Investor Presentation

SECOND QUARTER 2026

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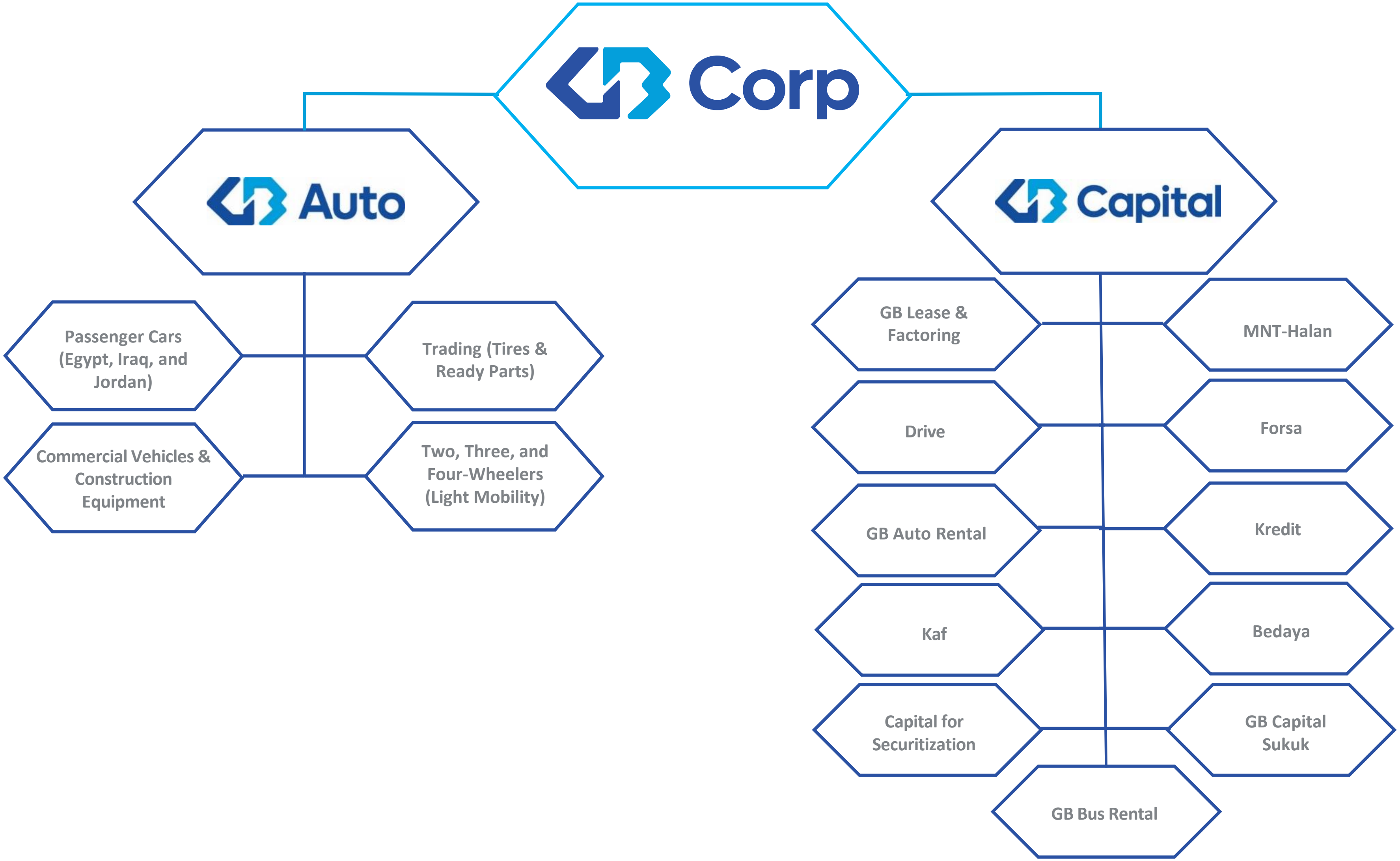
Outline

Group Overview

GB Corp

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	Hyundai, Mazda, Chery, Changan, Haval, JAC, MG, Li Auto, Genesis, Deepal, iCAR
Commercial Vehicles & Construction Equipment	Volvo, SDLG, Eicher, Higer, Fuso, UD Trucks, Shacman, Foton
Motorcycles & Three-Wheelers	Bajaj, Lifan
Trading	Lassa Tyres, Double Coin, Yokohama, El Mekaneky, Goodyear, Magna Tyres, Thunderer, Sunfull, MRF

GB CAPITAL

mnt | Halan

Lease & Factoring

Auto Rental

bedaya

DRIVE Finance

kredit

Capital For Securitization

Bus Rental

Capital Sukuk

فرصة FORSA Unlock your Chances

kaf Insurance

GB Corp

Consolidated Financial Highlights

GB Corp delivered solid results in 1H26, with solid contributions across both the Auto and Capital segments.

Revenues

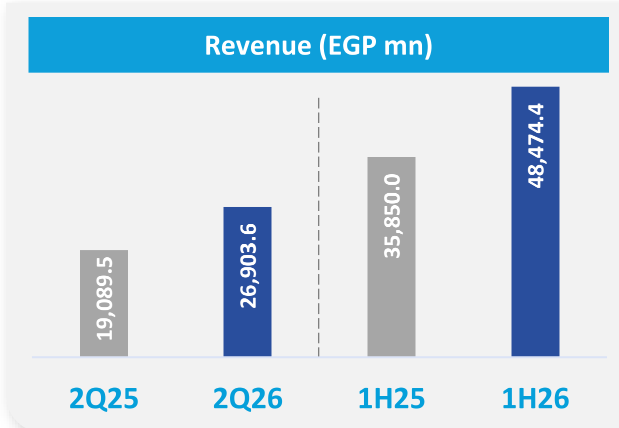
Consolidated revenues increased 35.2% y-o-y to EGP 48,474.4 million in 1H26, supported by broad-based growth across both the Auto and Capital segments. Performance was supported by continued strength in Egypt's automotive market, broad-based growth across GB Auto's lines of business, robust expansion across GB Capital's financing platforms, and sustained execution of the Group's strategic priorities.

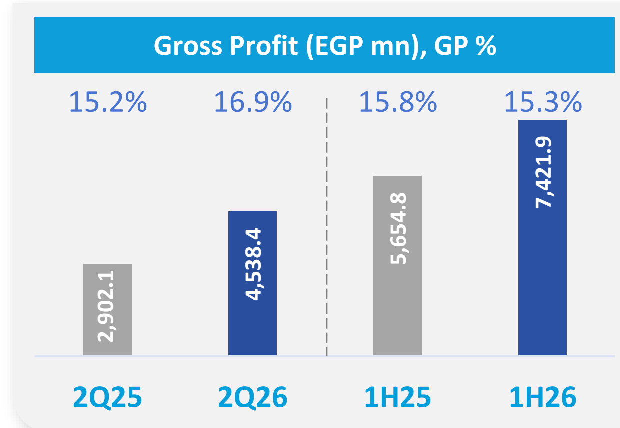
Gross Profit

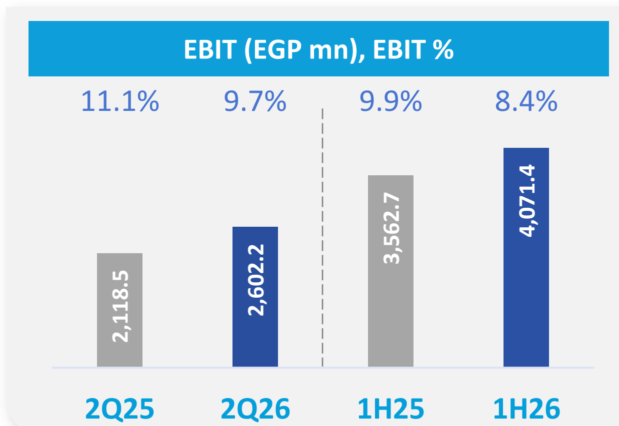
Gross profit increased 31.3% y-o-y to EGP 7,421.9 million in 1H26, with gross profit margin standing at 15.3%, supported by stronger performance in Egypt during the period.

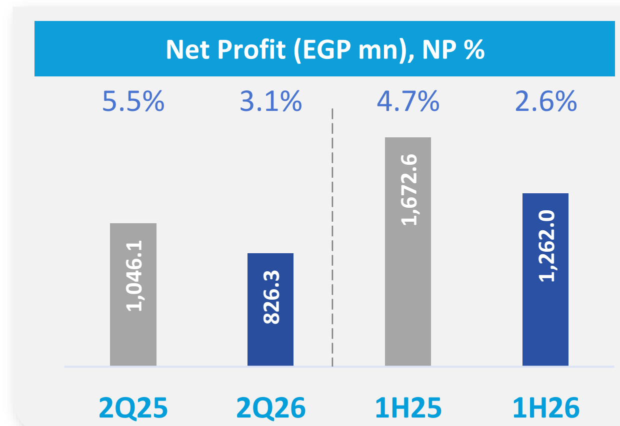
Net Profit

Net profit reached EGP 1,262.0 million in 1H26, down 24.5% y-o-y, with a net profit margin of 2.6%. Performance reflected higher finance costs, higher FX losses, increased provisions, slower regional performance, and a higher effective tax rate, partially offset by strong operating growth.





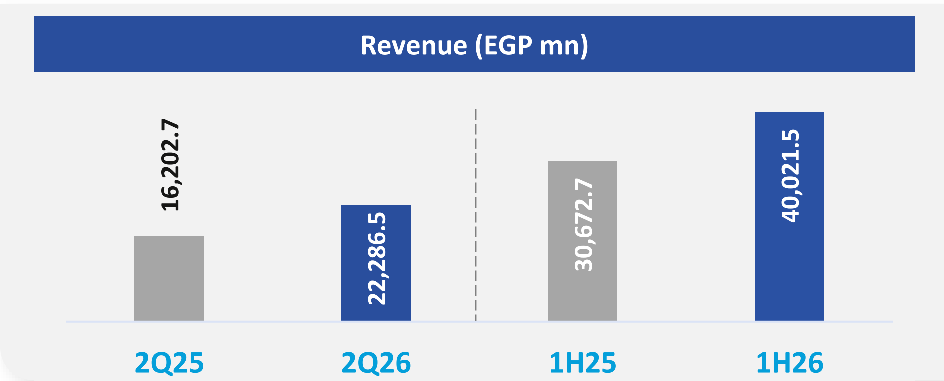


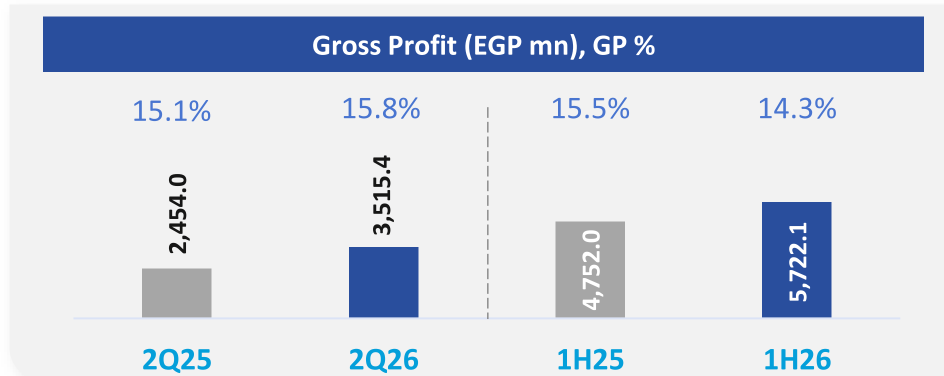


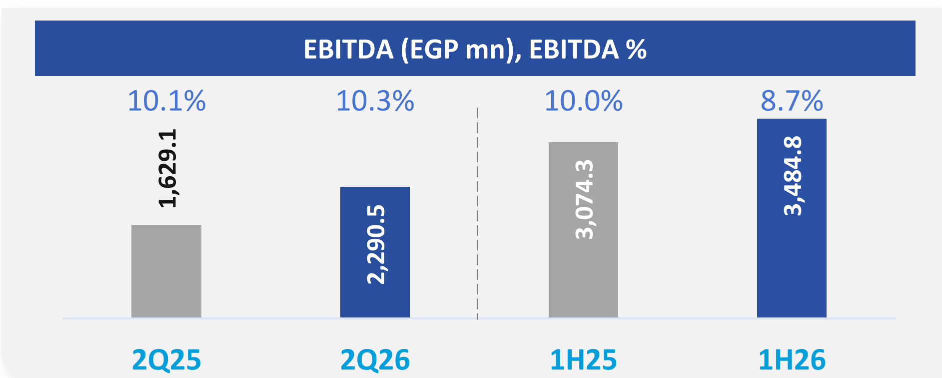
GB Auto

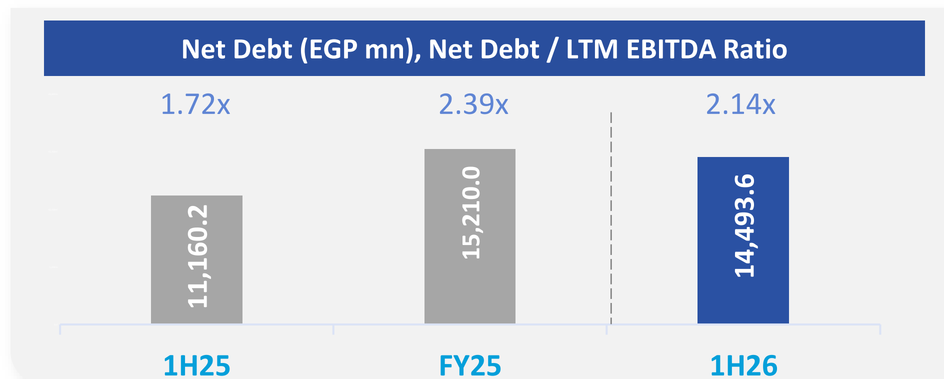
GB Auto Key Financial Highlights

GB Auto







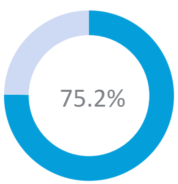


GB Auto is comprised of diverse operations that span the value chain from manufacturing and assembly to sales, after-sales, and trading.*

Passenger Cars

Assembly:
- 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:
- CBU vehicles in Egypt, Jordan, and Iraq



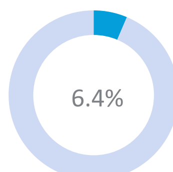
2Q26 GB Auto Revenue Contribution

5-Year CAGR 37.9%

Trading

Ready Parts Distribution:
- Distribution of spare parts for passenger cars, motorcycles, and commercial vehicles in Egypt and Iraq
- Largest cross-country network of its kind

Tires Distribution:
- Passenger car, van, truck, construction equipment, and bus tires in Egypt



2Q26 GB Auto Revenue Contribution

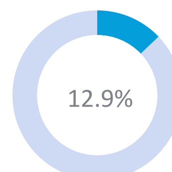
5-Year CAGR 33.5%

Egypt CV&CE

Assembly:
- Trucks

Manufacturing:
- Bus bodies
- Trailers/superstructures

Sales & Distribution:
- Trucks
- Buses
- Trailers/superstructures
- Construction/farming equipment



2Q26 GB Auto Revenue Contribution

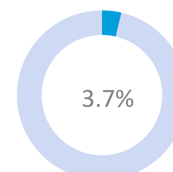
5-Year CAGR 65.0%

Two, Three, and Four-Wheelers

Assembly:
- Motorcycles CKD assembly

Manufacturing:
- Motorcycles components at the Badr Facility

Sales & Distribution:
- Motorcycles
- Tricycles
- Four-wheelers



2Q26 GB Auto Revenue Contribution

5-Year CAGR -2.3%

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

Egypt, Jordan, and Iraq Passenger Cars

- GB Auto's passenger car segment delivered strong year-on-year growth in 2Q26, driven primarily by Egypt, supported by lower interest rates, pent-up replacement demand, and continued consumer purchasing ahead of potential price increases following the depreciation of the Egyptian pound.
- The Sadat facility became fully operational, marking a key milestone in GB Auto's localization strategy. Changan's locally assembled SUV now stands as the best-seller in its segment, with the newly launched Haval model already ranking among the top performers in its segment.
- GB Auto is expected to add a Hyundai CKD model in the coming months and a third Changan model at the Sadat facility later in the year, further expanding its locally assembled lineup.
- GB Auto continued to strengthen its New Energy Vehicle offering, capturing approximately 17.5% of the total EV market as of 1H26 and around 40% of the REEV market. Deepal alone accounted for approximately 31% of the REEV market during the period.
- In August 2026, GB Auto launched iCAUR, a new EV brand from China's Chery Group, debuting the V27 Range-Extended Electric Vehicle (REEV), and adding to its electrified lineup, alongside its existing REEV and EV offerings.

Egypt, Jordan, and Iraq Passenger Cars

The passenger car segment delivered strong performance in 1H26, with GB Auto maintaining its leading position in the Egyptian market amid healthy demand conditions and continued portfolio expansion, including the ramp-up of local CKD production at the Sadat facility. Operations in Iraq and Jordan remained pressured by regional geopolitical tensions and softer market conditions, though management continued to take corrective action to reduce the earnings drag from these markets over the coming quarters.

		2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
CKD Sales Volume	(Units)	7,967	7,019	8,435	20.2%	5.9%	14,209	15,454	8.8%
CBU Sales Volume	(Units)	5,637	6,790	7,310	7.7%	29.7%	11,780	14,100	19.7%
Total Sales Volume	**(Units)**	**13,604**	**13,809**	**15,745**	**14.0%**	**15.7%**	**25,989**	**29,554**	**13.7%**
Total Revenue	**(EGP million)**	**12,600.9**	**13,839.0**	**16,756.7**	**21.1%**	**33.0%**	**24,098.2**	**30,595.7**	**27.0%**

Passenger Cars After-Sales Facilities*

46
1S

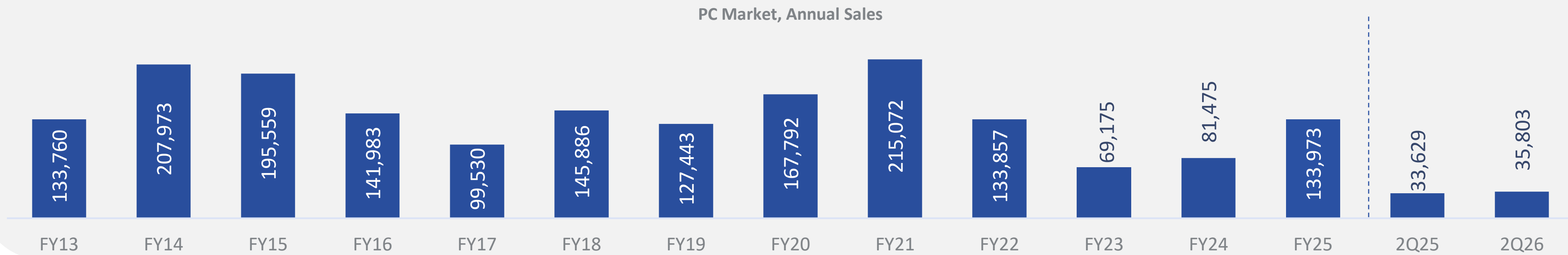
5
2S

14
3S

*1S: Showrooms
2S: Showrooms & Service Centers
3S: Showrooms, Service Centers & Spare parts

EGYPT PASSENGER CARS MARKET

The PC market in Egypt remained healthy in 2Q26, supported by resilient consumer demand during the period.



Egyptian Market Breakdown CBU vs. CKD Volumes

2Q26 Market Sales Breakdown

GB Auto represents 57.6% of CKD units sold in the Egyptian market

2Q26 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.

Trading Business

The Trading business, which encompasses Ready Parts distribution in Egypt and Iraq, as well as the Tires business in Egypt, delivered a solid performance as demand and supply conditions continued to normalize.

		2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
Tires Revenue - Egypt	(EGP million)	1,197.6	828.2	1,128.1	36.2%	(5.8%)	1,898.5	1,956.3	3.0%
Ready Parts Revenue – Egypt and Iraq	(EGP million)	286.3	313.4	302.6	(3.5%)	5.7%	539.7	616.0	14.1%
Total Revenue	**(EGP million)**	**1,483.9**	**1,141.7**	**1,430.7**	**25.3%**	**(3.6%)**	**2,438.2**	**2,572.3**	**5.5%**

Trading Business

LASSA TYRES

YOKOHAMA

GOODYEAR

THUNDERER

SUNFULL

DOUBLECOIN TIRES

MRF

EGYPT COMMERCIAL VEHICLES & CONSTRUCTION EQUIPMENT

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

Strong volume growth, building on a particularly weak prior-year base, with export activity continuing to support performance and tourism-related demand still working toward full normalization.

Trucks

Truck volumes recorded robust growth, led primarily by stronger demand for light trucks, with export activity continuing to support the segment's performance.

Construction Equipment

Construction equipment activity remained modest, with the segment continuing to track developments in regional markets.

After-Sales Facilities

The LoB operates eleven service centers.

		2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
Bus Sales Volume	(Units)	330	415	587	41.4%	77.9%	592	1,002	69.3%
Truck Sales Volume	(Units)	406	741	731	(1.3%)	80.0%	939	1,472	56.8%
Construction Equipment Sales Volume	(Units)	3	8	8	-	166.7%	3	16	433.3%
Total Sales Volume	**(Units)**	**739**	**1,164**	**1,326**	**13.9%**	**79.4%**	**1,534**	**2,490**	**62.3%**
Total Revenue	**(EGP million)**	**1,298.9**	**1,884.3**	**2,864.8**	**52.0%**	**120.6%**	**2,640.6**	**4,749.1**	**79.9%**

Two, Three, and Four-Wheelers (Light Mobility)

The LoB delivered solid growth, supported by strong demand for two-wheelers and the continued expansion of the product range. Within the four-wheeler segment, the Qute light vehicle continued to show encouraging early traction as an alternative to the tuk-tuk. However, supply constraints from India limited the availability of units and prevented the business from fully capturing demand during the quarter. These constraints are expected to resolve over the coming period.

		2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
Sales Volume	(Units)	8,614	9,618	11,555	20.1%	34.1%	14,216	21,173	48.9%
Total Revenue	**(EGP million)**	**562.1**	**616.5**	**818.7**	**32.8%**	**45.7%**	**928.4**	**1,435.2**	**54.6%**

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

26

Show rooms

5

Service Centers

GB Auto Income Statement

(EGP million)	2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
Revenue	16,130.3	17,505.7	22,121.3	26.4%	37.1%	30,493.8	39,627.0	30.0%
Inter-Segment Revenue	72.4	229.2	165.3	(27.9%)	128.2%	178.9	394.5	120.5%
Total Revenue	**16,202.7**	**17,734.9**	**22,286.5**	**25.7%**	**37.5%**	**30,672.7**	**40,021.5**	**30.5%**
Cost of Sales	(13,676.3)	(15,299.0)	(18,605.9)	21.6%	36.0%	(25,741.9)	(33,904.9)	31.7%
Inter-Segment Cost of Sales	(72.4)	(229.2)	(165.3)	(27.9%)	128.2%	(178.9)	(394.5)	120.5%
Total Cost of Sales	**(13,748.7)**	**(15,528.2)**	**(18,771.2)**	**20.9%**	**36.5%**	**(25,920.7)**	**(34,299.4)**	**32.3%**
Gross Profit	**2,454.0**	**2,206.7**	**3,515.4**	**59.3%**	**43.3%**	**4,752.0**	**5,722.1**	**20.4%**
Gross Profit Margin	***15.1%***	***12.4%***	***15.8%***	***3.4***	***0.7***	***15.5%***	***14.3%***	***(1.2)***
General, selling and administrative expenses	(1,143.8)	(1,337.1)	(1,502.8)	12.4%	31.4%	(2,258.2)	(2,839.8)	25.8%
Other operating income	235.5	145.5	188.7	29.7%	(19.9%)	359.4	334.2	(7.0%)
Provisions (Net)	37.9	7.2	(96.6)	-	-	26.4	(89.4)	-
Operating Profit	**1,583.6**	**1,022.4**	**2,104.7**	**105.9%**	**(32.9%)**	**2,879.5**	**3,127.0**	**8.6%**
Operating Profit Margin	***9.8%***	***5.8%***	***9.4%***	***3.6***	***(0.4)***	***9.4%***	***7.8%***	***(1.6)***
Finance cost / income	(932.8)	(1,067.2)	(1,139.4)	6.8%	22.2%	(1,670.8)	(2,206.7)	32.1%
Investment Gain	-	(9.9)	(6.2)	(37.0%)	-	-	(16.1)	-
FOREX	18.9	153.5	(167.4)	-	-	37.8	(13.8)	-
Net Profit / (loss) Before Tax	**669.7**	**98.8**	**791.7**	**701.0%**	**18.2%**	**1,246.5**	**890.5**	**(28.6%)**
Income Tax	(178.0)	(125.6)	(403.7)	221.4%	126.8%	(291.9)	(529.3)	81.3%
Net Profit / (loss) After Tax and Before NCI	**491.7**	**(26.8)**	**387.9**	**-**	**(21.1%)**	**954.6**	**361.2**	**(62.2%)**
NCI	39.6	129.7	117.1	(9.7%)	195.5%	75.7	246.8	225.9%
Net Profit / (loss) After NCI	**531.3**	**102.9**	**505.0**	**390.8%**	**(4.9%)**	**1,030.3**	**607.9**	**(41.0%)**
EBITDA	**1,629.1**	**1,194.3**	**2,290.5**	**91.8%**	**40.6%**	**3,074.3**	**3,484.8**	**13.4%**
EBITDA Margin	***10.1%***	***6.7%***	***10.3%***	***3.5***	***0.2***	***10.0%***	***8.7%***	***(1.3)***

Development of Working Capital for GB Auto

(EGP million)	2Q25	3Q25	4Q25	1Q26	2Q26
Inventory	23,492.0	22,158.0	24,649.7	26,412.8	22,959.1
Receivables	5,901.3	5,368.2	5,316.9	5,155.7	5,873.5
Advances	1,903.9	1,852.5	1,299.6	1,832.2	1,153.7
Debtors & Other Debit Balances	2,842.8	3,462.9	3,371.0	3,718.9	2,598.9
Payables	18,413.1	15,856.0	15,720.2	20,464.5	15,492.5
Working Capital	15,726.8	16,985.6	18,917.0	16,655.1	17,092.8

Key Ratios for GB Auto

(EGP million)		2Q25	3Q25	4Q25	1Q26	2Q26
Net debt / Equity*	Units	0.83	0.96	1.14	0.94	**1.07**
Total Liabilities Less Cash / Equity	Units	2.48	2.40	2.61	2.71	**2.49**
Current Ratio	Units	1.16	1.17	1.17	1.14	**1.14**
Net Debt / LTM EBITDA	Units	1.72	1.95	2.39	2.14	**2.14**
LTM EBITDA / Finance Cost	Units	2.02	1.87	1.72	1.52	**1.60**
Capital Employed **	EGP million	24,781.3	26,271.2	28,513.0	26,928.4	**28,185.0**
LTM ROCE ***	%	30.3%	28.7%	24.7%	23.5%	**22.9%**

** 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*

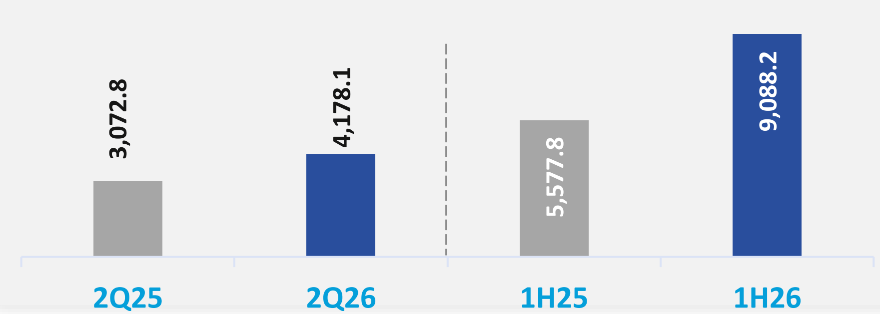
GB Capital

GB Corp

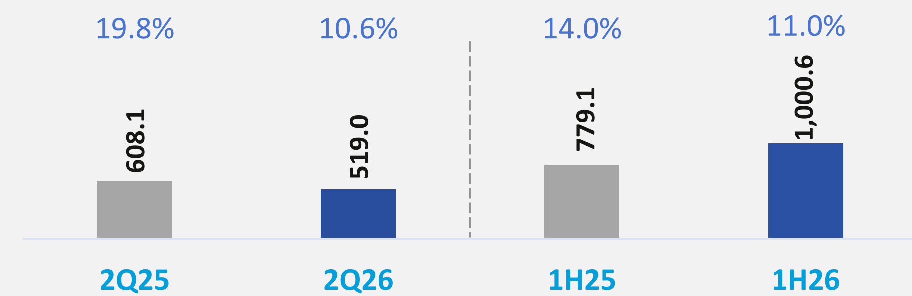
GB Capital Key Financial Highlights

GB Capital

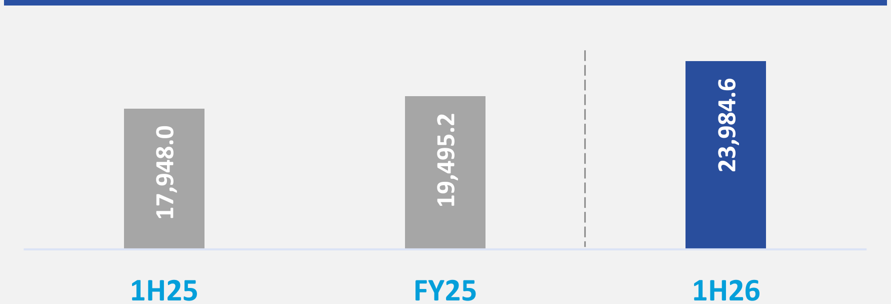
Revenue (EGP mn)



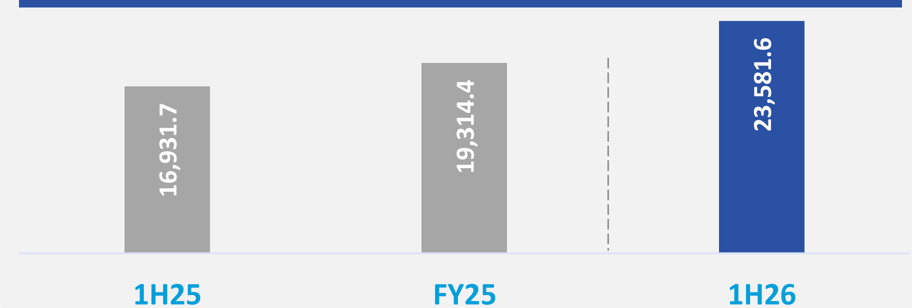
EBIT (EGP mn), EBIT %



Financing Portfolio (EGP mn)



Equity Value (EGP mn)



GB Corp

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.

1H26 Group Revenue Contribution*

18.7%

GB Capital

23.7%

1H26 Group Gross Profit Contribution*

Gross Profit Margin: 19.4%

Leasing

Lease & Factoring

- GB Lease provides business-to-business lease finance solutions 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.

EGP 928.5 million* 1H26 Revenue

Auto Rental

- GB Auto Rental, formerly Haram Tourism Transport, operates on a quasi-operational lease basis.
- It is Egypt's leading vehicle fleet leasing company, with service agreements covering vehicle acquisition, registration, maintenance, and insurance, including third-party and passenger coverage.

EGP 375.2 million* 1H26 Revenue

Bus Rental

- The company established GB Bus Rental, which began operating in 4Q24, to offer a full range of bus rental solutions catering for group, corporate, and cargo bus transport requests.

EGP 190.5 million* 1H26 Revenue

Consumer Finance

DRIVE 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).

فرصة FORSA

- 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 has reached over 1,700 merchants in more than 7,000 stores. 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.

EGP 7,405.2 million* 1H26 Revenue

SME-Lending

kredit

- 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 176.5 million* 1H26 Revenue

Fintech

mnt | Halan

- 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.

30% Y-o-Y Revenue Growth in 1H26

*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 – 2Q26

< 1 year	39%
> 1 year < 3 years	39%
> 3 years < 6 years	21%
> 6 years	1%

GB Capital Portfolio Breakdown by Loan Size – excluding provisions – 2Q26

< EGP 100K	7%
> EGP 100K < EGP 500K	8%
> EGP 0.5MM < EGP 10 MM	41%
> EGP 10MM < EGP 100 MM	14%
> EGP 100MM	30%

GB Capital Portfolio Breakdown by Asset Type – excluding provisions – 2Q26

Automotive	48%
Real Estate	20%
SME Factoring	13%
Commercial	4%
Other	15%

Supplementary Financial Information – GB Capital (Excluding MNT-Halan)		FY25	1H26
Net Portfolio Assets	(EGP mn)	19,495.2	**23,984.6**
Debt / Equity	x	0.95x	**1.08x**
Equity / Loan Portfolio	%	89.7%	**80.3%**
Annualized Return on Avg. Equity (ROAE) - Excluding NCI*	%	15.1%	**13.5%**
Annualized ROAA [Annualized the period EBIT pre-funding costs after tax / average assets of period]	%	16.2%	**12.9%**
Annualized net interest margin (%) [(interest income - interest expense) for the last quarter X 4 / average portfolio size for the quarter]	%	5.0%	**5.7%**
Provision for portfolio :			
Provision (BS) / Loan portfolio %	%	1.51%	**1.88%**
Provision (BS) / NPL % (Coverage ratio)	%	124.7%	**100.4%**
NPL / Loan portfolio %	%	2.13%	**2.84%**

GB Capital Income Statement (Before Elimination)

(EGP million)	2Q25	1Q26	2Q26	Q-o-Q	Y-o-Y	1H25	1H26	Y-o-Y
Revenue	1,932.7	2,952.1	3,636.3	23.2%	88.1%	3,435.0	6,588.4	91.8%
Interest Income	1,140.1	1,226.0	1,273.8	3.9%	11.7%	2,142.8	2,499.8	16.7%
Total Revenue	**3,072.8**	**4,178.1**	**4,910.1**	**17.5%**	**59.8%**	**5,577.8**	**9,088.2**	**62.9%**
Cost of Sales	(1,655.8)	(2,590.8)	(2,938.1)	13.4%	77.4%	(2,892.4)	(5,528.9)	91.2%
Cost of Funds	(872.9)	(850.8)	(946.2)	11.2%	8.4%	(1,640.9)	(1,797.1)	9.5%
Total Cost of Revenue	**(2,528.7)**	**(3,441.7)**	**(3,884.3)**	**12.9%**	**53.6%**	**(4,533.3)**	**(7,326.0)**	**61.6%**
Gross Profit	**544.1**	**736.4**	**1,025.8**	**39.3%**	**88.5%**	**1,044.5**	**1,762.2**	**68.7%**
SG&A	(374.1)	(468.8)	(519.9)	10.9%	39.0%	(738.4)	(988.7)	33.9%
Provisions	(25.4)	(93.5)	(132.8)	42.0%	421.7%	(54.2)	(226.3)	317.8%
Other Income	11.9	12.9	14.3	10.8%	19.6%	16.1	27.1	68.4%
Operating Profit	**156.5**	**187.0**	**387.4**	**107.1%**	**147.5%**	**268.1**	**574.4**	**114.3%**
Investment Gains from Associates*	451.6	294.6	131.6	(55.3%)	(70.9%)	511.0	426.2	(16.6%)
EBIT	**608.1**	**481.6**	**519.0**	**7.8%**	**(14.7%)**	**779.1**	**1,000.6**	**28.4%**
Other Interest & Similar Income	(13.7)	(42.9)	(52.5)	22.4%	283.5%	(17.7)	(95.3)	437.7%
FOREX	(1.2)	(10.4)	0.8	-	-	12.2	(9.6)	-
EBT	**593.2**	**428.3**	**467.4**	**9.1%**	**(21.2%)**	**773.5**	**895.7**	**15.8%**
Income Tax	(53.6)	(81.4)	(124.0)	52.3%	131.2%	(96.9)	(205.4)	112.1%
Profit after Tax & before NCI	**539.6**	**346.9**	**343.3**	**(1.0%)**	**(36.4%)**	**676.6**	**690.2**	**2.0%**
NCI**	(26.7)	(14.5)	(26.1)	80.7%	(2.1%)	(39.0)	(40.6)	4.1%
Net Profit after Tax & NCI	**512.9**	**332.4**	**317.2**	**(4.6%)**	**(38.2%)**	**637.6**	**649.6**	**1.9%**
Breakdown of Revenue by Company								
GB Capital	0.2	0.2	0.2	21.0%	25.7%	0.3	0.4	10.5%
GB Lease	515.3	409.7	518.8	26.6%	0.7%	922.3	928.5	0.7%
Drive	2,347.7	3,422.6	3,982.6	16.4%	69.6%	4,254.6	7,405.2	74.1%
GB Auto Rental	120.3	171.8	203.4	18.4%	69.1%	233.8	375.2	60.5%
GBBR	31.0	86.3	104.2	20.8%	235.7%	60.2	190.5	216.4%
Capital Securitization	5.3	5.3	6.7	25.1%	24.7%	10.1	12.0	19.3%
Kredit	53.0	82.2	94.3	14.7%	78.0%	96.5	176.5	82.8%
Total	**3,072.8**	**4,178.1**	**4,910.1**	**17.5%**	**59.8%**	**5,577.8**	**9,088.2**	**62.9%**

**Includes MNT-Halan, Bedaya and Kaf*

*** Includes 45% of GB Lease*

Consolidated Financial Performance

Income Statement by Segment

1H26

(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Revenue	39,627.0	8,847.4	-	48,474.4
Inter-segment revenue	394.5	240.8	(635.3)	-
Total revenue	**40,021.5**	**9,088.2**	**(635.3)**	**48,474.4**
Cost of sales	(33,904.9)	(7,147.6)	-	(41,052.5)
Inter-segment cost of sales	(394.5)	(178.4)	572.9	-
Total Cost of Sales	(34,299.4)	(7,326.0)	572.9	(41,052.5)
Gross Profit	**5,722.1**	**1,762.2**	**(62.4)**	**7,421.9**
General, selling and administrative expenses	(2,839.8)	(988.7)	26.8	(3,801.7)
Other operating income	334.2	27.1	(4.5)	356.8
Provisions (Net)	(89.4)	(226.3)	-	(315.7)
Operating profit	**3,127.0**	**574.4**	**(40.1)**	**3,661.3**
Finance cost / income	(2,206.7)	(95.3)	44.4	(2,257.6)
Investment Gains from Associates	(16.1)	426.2	-	410.1
FOREX	(13.8)	(9.6)	-	(23.4)
Net profit / (loss) before tax	**890.5**	**895.7**	**4.3**	**1,790.4**
Income tax	(529.3)	(205.4)	-	(734.8)
Net profit / (loss) after tax and before NCI	**361.2**	**690.2**	**4.3**	**1,055.6**
NCI	(246.8)	40.6	(0.2)	(206.4)
Net profit / (loss) after NCI	**607.9**	**649.6**	**4.5**	**1,262.0**

GB Corp Balance Sheet by Segment

	As at 30 June 2026			
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Property Plant & Equipment	10,546.3	1,720.9	14.8	12,281.9
Intangible Assets & Goodwill	986.8	10.3	-	997.1
Asset Right of Use	1,298.4	579.2	(86.0)	1,791.6
Investments in Subsidiaries	436.5	18,246.0	(1,962.0)	16,720.1
Notes Receivable	148.3	12,564.4	(832.7)	11,880.1
Other Debit Balance	-	347.3	-	347.3
Deferred Tax Assets	237.9	-	-	237.9
Non-Current Assets	**13,654.3**	**33,467.7**	**(2,866.0)**	**44,256.0**
Asset held for sale	-	867.1	-	867.1
Inventories	22,959.1	39.3	-	22,998.4
Trade Receivables	5,873.5	11,884.6	(1,187.3)	16,570.8
Advance payments to suppliers	1,153.7	122.5	-	1,276.2
Debtors & Other Debit Balance	2,598.9	1,393.5	-	3,992.4
Due from Related Parties	9.5	(0.3)	(0.2)	9.0
Due from Related Parties - Inter-Segment	1,142.1	11.4	(1,153.5)	-
Cash and Cash Equivalents	9,445.0	1,506.5	-	10,951.5
Current Assets	**43,181.9**	**15,824.5**	**(2,341.0)**	**56,665.4**
Total Assets	**56,836.2**	**49,292.2**	**(5,207.0)**	**100,921.4**
Share Capital	1,087.4	318.0	(319.9)	1,085.5
Share Capital Premium	1,644.5	-	(1,644.5)	-
General Reserve	-	201.4	-	201.4
Legal Reserves	674.2	239.1	-	913.3
Private Reserve	7,303.3	(408.2)	4.2	6,899.3
Fair Value Reserve	-	4,212.4	-	4,212.4
Accumulated Profit (Losses)	1,681.0	17,285.4	(86.1)	18,880.3
Net Income / (Loss) for The Period	607.9	649.6	4.5	1,262.0
Total Shareholders' Equity Before NCI	**12,998.3**	**22,497.8**	**(2,041.8)**	**33,454.3**
Total NCI	590.7	1,083.9	(0.9)	1,673.6
Total Equity	**13,589.0**	**23,581.6**	**(2,042.7)**	**35,127.9**
Trade Payables	15,492.5	2,477.2	(173.8)	17,795.9
Loans & Overdraft	20,943.0	8,764.8	(1,004.1)	28,703.7
Due to Related Parties	2.3	(0.0)	(0.2)	2.1
Due to Related Parties - Inter-Segment	1.8	1,151.7	(1,153.5)	-
Provision	894.8	6.8	-	901.6
Other Current Liabilities	589.2	141.6	-	730.8
Short term bond	-	80.0	-	80.0
Total Current Liabilities	**37,923.6**	**12,622.1**	**(2,331.6)**	**48,214.1**
Loans	1,790.1	11,982.2	-	13,772.3
Provision	15.9	-	-	15.9
Lease Obligation	1,333.3	407.1	-	1,740.4
Trade and Notes Payables	1,822.4	-	(832.7)	989.8
Deferred Tax Liabilities	361.9	699.2	-	1,061.2
Total Non-Current Liabilities	5,323.6	13,088.5	(832.7)	17,579.5
Total Equity And Liabilities	**56,836.2**	**49,292.2**	**(5,207.0)**	**100,921.4**

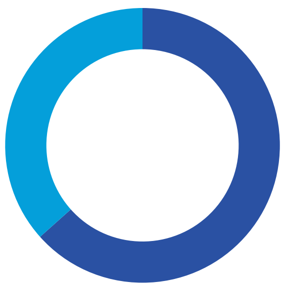
Key Corporate & Shareholder Information

GB Corp

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

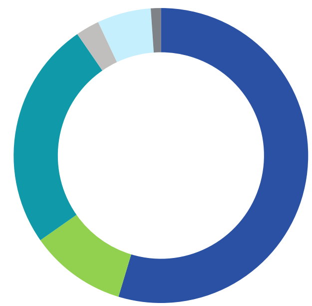
A closer look at our shareholding structure as of 30 June 2026

GB Corp's Shareholding Structure (%)



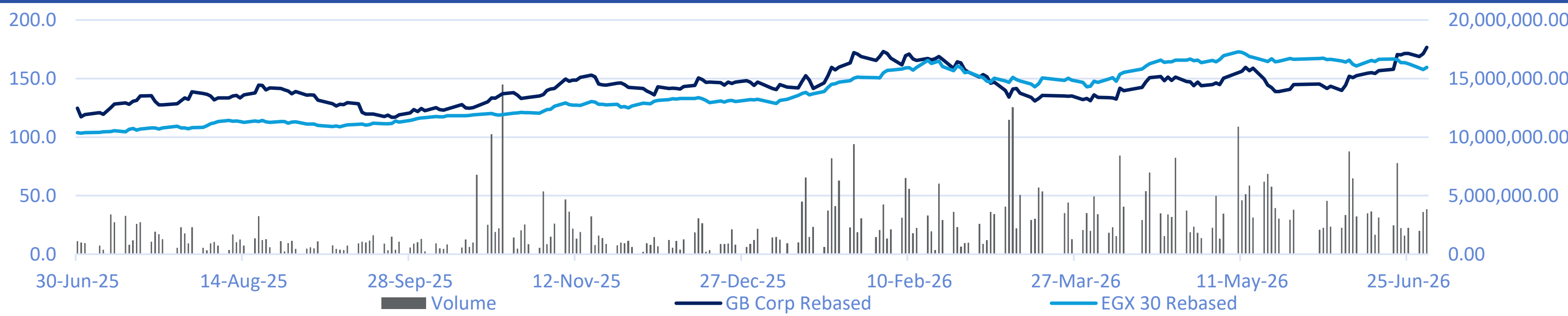
Ghabbour Family	63.4%
Free Float	36.6%

Geographic Distribution of the Free Float (%)



Egypt	54.6%
Saudi Arabia	10.6%
United States	25.1%
United Kingdom	2.6%
Rest of Europe	5.9%
Rest of World	1.1%

GB Corp 52-Week 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.

GB Corp

Thank you

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Shareholder Information
Reuters Code: GBCO.CA
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Number of Shares Outstanding
1,085,500,000