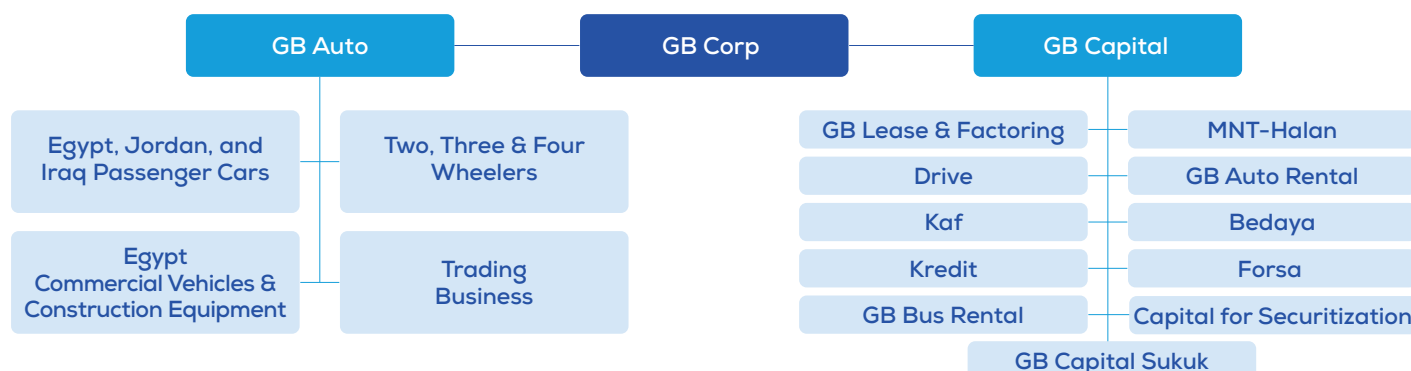
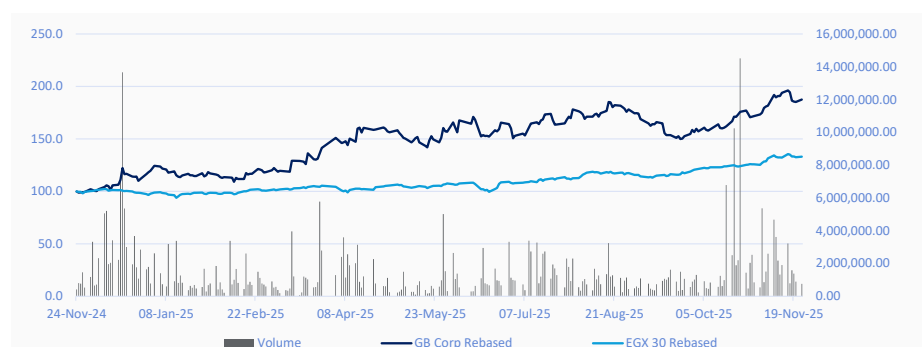


# 9M25 - INVESTOR FACT SHEET

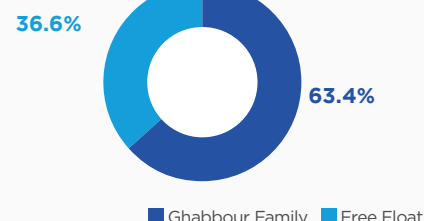
GB Corp is a leading automotive company in the Middle East and Africa non-bank financial services provider in Egypt. The company operates under two distinct segments: GB Auto, which operates the core automotive business and encompasses four primary lines of business across Egypt, Iraq, and Jordan. In addition to GB Capital, which oversees the operations of the Group's non-bank financial service providers, and positioned itself as a major player in the NBFS scene through a strong track-record of product launches in sector.



## GB Corp Stock Performance



## Shareholding Structure (As of 30 September 2025)



## Income Statement Snapshot

### Nine Months Ended

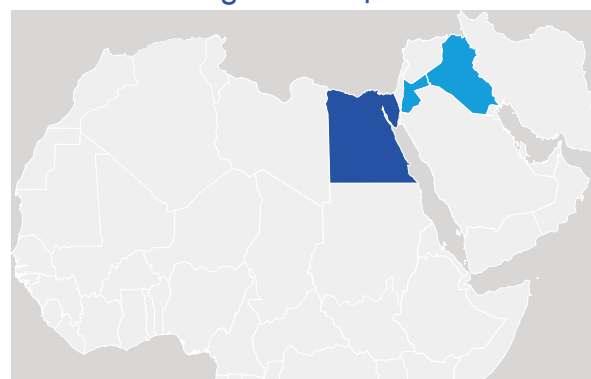
(EGP million)	9M24	9M25	% Change
Total Sales Revenues	35,403.6	57,527.9	62.5%
Total Gross Profit	7,215.6	8,775.1	21.6%
Operating Profit	4,167.5	4,780.3	14.7%
EBIT	4,536.2	5,713.2	25.9%
Earnings Before Tax	2,515.4	3,066.9	21.9%
Net Income / Loss	1,794.2	2,423.1	35.1%

## Balance Sheet Snapshot

### As at 30 September 2025

(EGP million)	31-Dec-24	30-Sep-25	% Change
Total Current Assets	42,612.8	48,938.1	14.8%
Total Long-Term Assets	30,112.2	37,151.7	23.4%
Total Assets	72,725.0	86,089.8	18.4%
Total Current Liabilities	36,435.0	42,399.0	16.4%
Total Long-Term Liabilities	8,873.0	14,709.6	65.8%
Non-Controlling Interest	1,978.4	1,836.0	-7.2%
Total Shareholder's Equity	27,417.0	28,981.1	5.7%
Total Liabilities and Shareholder's Equity	72,725.0	86,089.8	18.4%

## Regional Footprint



## SHARES COVERED BY

Beltone Financial | CI Capital | EFG Hermes | HC Securities | Naeem Holding | Pharos Holding

## GB Auto

### Egypt, Jordan, and Iraq Passenger Cars

9M25 Group Revenue Contribution

67.7%

- Assembly and distribution of imported completely-knocked-down (CKD) kits with a production capacity of around 80,000 units per year in Egypt
- Distribution of imported completely-built-up (CBU) vehicles in Egypt, Iraq (MG and JAC), and Jordan (MG)
- After-Sales Operations in Egypt, Iraq, and Jordan
- Financing options provided through Drive in Egypt
- Brands: Hyundai, Chery, Mazda, Changan, Haval, MG, JAC, Genesis, and Deepal



### Egypt Commercial Vehicles & Construction Equipment

9M25 Group Revenue Contribution

7.0%

- Assembly and distribution of trucks
- Bus-body manufacturing; distribution, and export of buses
- Manufacturing and distribution of superstructures and trailers
- Distribution of earth-moving equipment, road machinery, and power generators
- Brands: Mitsubishi Fuso, Volvo Trucks and Buses, Volvo Construction Equipment, Eicher, YTO, Higer, SDLG, UD Trucks and Shacman Trucks, Foton (Iraq)



### Two, Three & Four-Wheelers (Light Mobility)

9M25 Group Revenue Contribution

2.7%

- Assembly and distribution of motorcycles, tricycles, and quadricycles and manufacturing of components at the Badr Facility
- Financing options provided through Mashroey
- Brands: Bajaj and Lifan



### Trading Business

9M25 Group Revenue Contribution

5.7%

- Distribution of passenger car, van, truck, construction equipment and bus tires in Egypt, as well as Ready Parts in Egypt and Iraq.
- Brands: Yokohama, Lassa, Double Coin, Goodyear, Thunderer, MRF, Sunfull, and Magna



### Startups

9M25 Group Revenue Contribution

1.5%

- PAL distributes lubricant products at GB Auto branded and third-party points of sale in Egypt under an exclusive strategic alliance with Gazprom Neft Lubricants
- Fabrika is GB Auto's pre-owned vehicle division that offers consumers a wide variety of used cars from all manufacturers, as well as trade-in offers at GB Auto showrooms
- El Mikaneeky is a trusted professional car servicing company that provides affordable solutions to the entire car market
- GB Ventures is an entity that combines the automotive and financial know-how of GB Auto with the goal to empower Egyptian startups
- GB Logistics is an Integrated Service Provider (ISP) that specializes in the delivery of high-quality logistics services to customers in Egypt and worldwide.
- Transport Vehicles Distribution (TVD) is a commercial vehicle distribution company established to distribute JMC and Foton branded vehicles
- Market: Egypt
- Companies: PAL, Fabrika, TVD, GB Logistics, El Mikaneeky, GB Ventures



## Capital

9M25 Group Revenue Contribution

15.5%

- GB Capital oversees the operations of the group's non-bank financial service providers, offering financing in all segments of the market. GB Capital received its Sukuk issuance license from the FRA and launched GB Capital Sukuk.
- GB Lease & Factoring provides business-to-business financial leasing services to a wide range of companies, covering all asset classes
- MNT-Halan is Egypt's largest and fastest growing non-bank lender to the unbanked, digitizing traditional banking and cash-based markets through tech and data driven solutions
- 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. Drive has also rolled out its digital consumer finance app "Forsa"
- GB Auto Rental offers car rental services on a quasi-operational lease basis to companies in the market
- Bedaya is a mortgage finance venture offering long-term and competitive mortgages for new move-in homes
- Kaf is a life insurance company that was acquired along with EFG Hermes to capitalize on the growing demand for insurance offerings in Egypt.
- Kredit is a SME lending company which provides financing services to Egyptian small and medium enterprises (SMEs). It also provides exceptional lending and mentoring services, facilitating SMEs' access to financial support, and fostering their growth.



Statements contained in this document that are not historical facts are based on current expectations, estimates, projections, opinions and beliefs of GB Corp. Such statements involve known and unknown risks, uncertainties and other factors; undue reliance should not be placed thereon. Certain information contained herein constitutes "targets" or "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "seek," "should," "expect," "anticipate," "project," "estimate," "intend," "continue" or "believe" or the negatives thereof or other variations thereon or comparable terminology. Actual events or results or the actual performance of GB Auto may differ materially from those reflected or contemplated in such targets or forward-looking statements. The performance of GB Auto is subject to risks and uncertainties.

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