.3	31.8%
Drive	923.1	1,906.9	2,347.7	23.1%	-	2,006.3	4,254.6	-
GB Auto Rental	76.4	113.6	120.3	5.9%	57.5%	144.9	233.8	61.3%
GB Bus Rental	-	29.2	31.0	6.5%	-	-	60.2	-
Capital Securitization	3.5	4.7	5.3	13.6%	51.5%	4.1	10.1	-
Kredit	16.9	43.6	53.0	21.6%	-	29.1	96.5	-
Total	1,420.1	2,505.0	3,072.8	22.7%	-	2,884.5	5,577.8	93.4%

*Includes MNT-Halan, Bedaya and Kaf

** Includes 45% of GB Lease



Consolidated Financial Performance



Income Statement by Segment

1H25				
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Revenues	30,493.8	5,356.1	-	35,850.0
Inter-segment revenues	178.9	221.7	(400.6)	-
Total revenues	30,672.7	5,577.8	(400.6)	35,850.0
Cost of sales	(25,741.9)	(4,453.4)	-	(30,195.2)
Inter-segment cost of sales	(178.9)	(79.9)	258.8	-
Total Cost of Sales	(25,920.7)	(4,533.3)	258.8	(30,195.2)
Gross Profit	4,752.0	1,044.5	(141.8)	5,654.8
General, selling and administrative expenses	(2,258.2)	(738.4)	49.6	(2,947.0)
Other operating income	359.4	16.1	(3.8)	371.7
Provisions (Net)	26.4	(54.2)	-	(27.8)
Operating profit	2,879.5	268.1	(95.9)	3,051.7
Finance cost / income	(1,670.8)	(17.7)	100.6	(1,587.9)
Investment Gain	-	511.0	-	511.0
FOREX	37.8	12.2	-	50.0
Net profit / (loss) before tax	1,246.5	773.5	4.7	2,024.7
Income tax	(291.9)	(96.9)	-	(388.8)
Net profit / (loss) after tax and before NCI	954.6	676.6	4.7	1,635.9
NCI	(75.7)	39.0	-	(36.7)
Net profit / (loss) after NCI	1,030.3	637.6	4.7	1,672.6

GB Corp Balance Sheet by Segment

As at 30 June 2025				
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Property Plant & Equipment	8,344.6	1,022.2	14.8	9,381.6
Intangible Assets & Goodwill	1,015.4	14.1	-	1,029.5
Asset Right of Use	1,049.6	344.2	(97.6)	1,296.2
Investments in Subsidiaries (GB Capital)	378.3	13,917.0	(1,962.3)	12,333.1
Notes Receivable	4.7	10,448.5	(964.5)	9,488.7
Other Debit Balance	-	254.1	-	254.1
Deferred Tax Assets	85.7	1.7	-	87.4
Non-Current Assets	10,878.3	26,001.9	(3,009.6)	33,870.5
Asset held for sale	-	866.1	-	866.1
Inventories	23,492.0	20.9	-	23,512.9
Trade Receivables	5,901.3	6,572.9	(663.8)	11,810.4
Investments in fair value through profit or losses	-	26.2	-	26.2
Advance Payments to Suppliers	1,903.9	70.7	-	1,974.6
Debtors & Other Debit Balance	2,842.8	823.2	-	3,666.0
Due from Related Parties	46.2	0.4	(1.6)	44.9
Due from Related Parties - Inter-Segment	1,536.9	2.6	(1,539.5)	-
Cash and Cash Equivalents	6,998.1	826.3	-	7,824.4
Current Assets	42,721.2	9,209.1	(2,204.9)	49,725.4
Total Assets	53,599.4	35,211.0	(5,214.5)	83,595.9
Share Capital	1,087.4	318.0	(319.9)	1,085.5
Share Capital Premium	1,645.5	-	(1,645.5)	-
General Reserve	-	158.3	-	158.3
Legal Reserves	608.1	199.3	-	807.4
Private Reserve	7,434.3	226.2	4.2	7,664.8
Accumulated Profit (Losses)	553.5	14,510.8	(91.8)	14,972.4
Net Income / (Loss) for The Period	1,030.3	637.6	4.7	1,672.6
Total Shareholders' Equity Before NCI	12,359.1	16,050.3	(2,048.2)	26,361.1
Total NCI	1,022.3	881.4	-	1,903.7
Total Equity	13,381.4	16,931.7	(2,048.2)	28,264.8
Trade Payables	18,413.1	1,553.7	(660.7)	19,306.2
Loans & Overdraft	17,369.3	5,883.4	-	23,252.7
Due to Related Parties	3.7	(0.0)	(1.6)	2.1
Due to Related Parties - Inter-Segment	2.9	1,536.6	(1,539.5)	-
Provision	738.8	35.4	-	774.2
Other Current Liabilities	310.2	95.2	-	405.4
Short term bond	-	80.0	-	80.0
Total Current Liabilities	36,838.1	9,184.3	(2,201.8)	43,820.5
Loans	722.9	8,661.9	-	9,384.8
Provision	10.2	-	-	10.2
Lease Obligation	1,032.5	284.4	-	1,316.9
Trade and Notes Payables	1,288.3	-	(964.5)	323.7
Deferred Tax Liabilities	326.2	68.8	-	394.9
Bonds Payable	-	80.0	-	80.0
Total Non-Current Liabilities	3,380.0	9,095.1	(964.5)	11,510.5
Total Equity And Liabilities	53,599.4	35,211.0	(5,214.5)	83,595.9

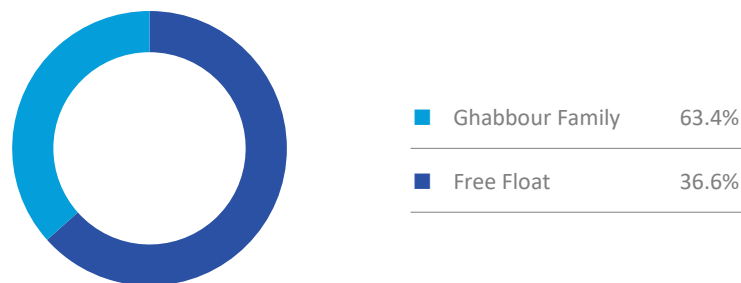


Key Corporate & Shareholder Information

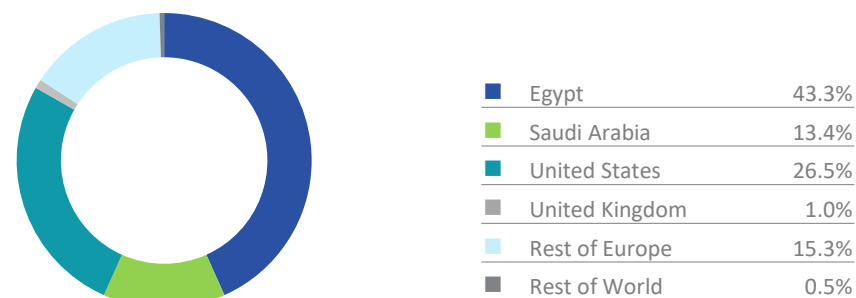
GB Corp is focused on the long-term sustainability of the business and its ability to deliver to shareholders.

A closer look at our shareholding structure as of 30 June 2025

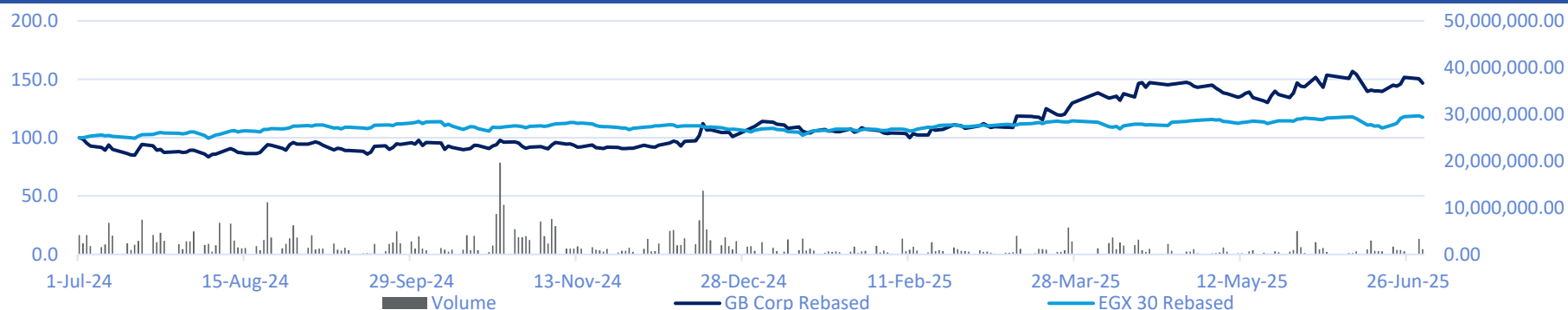
GB Corp's Shareholding Structure (%)



Geographic Distribution of the Free Float (%)



GB Corp Stock Performance



Glossary of Commonly Used Terms

CKD Completely Knocked Down. These are kits imported from the supplier and assembled in Egypt, using the locally-mandated percentage of domestic parts.

CBU Completely Built Up. This refers to vehicles that are imported fully-assembled.

LOB Line of Business.

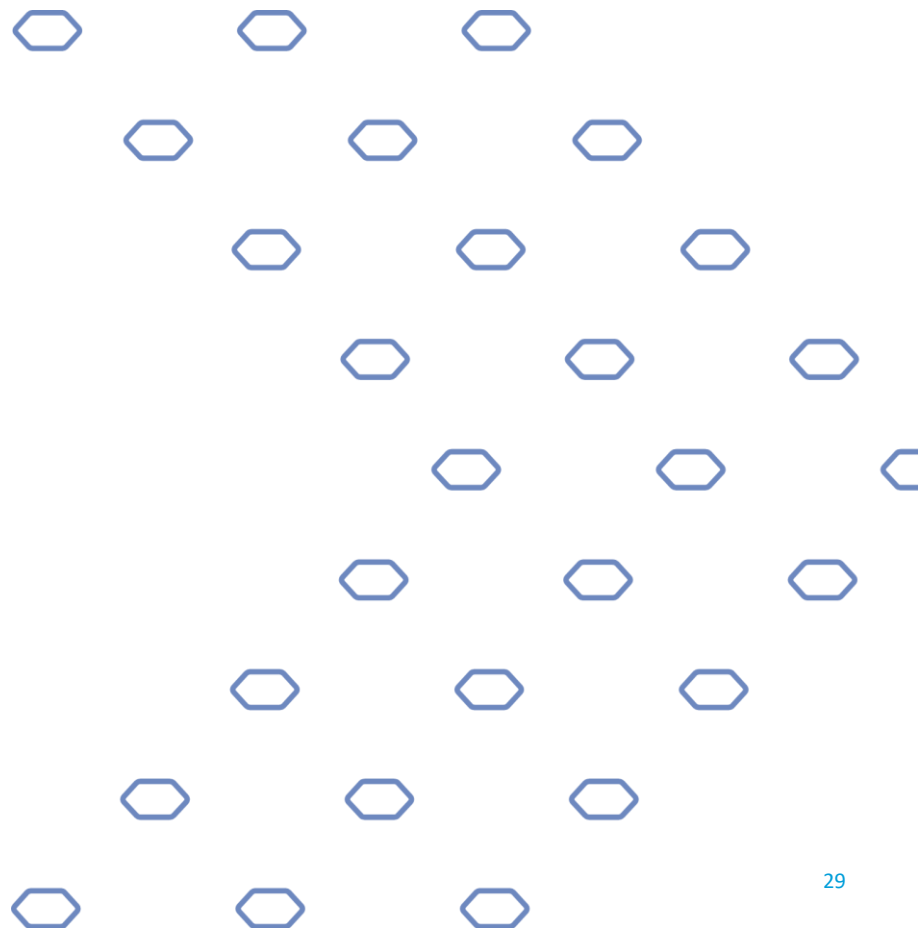
LTR Light Truck Radial.

OEM Original Equipment Manufacturer. For instance, Hyundai is the OEM of the Hyundai Tuscon.

OTR Off-the-road.

PCR Passenger Car Radial.

TBR Truck and Bus Radial.



Thank you

INVESTOR RELATIONS

Mansour Kabbani
Board of Directors Member

Mohamed Younis
Chief Investment Officer

Sarah Maged
Investor Relations
Communications Manager

Direct: +202 3910 0485
Fax: +202 3539 0139
E-mail: ir@gb-corporation.com
ir.gb-corporation.com

Shareholder Information

Reuters Code: GBCO.CA
Bloomberg Code: GBCO.EY

Number of Shares Outstanding

1,085,500,000