



Investor Presentation

FOURTH QUARTER 2025

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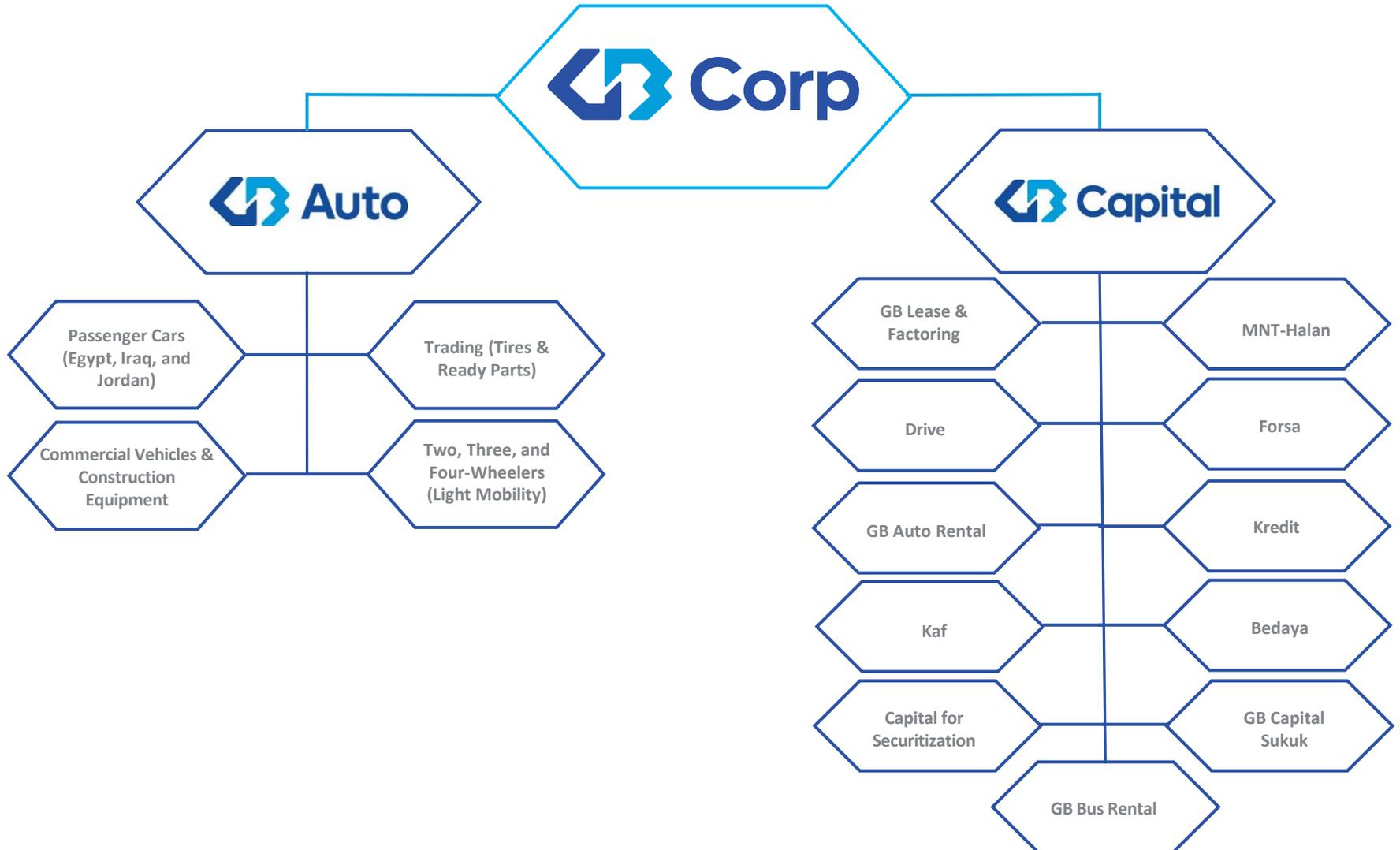
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Group Overview

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 robust full-year results in 2025, driven by sustained recovery in market demand, with solid contributions across both the Auto and Capital segments.

Revenues

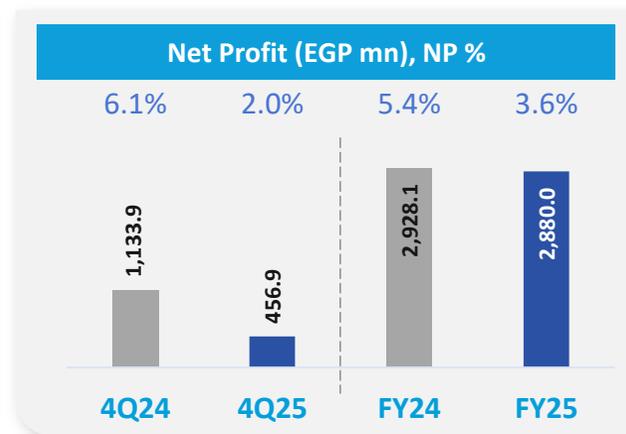
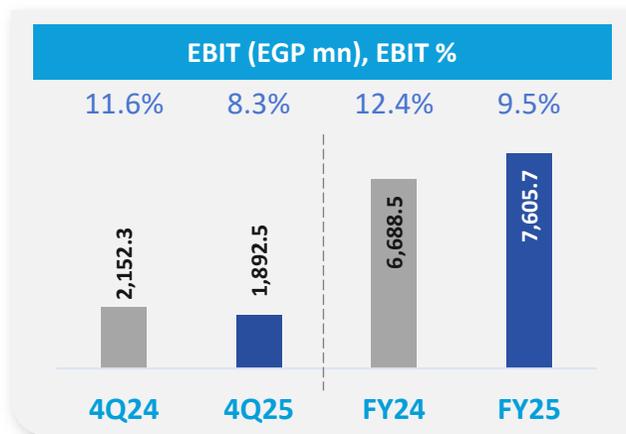
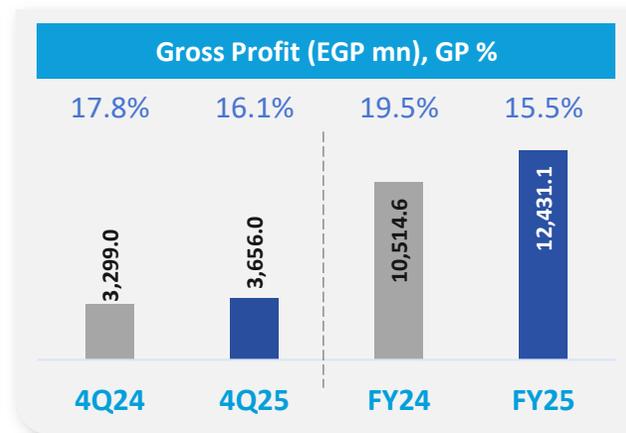
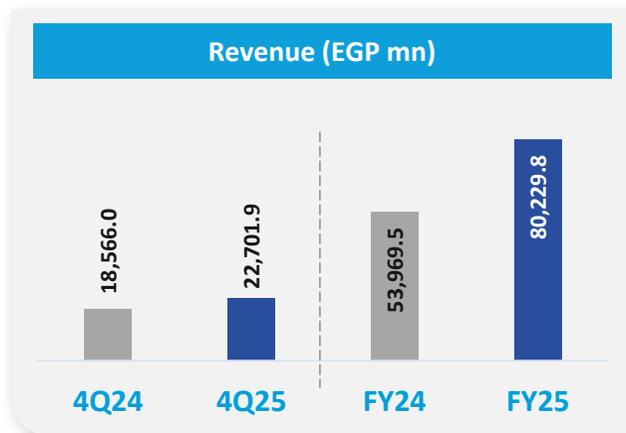
Consolidated revenues rose 48.7% y-o-y to EGP 80,230 million in FY25, supported by strong performance across both the Auto and Capital segments. On a quarterly basis, revenues increased 4.7% q-o-q and 22.3% y-o-y to EGP 22,702 million in 4Q25, reflecting continued local demand recovery despite ongoing regional pressures.

Gross Profit

Gross profit for the full year amounted to EGP 12,431 million, with a gross margin of 15.5%, underpinned by stabilized pricing and operational efficiency. In 4Q25, gross profit reached EGP 3,656 million, with a gross margin of 16.1%, as strong performance in Egypt partially offset margin pressure from regional markets.

Net Profit

Net profit for FY25 reached EGP 2,880 million, with a net profit margin of 3.6%, reflecting higher finance costs and provisions. For 4Q25, net profit stood at EGP 457 million, with a margin of 2.0% moderated by lower investment income as well as higher provisions.



GB Auto



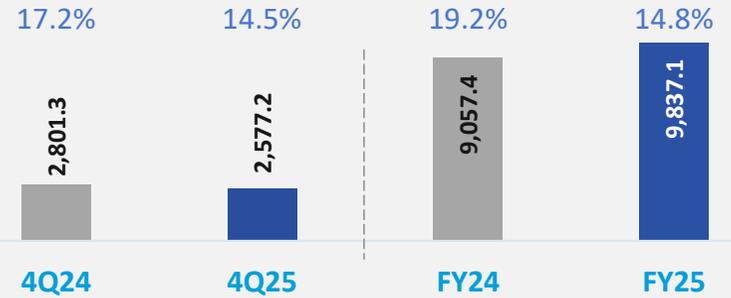
GB Auto Key Financial Highlights

GB Auto

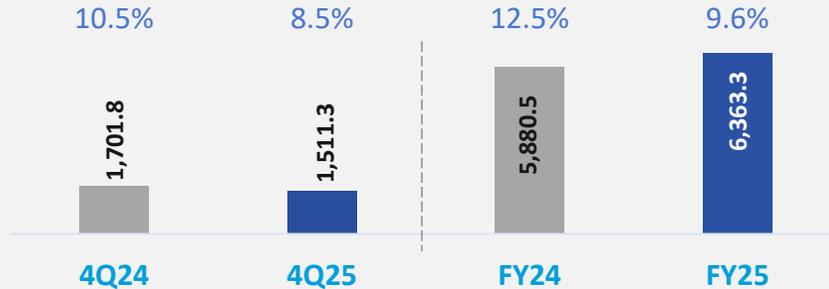
Revenue (EGP mn)



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
<p>Assembly:</p> <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 <p>Sales & Distribution:</p> <ul style="list-style-type: none"> CBU vehicles in Egypt, Jordan, and Iraq 	<p>Ready Parts Distribution:</p> <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 <p>Tires Distribution:</p> <ul style="list-style-type: none"> Passenger car, van, truck, construction equipment, and bus tires in Egypt 	<p>Assembly:</p> <ul style="list-style-type: none"> Trucks <p>Manufacturing:</p> <ul style="list-style-type: none"> Bus bodies Trailers/superstructures <p>Sales & Distribution:</p> <ul style="list-style-type: none"> Trucks Buses Trailers/superstructures Construction/farming equipment 	<p>Assembly:</p> <ul style="list-style-type: none"> Motorcycles CKD assembly <p>Manufacturing:</p> <ul style="list-style-type: none"> Motorcycles components at the Badr Facility <p>Sales & Distribution:</p> <ul style="list-style-type: none"> Motorcycles Tricycles Four-wheelers
<p>78.4%</p> <p>4Q25 GB Auto Revenue Contribution</p>	<p>5.4%</p> <p>4Q25 GB Auto Revenue Contribution</p>	<p>10.8%</p> <p>4Q25 GB Auto Revenue Contribution</p>	<p>3.8%</p> <p>4Q25 GB Auto Revenue Contribution</p>
5-Year CAGR 37.6%	5-Year CAGR 30.4%	5-Year CAGR 39.0%	5-Year CAGR -6.8%

*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 continued to recover, supported by easing interest rates, improved FX stability, and recovering consumer demand. Egypt’s PC registrations reached approximately 210,000 units in 2025, up around 40% from the previous year.
- GB Auto continued to expand its portfolio in Egypt during 4Q25 with the introduction of Li Auto, strengthening its presence in the premium EV segment. Together with Deepal, the Group now addresses both mainstream and premium REEV/EV segments, with both brands delivering strong early traction.
- Additionally, Changan’s first CKD SUV continues to gain traction and is now among the top five in the SUV segment, reinforcing GB Auto’s localization and growth strategy.
- In 4Q25, the Sadat CKD facility entered a soft launch phase, marking a major milestone in GB Auto’s localization strategy and positioning the Group to expand its CKD product range.

The passenger car segment delivered solid performance as GB Auto maintained its leading position in the Egyptian market, supported by strong demand recovery and continued portfolio expansion. Operations in Iraq and Jordan were tempered by regional geopolitical developments and continued parallel imports of Chinese vehicles. Despite these headwinds, underlying market fundamentals remain intact.

		4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
CKD Sales Volume	(Units)	7,375	8,951	8,189	(8.5%)	11.0%	21,795	31,349	43.8%
CBU Sales Volume	(Units)	6,804	7,033	6,386	(9.2%)	(6.1%)	20,248	25,199	24.5%
Total Sales Volume	(Units)	14,179	15,984	14,575	(8.8%)	2.8%	42,043	56,548	34.5%
Total Revenue	(EGP million)	13,392.5	14,823.2	13,905.9	(6.2%)	3.8%	36,533.4	52,827.3	44.6%



Passenger Cars After-Sales Facilities*



*1S: Showrooms

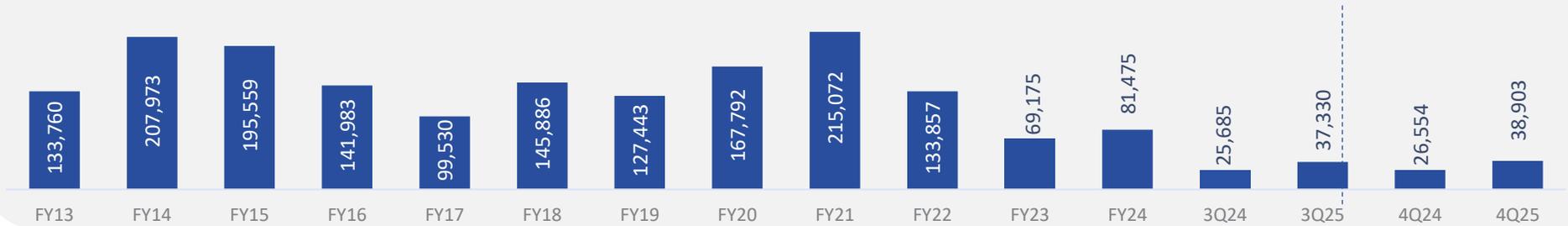
2S: Showrooms & Service Centers

3S: Showrooms, Service Centers & Spare parts

EGYPT PASSENGER CARS MARKET

The PC market in Egypt showed signs of recovery amid improving market conditions in 2025, with positive momentum expected to continue into 2026.

PC Market, Annual Sales



Egyptian Market Breakdown CBU vs. CKD Volumes

4Q25 Market Sales Breakdown



GB Auto represents 44% of CKD units sold in the Egyptian market

4Q25 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 solid performance in 2025.

		4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
Tires Revenue - Egypt	(EGP million)	581.8	637.2	746.3	17.1%	28.3%	2,873.4	3,282.0	14.2%
Ready Parts Revenue – Egypt and Iraq	(EGP million)	185.2	218.2	202.8	(7.1%)	9.5%	942.1	960.7	2.0%
Total Revenue	(EGP million)	767.0	855.5	949.1	10.9%	23.7%	3,815.5	4,242.8	11.2%

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 stronger export activity, supported revenue growth, with the recently launched Elegance bus gaining traction in the market.



Trucks

Truck volumes increased y-o-y driven primarily by stronger demand for light trucks as well as higher heavy truck activity across regional markets.



Trailers

Trailer volumes dropped in FY25 largely due to the slowdown in large-scale mega-projects.



Construction Equipment

Construction equipment volumes rebounded in FY25, supported by stronger regional activity, particularly in Libya and Gaza.



After-Sales Facilities

The LoB operates eight service centers.

		4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
Bus Sales Volume	(Units)	219	496	636	28.2%	190.4%	800	1,723	115.4%
Truck Sales Volume	(Units)	259	375	344	(8.3%)	32.8%	1,260	1,659	31.7%
Trailer Sales Volume	(Units)	-	-	-	-	-	17	-	-
Construction Equipment Sales Volume	(Units)	-	2	17	750.0%	-	19	22	15.8%
Total Sales Volume	(Units)	478	873	997	14.2%	108.6%	2,096	3,404	62.4%
Total Revenue	(EGP million)	1,173.8	1,395.3	1,920.9	37.7%	63.6%	3,984.5	5,956.8	49.5%

The LoB delivered solid growth during the year, supported by strong demand for two-wheelers, successful product introductions, and improving supply conditions. Performance remained robust during the quarter, with continued momentum in both volumes and revenues. Within the four-wheeler segment, the Qute light vehicle continued to gain traction, supported by government promotion initiatives and positioning the segment for further growth.

		4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
Sales Volume	(Units)	8,311	9,243	10,447	13.0%	25.7%	20,189	33,906	67.9%
Total Revenue	(EGP million)	565.2	605.9	669.5	10.5%	18.4%	1,378.2	2,203.8	59.9%

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

26

Show rooms

5

Service Centers



GB Auto Income Statement

(EGP million)	4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
Revenue	16,155.2	17,828.6	17,591.1	(1.3%)	8.9%	46,692.0	65,913.5	41.2%
Inter-Segment Revenue	104.0	127.3	138.7	9.0%	33.4%	373.0	444.8	19.3%
Total Revenue	16,259.2	17,955.8	17,729.7	(1.3%)	9.0%	47,065.0	66,358.3	41.0%
Cost of Sales	(13,354.0)	(15,320.7)	(15,013.9)	(2.0%)	12.4%	(37,634.6)	(56,076.4)	49.0%
Inter-Segment Cost of Sales	(104.0)	(127.3)	(138.7)	9.0%	33.4%	(373.0)	(444.8)	19.3%
Total Cost of Sales	(13,457.9)	(15,448.0)	(15,152.6)	(1.9%)	12.6%	(38,007.6)	(56,521.2)	48.7%
Gross Profit	2,801.3	2,507.9	2,577.2	2.8%	(8.0%)	9,057.4	9,837.1	8.6%
Gross Profit Margin	17.2%	14.0%	14.5%	0.5	(2.7)	19.2%	14.8%	(4.42)
General, selling and administrative expenses	(1,025.7)	(1,275.3)	(1,366.0)	7.1%	33.2%	(3,732.6)	(4,899.5)	31.3%
Other operating income	213.9	278.3	193.2	(30.6%)	(9.7%)	561.9	830.8	47.9%
Provisions (Net)	(306.5)	99.8	(63.7)	-	(79.2%)	(321.8)	62.5	-
Operating Profit	1,682.9	1,610.7	1,340.7	(16.8%)	(20.3%)	5,564.9	5,830.9	4.8%
Operating Profit Margin	10.4%	9.0%	7.6%	(1.41)	(2.79)	11.8%	8.8%	(3.04)
Finance cost / income	(768.4)	(1,073.8)	(944.9)	(12.0%)	23.0%	(2,554.4)	(3,689.4)	44.4%
Losses on Liquidated Assets	-	-	(1.2)	-	-	-	(1.2)	-
Investment Gain	(4.5)	-	-	-	-	(4.5)	-	-
FOREX	61.8	(34.3)	(90.7)	164.2%	-	(332.4)	(87.2)	(73.8%)
Net Profit / (loss) Before Tax	971.8	502.6	303.9	(39.5%)	(68.7%)	2,673.7	2,053.1	(23.2%)
Income Tax	(261.7)	(261.8)	(239.0)	(8.7%)	(8.7%)	(757.8)	(792.8)	4.6%
Net Profit / (loss) After Tax and Before NCI	710.1	240.8	64.9	(73.0%)	(90.9%)	1,915.9	1,260.3	(34.2%)
NCI	37.4	61.0	111.5	82.8%	197.8%	16.9	248.2	1,366.6%
Net Profit / (loss) After NCI	747.5	301.8	176.4	(41.5%)	(76.4%)	1,932.8	1,508.6	(22.0%)
EBITDA	1,701.8	1,777.7	1,511.3	(15.0%)	(11.2%)	5,880.5	6,363.3	8.2%
EBITDA Margin	10.5%	9.9%	8.5%	(1.4)	(1.9)	12.5%	9.6%	(2.9)

Development of Working Capital for GB Auto

(EGP million)	4Q24	1Q25	2Q25	3Q25	4Q25
Inventory	21,134.3	21,442.0	23,492.0	22,158.0	24,649.7
Receivables	3,708.7	3,704.8	5,901.3	5,368.2	5,316.9
Advances	1,583.0	1,652.4	1,903.9	1,852.5	1,299.6
Debtors & Other Debit Balances	3,258.5	3,539.5	2,842.8	3,462.9	3,371.0
Payables	18,900.5	18,300.7	18,413.1	15,856.0	15,720.2
Working Capital	10,783.9	12,038.2	15,726.8	16,985.6	18,917.0

Key Ratios for GB Auto

(EGP million)		4Q24	1Q25	2Q25	3Q25	4Q25
Net debt / Equity*	Units	0.40	0.52	0.83	0.96	1.14
Total Liabilities Less Cash / Equity	Units	2.09	2.19	2.48	2.40	2.61
Current Ratio	Units	1.18	1.15	1.16	1.17	1.17
Net Debt / LTM EBITDA	Units	0.90	1.18	1.72	1.95	2.39
LTM EBITDA / Finance Cost	Units	2.31	2.00	2.02	1.87	1.72
Capital Employed **	EGP million	18,731.3	20,322.4	24,781.3	26,271.2	28,513.0
LTM ROCE ***	%	31.5%	27.6%	27.1%	24.2%	21.3%

* 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



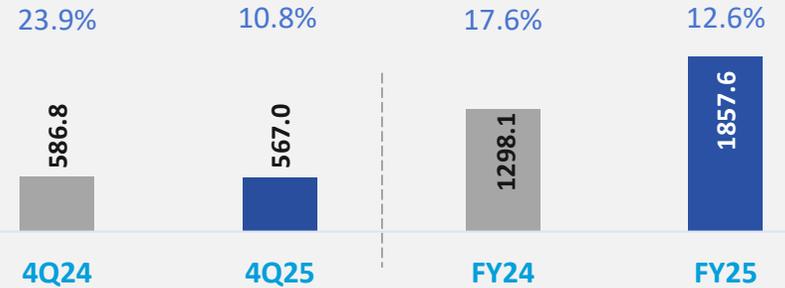
GB Capital Key Financial Highlights

GB Capital

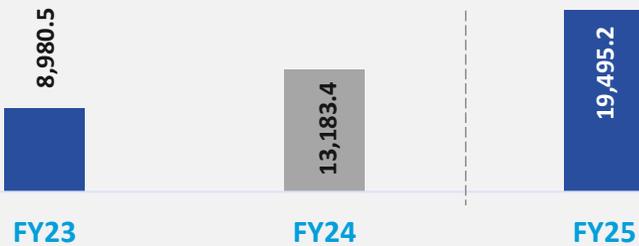
Revenue (EGP mn)



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.

FY25 Group Revenue Contribution*



FY25 Group Gross Profit Contribution*

Gross Profit Margin: 18.8%

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 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 2,306.9 million*
FY25 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 549.4 million*
FY25 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 11,446.4 million*
FY25 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 1,700 merchants in more than 7,000 stores in 4Q25. 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 248.4 million*
FY25 Revenue

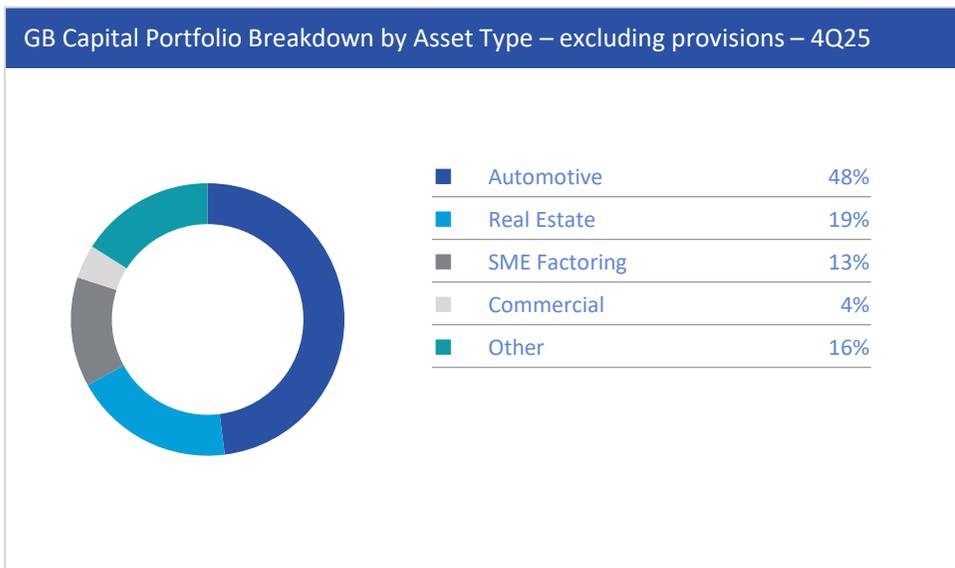
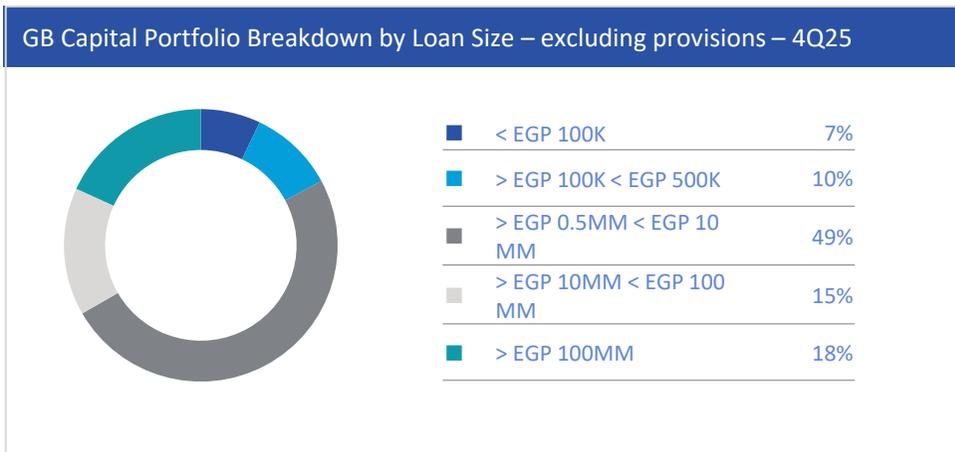
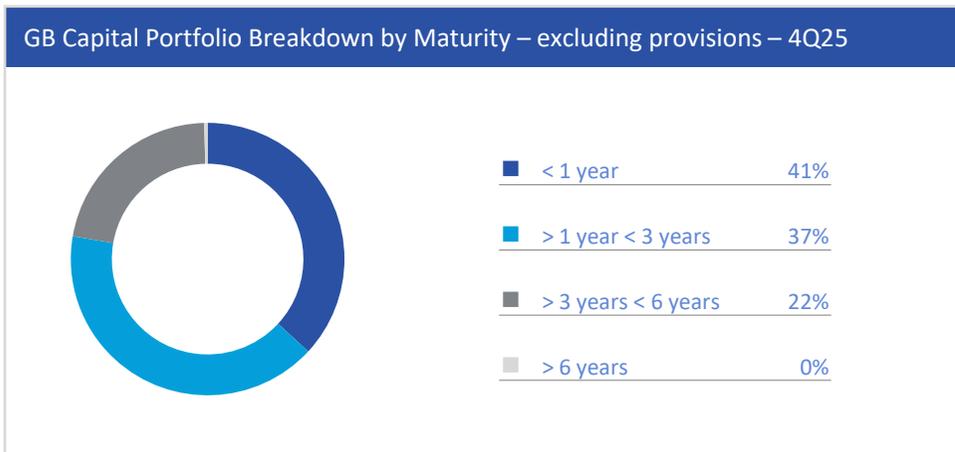
Fintech

- 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 has served over 8 Mn customers and disbursed over USD 15 Bn since inception across all countries.
- 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.

MNT 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.



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

		FY24	FY25
Net Portfolio Assets	(EGP mn)	13,183.4	19,495.2
Debt / Equity	x	0.61X	0.86x
Equity / Loan Portfolio	%	130.3%	99.1%
Annualized Return on Avg. Equity (ROAE) - Excluding NCI*	%	15.1%	15.1%
Annualized ROAA [Annualized the period EBIT pre-funding costs after tax / average assets of period]	%	12.8%	16.0%
Annualized net interest margin (%) [(interest income - interest expense) for the last quarter X 4 / average portfolio size for the quarter]	%	10.6%	5.0%
Provision for portfolio :			
Provision (BS) / Loan portfolio %	%	1.76%	1.51%
Provision (BS) / NPL % (Coverage ratio)	%	133.3%	124.7%
NPL / Loan portfolio %	%	1.98%	2.13%

GB Capital Income Statement (Before Elimination)

(EGP million)	4Q24	3Q25	4Q25	Q-o-Q	Y-o-Y	FY24	FY25	Y-o-Y
Revenue	1,459.5	2,573.8	3,861.3	50.0%	164.6%	4,245.5	9,870.2	132.5%
Interest Income	992.3	1,346.4	1,383.6	2.8%	39.4%	3,138.1	4,872.9	55.3%
Total Revenue	2,451.8	3,920.2	5,244.9	33.8%	113.9%	7,383.6	14,743.0	99.7%
Cost of Sales	(1,286.8)	(2,326.7)	(3,001.8)	29.0%	133.3%	(3,664.0)	(8,219.7)	124.3%
Cost of Funds	(651.2)	(985.4)	(1,129.5)	14.6%	73.4%	(2,192.3)	(3,756.9)	71.4%
Total Cost of Revenue	(1,938.0)	(3,312.1)	(4,131.2)	24.7%	113.2%	(5,856.3)	(11,976.6)	104.5%
Gross Profit	513.8	608.2	1,113.7	83.1%	116.8%	1,527.3	2,766.4	81.1%
SG&A	(379.9)	(459.8)	(552.1)	20.1%	45.3%	(1,113.3)	(1,750.3)	57.2%
Provisions	25.6	(44.4)	(129.0)	190.8%	-	(33.9)	(227.6)	570.8%
Operating Profit	159.4	104.0	432.6	316.1%	171.4%	380.1	788.5	107.5%
Other Income	7.7	13.4	63.6	374.6%	726.6%	50.4	93.1	84.8%
Investment Gains from Associates*	419.7	394.2	81.1	(79.4%)	(80.7%)	867.6	986.4	13.7%
Losses on Liquidated Subsidiaries	-	-	(10.4)	-	-	-	(10.4)	-
EBIT	586.8	511.6	567.0	10.8%	(3.4%)	1,298.1	1,857.6	43.1%
Other Interest & Similar Income	24.1	(9.0)	(73.2)	708.7%	-	82.7	(100.0)	-
FOREX	(3.9)	36.9	1.0	(97.2%)	-	40.8	50.1	22.8%
EBT	607.0	539.5	494.8	(8.3%)	(18.5%)	1,421.6	1,807.8	27.2%
Income Tax	(62.9)	(64.3)	(132.1)	105.4%	109.8%	(181.4)	(293.2)	61.7%
Profit after Tax & before NCI	544.0	475.2	362.7	(23.7%)	(33.3%)	1,240.2	1,514.5	22.1%
NCI**	62.1	26.6	83.0	212.3%	33.7%	148.7	148.7	0.0%
Net Profit after Tax & NCI	481.9	448.6	279.7	(37.7%)	(42.0%)	1,091.5	1,365.9	25.1%
Breakdown of Revenue by Company								
GB Capital	12.9	0.2	0.5	235.4%	(96.0%)	13.4	1.0	(92.5%)
GB Lease	584.0	586.3	798.2	36.2%	36.7%	1,830.2	2,306.9	26.0%
Drive	1,689.0	3,071.8	4,119.9	34.1%	143.9%	5,070.3	11,446.4	125.8%
GB Auto Rental	110.7	144.9	170.7	17.8%	54.2%	352.7	549.4	55.8%
GBBR	4.8	38.8	69.1	78.3%	1,328.5%	4.8	168.1	3,374.7%
Capital Securitization	5.2	5.1	7.7	49.8%	48.0%	9.6	22.9	139.0%
Kredit	45.2	73.1	78.8	7.8%	74.5%	102.4	248.4	142.5%
Total	2,451.8	3,920.2	5,245.0	33.8%	113.9%	7,383.6	14,743.0	99.7%

*Includes MNT-Halan, Bedaya and Kaf

** Includes 45% of GB Lease



Consolidated Financial Performance

GB Corp Income Statement by Segment

FY25

(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Revenue	65,913.5	14,316.3	-	80,229.8
Inter-segment revenue	444.8	426.7	(871.5)	-
Total revenue	66,358.3	14,743.0	(871.5)	80,229.8
Cost of sales	(56,076.4)	(11,722.3)	-	(67,798.7)
Inter-segment cost of sales	(444.8)	(254.3)	699.2	-
Total Cost of Sales	(56,521.2)	(11,976.6)	699.2	(67,798.7)
Gross Profit	9,837.1	2,766.4	(172.4)	12,431.1
General, selling and administrative expenses	(4,899.5)	(1,750.3)	102.5	(6,547.3)
Other operating income	830.8	93.1	(11.7)	912.2
Provisions (Net)	62.5	(227.6)	-	(165.1)
Operating profit	5,830.9	881.6	(81.6)	6,631.0
Finance cost / income	(3,689.4)	(100.0)	87.3	(3,702.1)
Losses on Liquidated Subsidiaries	(1.2)	(10.4)	-	(11.6)
Investment Gains from Associates	-	986.4	-	986.4
FOREX	(87.2)	50.1	-	(37.1)
Dividends Income	0.05		(0.05)	-
Net profit / (loss) before tax	2,053.1	1,807.8	5.6	3,866.5
Income tax	(792.8)	(293.2)	-	(1,086.1)
Net profit / (loss) after tax and before NCI	1,260.3	1,514.5	5.6	2,780.5
NCI	(248.2)	148.7	-	(99.6)
Net profit / (loss) after NCI	1,508.6	1,365.9	5.6	2,880.0

GB Corp Balance Sheet by Segment

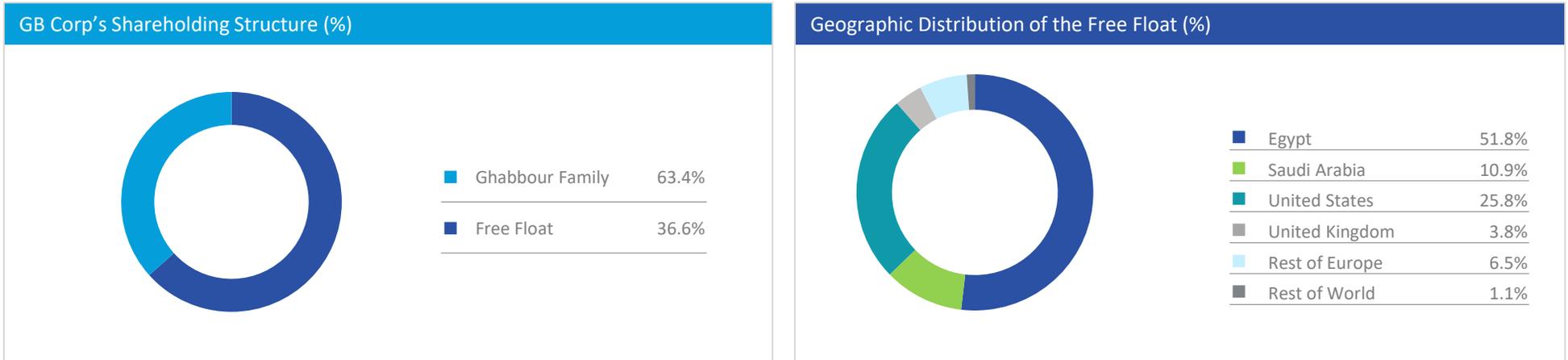
	As at 31 December 2025			
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Property Plant & Equipment	9,542.1	1,172.8	14.8	10,729.7
Intangible Assets & Goodwill	974.3	12.2	-	986.5
Asset Right of Use	1,144.8	619.8	(91.7)	1,672.9
Payments Under Investment	-	-	-	-
Investments in Subsidiaries (GB Capital)	452.6	15,119	(1,962.0)	13,689.5
Notes Receivable	0.5	10,132.5	(762.9)	9,370.2
Other Debit Balance	-	347.3	-	347.3
Deferred Tax Assets	234.9	-	-	234.9
Non-Current Assets	12,349.2	27,483.5	(2,801.8)	37,030.8
Asset held for sale	-	866.1	-	866.1
Inventories	24,649.7	-	-	24,649.7
Trade Receivables	5,316.9	8,946.5	(798.4)	13,464.9
Investments in fair value through profit or losses	-	-	-	-
Advance Payments to Suppliers	1,299.6	98.9	-	1,398.4
Debtors & Other Debit Balance	3,371.0	1,049.5	-	4,420.5
Due from Related Parties	10.6	1.9	(7.6)	4.9
Due from Related Parties - Inter-Segment	1,056.9	2.0	(1,058.9)	-
Cash and Cash Equivalents	7,797.5	1,726.1	-	9,523.6
Current Assets	43,502.2	12,690.9	(1,865.0)	54,328.1
Total Assets	55,851.4	40,174.4	(4,666.8)	91,359.0
Share Capital	1,087.4	318.0	(319.9)	1,085.5
Share Capital Premium	1,644.5	-	(1,644.5)	-
General Reserve	-	192.0	-	192.0
Legal Reserves	711.6	199.3	-	910.9
Private Reserve	7,160.7	1,831.2	4.2	8,996.1
Accumulated Profit (Losses)	409.5	14,406.3	(91.7)	14,724.1
Net Income / (Loss) for The Period	1,508.6	1,365.9	5.6	2,880.0
Total Shareholders' Equity Before NCI	12,522.3	18,312.6	(2,046.2)	28,788.7
Total NCI	800.4	1,001.8	(0.8)	1,801.4
Total Equity	13,322.7	19,314.4	(2,047.0)	30,590.2
Trade Payables	15,720.2	2,153.9	(790.4)	17,083.7
Loans & Overdraft	19,840.6	7,358.9	-	27,199.5
Due to Related Parties	27.2	-	(7.6)	19.6
Due to Related Parties - Inter-Segment	1.9	1,057.1	(1,058.9)	-
Provision	767.1	4.8	-	771.9
Other Current Liabilities	921.0	237.6	-	1,158.6
Short term bond	-	80.0	-	80.0
Total Current Liabilities	37,278.0	10,892.3	(1,857.0)	46,313.3
Loans	1,645.7	9,076.2	-	10,721.9
Provision	23.0	-	-	23.0
Lease Obligation	1,104.5	449.8	-	1,554.3
Trade and Notes Payables	2,115.7	-	(762.9)	1,352.8
Deferred Tax Liabilities	361.9	401.6	-	763.5
Bonds Payable	-	40.0	-	40.0
Total Non-Current Liabilities	5,250.7	9,967.7	(762.9)	14,455.5
Total Equity And Liabilities	55,851.4	40,174.4	(4,666.8)	91,359.0



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 31 December 2025



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.

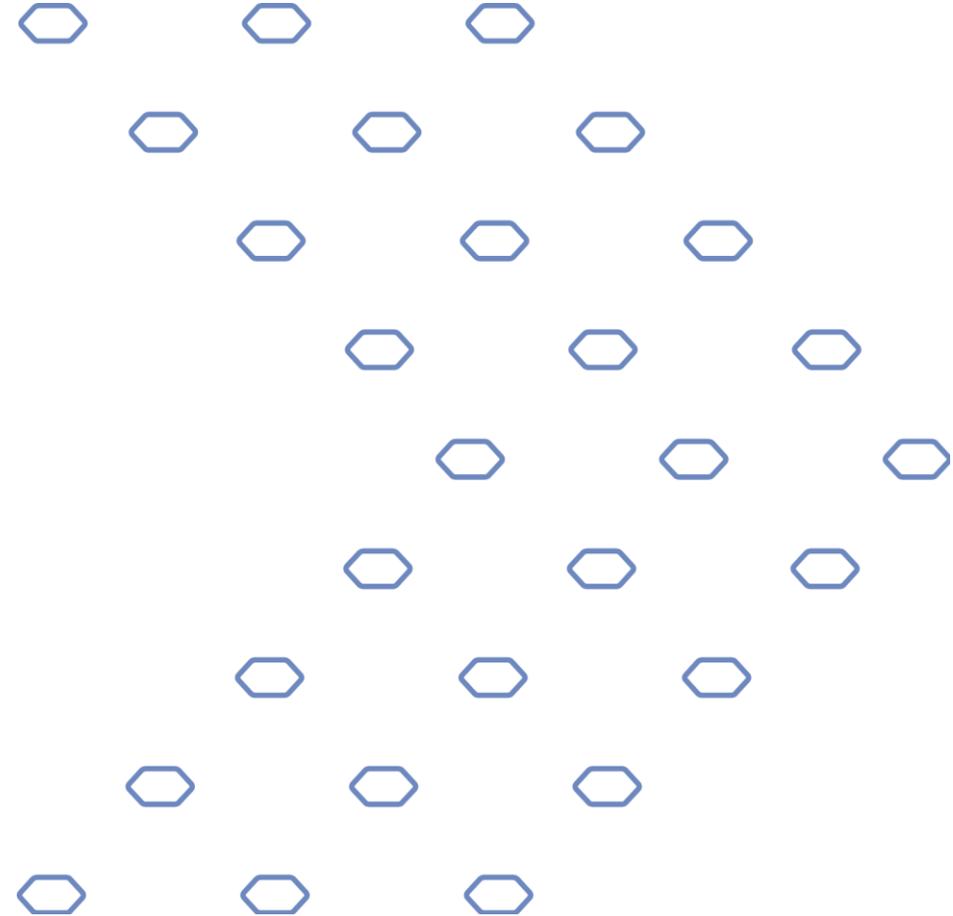
LTR Light Truck Radial.

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

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Chief Investment Officer

Sarah Maged
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Shareholder Information

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

Number of Shares Outstanding

1,085,500,000