



Investor Presentation

THIRD QUARTER 2025

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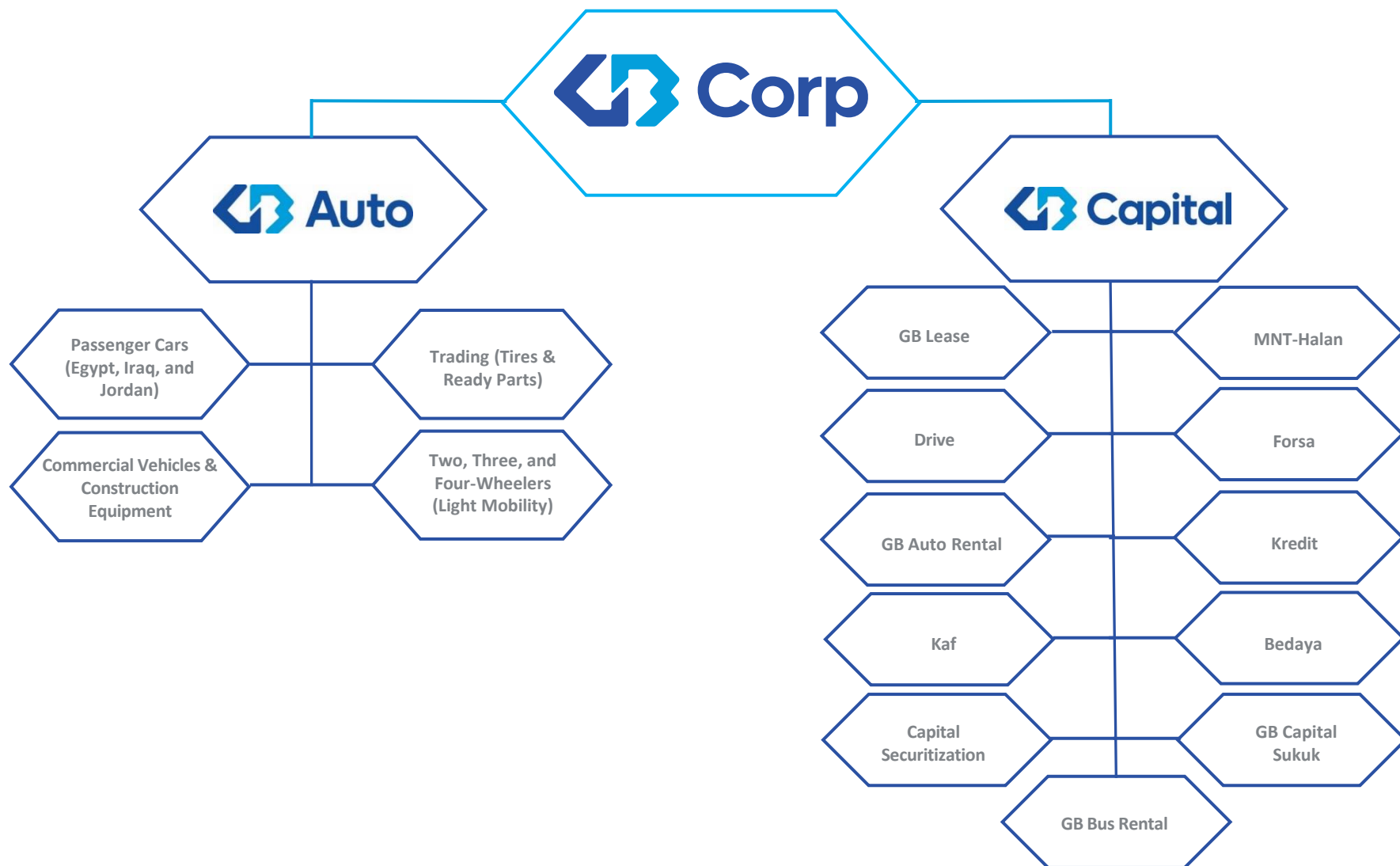
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Group Overview

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 top- and bottom-line growth in 9M25, reflecting sustained recovery in market demand, solid contributions across both the Auto and Capital segments.

Revenues

Consolidated revenues rose 62.5% y-o-y to EGP 57,527.9 million in 9M25, driven by strong performances across both the Auto and Capital segments amid easing inflationary pressures and recovering demand, declining interest rates, and a more stable foreign exchange environment. On a quarterly basis, revenues increased 13.6% q-o-q and 33.6% y-o-y to EGP 21,677.9 million in 3Q25, reflecting an improving operating backdrop and sustained demand momentum.

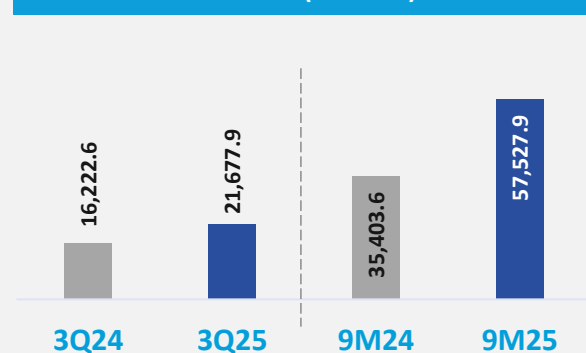
Gross Profit

Gross profit grew 21.6% y-o-y to EGP 8,775.1 million in 9M25, supported by improved supply dynamics, stabilizing pricing, and stronger demand across key markets. Gross profit margin declined 5.1 pts y-o-y to 15.3%, reflecting normalization of previously inflated margins following FX stabilization. In 3Q25, gross profit increased 7.5% q-o-q and 10.0% y-o-y to EGP 3,120.3 million, with GPM at 14.4% versus 17.5% in 3Q24 and 15.2% in 2Q25.

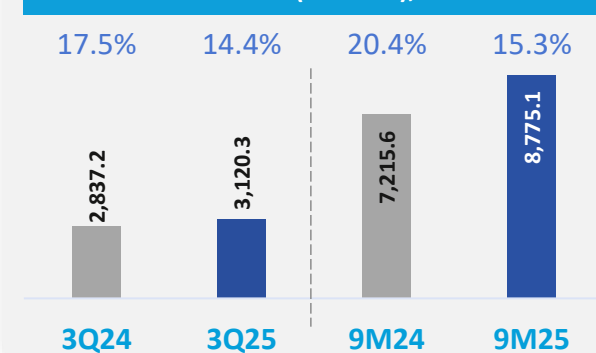
Net Profit

Net profit after tax and minority interest reached EGP 2,423.1 million in 9M25, up 35.1% y-o-y, with net profit margin (NPM) at 4.2% compared to 5.1% last year. In 3Q25, net profit stood at EGP 750.5 million, down 28.3% q-o-q but up 0.6% y-o-y, yielding a quarterly NPM of 3.5%.

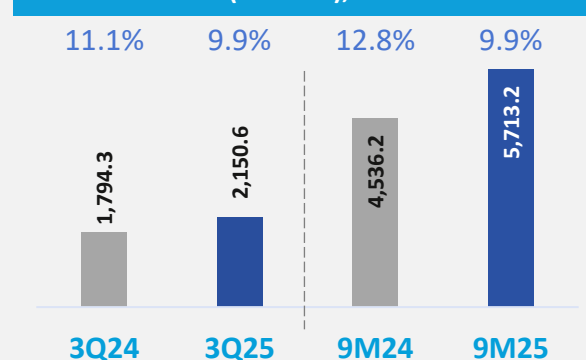
Revenue (EGP mn)



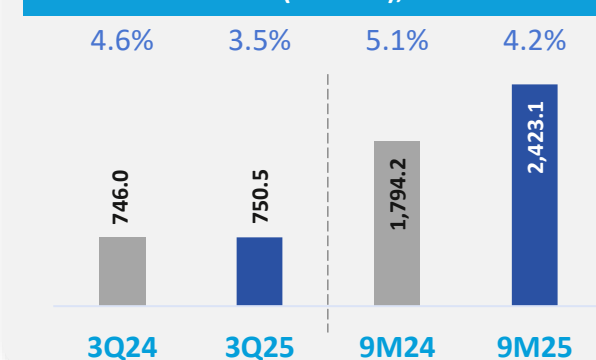
Gross Profit (EGP mn), GP %



EBIT (EGP mn), EBIT %



Net Profit (EGP mn), NP %

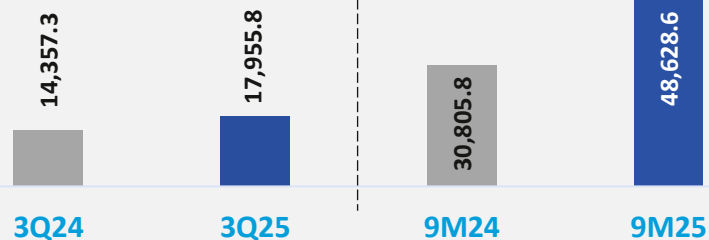


GB Auto

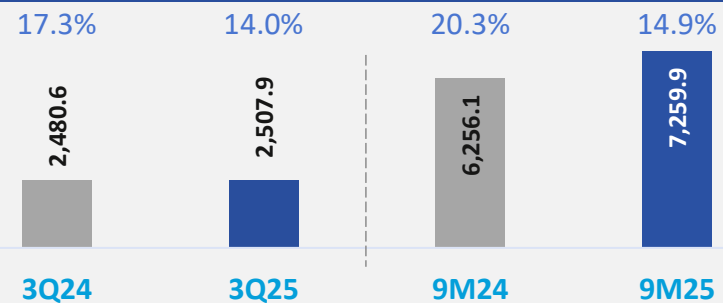
GB Auto Key Financial Highlights

GB Auto

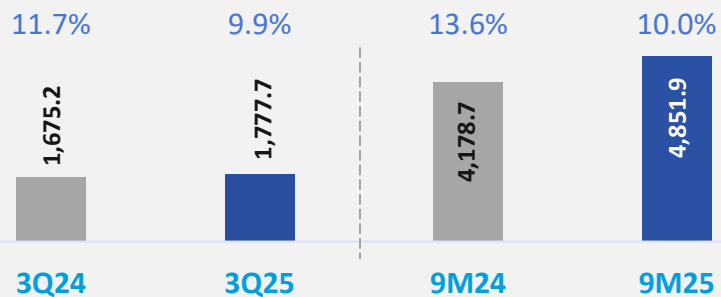
Revenue (EGP mn)



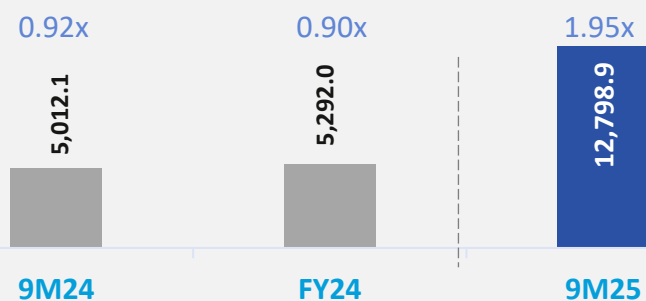
Gross Profit (EGP mn), GP %



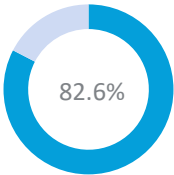
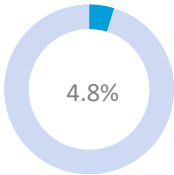
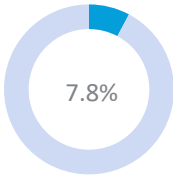
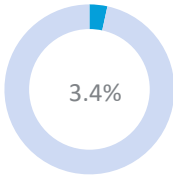
EBITDA (EGP mn), EBITDA %



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>82.6%</p> <p>3Q25 GB Auto Revenue Contribution</p>	 <p>4.8%</p> <p>3Q25 GB Auto Revenue Contribution</p>	 <p>7.8%</p> <p>3Q25 GB Auto Revenue Contribution</p>	 <p>3.4%</p> <p>3Q25 GB Auto Revenue Contribution</p>
5-Year CAGR 29.5%	5-Year CAGR 24.0%	5-Year CAGR 28.6%	5-Year CAGR -13.3%

*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 rising demand, easing interest rates, and stronger supply conditions. Egypt's PC registrations averaged around 20,000 units per month in 3Q25, up from 17,000 in the previous quarter, while the government's new industry development plan is expected to further support sector growth.
- GB Auto expanded its portfolio with the launch of the first Changan SUV CKD model, assembled at the Sadat plant, achieving a 2% market share within months, alongside two new Changan sedan CBUs. During the quarter, the company also introduced the Deepal brand, marking its strategic entry into the new energy vehicle segment.
- Additionally, GB Auto strengthened its presence in the premium segment through the rollout of three new Genesis EV models, following its appointment as the brand's official distributor in Egypt.
- The Sadat CKD facility remains on track to reach full capacity by early 2026, reinforcing GB Auto's localization strategy and future product expansion.

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 the Deepal brand, entering the Range-Extended Electric Vehicle (REEV) segment and underscoring its commitment to future mobility. GB Auto's operations in Iraq and Jordan was tempered by regional geopolitical developments and an oversupply of Chinese vehicles. Despite these headwinds, underlying market fundamentals remain intact.

		3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
CKD Sales Volume	(Units)	7,320	7,967	9,051	13.6%	23.6%	14,420	23,260	61.3%
CBU Sales Volume	(Units)	5,058	5,637	6,933	23.0%	37.1%	13,444	18,713	39.2%
Total Sales Volume	(Units)	12,378	13,604	15,984	17.5%	29.1%	27,864	41,973	50.6%
Total Revenue	(EGP million)	11,059.1	12,600.9	14,823.2	17.6%	34.0%	23,140.8	38,921.4	68.2%



Passenger Cars After-Sales Facilities

49

Show rooms

3

Service Centers

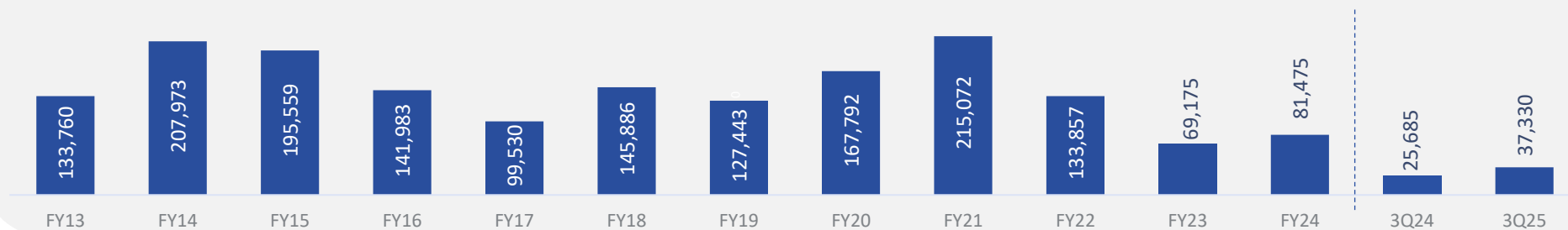
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Integrated Showrooms and Service Centers

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

3Q25 Market Sales Breakdown



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

3Q25 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 stable performance year-to-date despite softer volumes in the third quarter.

		3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
Tires Revenue - Egypt	(EGP million)	936.5	1,197.6	637.2	-46.8%	-32.0%	2,291.6	2,535.7	10.7%
Ready Parts Revenue – Egypt and Iraq	(EGP million)	240.2	286.3	218.2	-23.8%	-9.1%	756.9	757.9	0.1%
Total Revenue	(EGP million)	1,176.7	1,483.9	855.5	-42.3%	-27.3%	3,048.5	3,293.6	8.0%

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 9M25 largely due to the slowdown in large-scale mega-projects.



Construction Equipment

Construction equipment volumes shrank in 9M25, mainly due to a slowdown in large-scale projects in Egypt.



After-Sales Facilities

The LoB operates eight service centers.

		3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
Bus Sales Volume	(Units)	374	330	416	26.1%	11.2%	581	1,008	73.5%
Truck Sales Volume	(Units)	472	406	280	-31.0%	-40.7%	1,001	1,219	21.8%
Trailer Sales Volume	(Units)	6	-	-	-	-	17	-	-
Construction Equipment Sales Volume	(Units)	12	3	2	-33.3%	-83.3%	19	5	-73.7%
Total Sales Volume	(Units)	864	739	698	-5.5%	-19.2	1,618	2,232	37.9%
Total Revenue	(EGP million)	1,406.9	1,298.9	1,395.3	7.4%	-0.8%	2,810.7	4,035.9	43.6%

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

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.

		3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
Sales Volume	(Units)	5,468	8,614	9,243	7.3%	69.0%	11,878	23,459	97.5%
Total Revenue	(EGP million)	354.0	562.1	605.9	7.8%	71.2%	812.9	1,534.3	88.7%

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

26

Show rooms

5

Service Centers



GB Auto Income Statement

(EGP million)	3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
Revenue	14,220.2	16,130.3	17,828.6	10.5%	25.4%	30,536.8	48,322.4	58.2%
Inter-Segment Revenue	137.1	72.4	127.3	75.7%	(7.2%)	269.0	306.1	13.8%
Total Revenue	14,357.3	16,202.7	17,955.8	10.8%	25.1%	30,805.8	48,628.6	57.9%
Cost of Sales	(11,739.5)	(13,676.3)	(15,320.7)	12.0%	30.5%	(24,280.6)	(41,062.6)	69.1%
Inter-Segment Cost of Sales	(137.1)	(72.4)	(127.3)	75.7%	(7.2%)	(269.0)	(306.1)	13.8%
Total Cost of Sales	(11,876.7)	(13,748.7)	(15,448.0)	12.4%	30.1%	(24,549.7)	(41,368.7)	68.5%
Gross Profit	2,480.6	2,454.0	2,507.9	2.2%	1.1%	6,256.1	7,259.9	16.0%
Gross Profit Margin	17.3%	15.1%	14.0%	(1.2)	(3.3)	20.3%	14.9%	(5.4)
General, selling and administrative expenses	(961.1)	(1,143.8)	(1,275.3)	11.5%	32.7%	(2,706.8)	(3,533.5)	30.5%
Other operating income	126.3	235.5	278.3	18.2%	-	348.1	637.7	83.2%
Provisions (Net)	(83.2)	37.9	99.8	-	-	(15.3)	126.2	-
Operating Profit	1,562.6	1,583.6	1,610.7	1.7%	3.1%	3,882.0	4,490.2	15.7%
Operating Profit Margin	10.9%	9.8%	9.0%	(0.8)	(1.9)	12.6%	9.2%	(3.4)
Finance cost / income	(760.8)	(932.8)	(1,073.8)	15.1%	41.1%	(1,785.9)	(2,744.5)	53.7%
FOREX	(16.8)	18.9	(34.3)	-	-	(394.1)	3.5	-
Net Profit / (loss) Before Tax	785.0	669.7	502.6	(24.9%)	(36.0%)	1,702.0	1,749.1	2.8%
Income Tax	(238.1)	(178.0)	(261.8)	47.1%	10.0%	(496.1)	(553.8)	11.6%
Net Profit / (loss) After Tax and Before NCI	546.9	491.7	240.8	(51.0%)	(56.0%)	1,205.8	1,195.4	(0.9%)
NCI	8.8	39.6	61.0	54.0%	-	(20.5)	136.7	-
Net Profit / (loss) After NCI	555.7	531.3	301.8	(43.2%)	(45.7%)	1,185.3	1,332.1	12.4%
EBITDA	1,675.2	1,629.1	1,777.7	9.1%	6.1%	4,178.7	4,851.9	16.1%
EBITDA Margin	11.7%	10.1%	9.9%	(0.2)	(1.8)	13.6%	10.0%	(3.6)

Development of Working Capital for GB Auto

(EGP million)	3Q24	4Q24	1Q25	2Q25	3Q25
Inventory	14,681.3	21,134.3	21,442.0	23,492.0	22,158.0
Receivables	3,514.1	3,708.7	3,704.8	5,901.3	5,368.2
Advances	2,215.0	1,583.0	1,652.4	1,903.9	1,852.5
Debtors & Other Debit Balances	3,679.8	3,258.5	3,539.5	2,842.8	3,462.9
Payables	15,028.6	18,900.5	18,300.7	18,413.1	15,856.0
Working Capital	9,061.6	10,783.9	12,038.2	15,726.8	16,985.6

Key Ratios for GB Auto

(EGP million)		3Q24	4Q24	1Q25	2Q25	3Q25
Net debt / Equity*	Units	0.42	0.40	0.52	0.83	0.96
Total Liabilities Less Cash / Equity	Units	1.85	2.09	2.19	2.48	2.40
Current Ratio	Units	1.15	1.18	1.15	1.16	1.17
Net Debt / LTM EBITDA	Units	0.92	0.90	1.18	1.72	1.95
LTM EBITDA / Finance Cost	Units	2.70	2.31	2.00	2.02	1.87
Capital Employed **	EGP million	16,581.5	18,731.3	20,322.4	24,781.3	26,271.2
LTM ROCE ***	%	31.7%	31.5%	27.6%	27.1%	24.2%

* 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

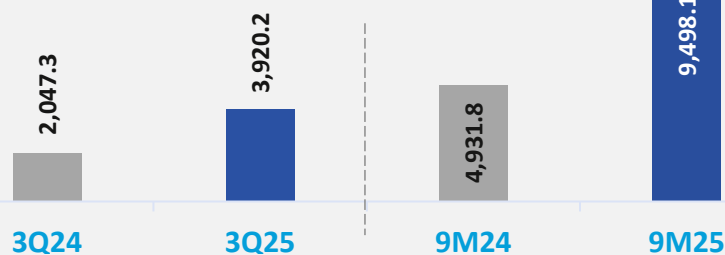
GB Capital



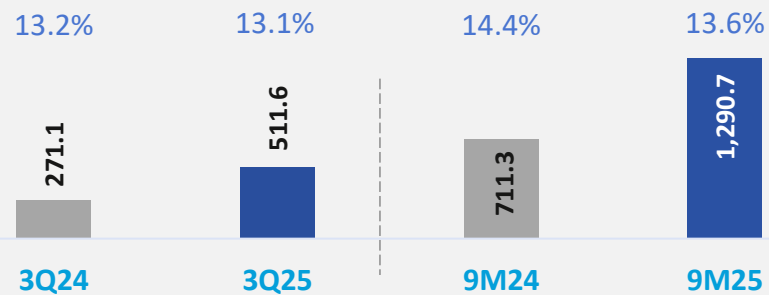
GB Capital Key Financial Highlights

GB Capital

Revenue (EGP mn)



EBIT (EGP mn), EBIT %



Financing Portfolio (EGP mn)

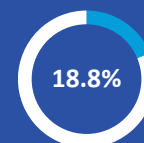


Equity Value (EGP mn)



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.

9M25 Group Revenue
Contribution



9M25 Group Gross Profit
Contribution

Gross Profit Margin: 17.4%

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.



- 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 1,508.6 million*
9M25 Revenue

EGP 378.8 million*
9M25 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).



- 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.

EGP 7,326.4 million*
9M25 Revenue

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 169.6 million*
9M25 Revenue

Fintech



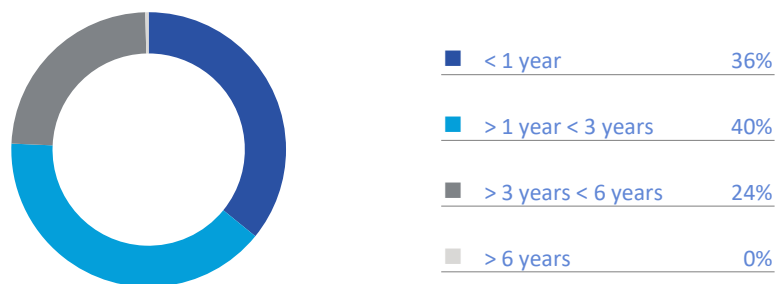
- Egypt's largest and fastest growing non-bank lender to the unbanked offering digital solutions, including lending, BNPL, e-commerce, payments, and on-demand logistics.
- MNT-Halan serves over 5 million customers, of which 3.5 million are financial clients and over 2 million are borrowers.
- MNT-Halan 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.

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

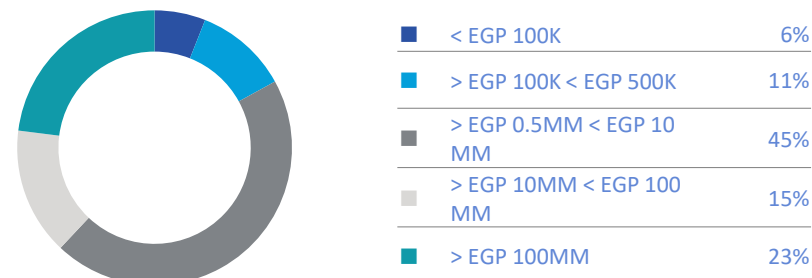
*Before intercompany eliminations.

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.

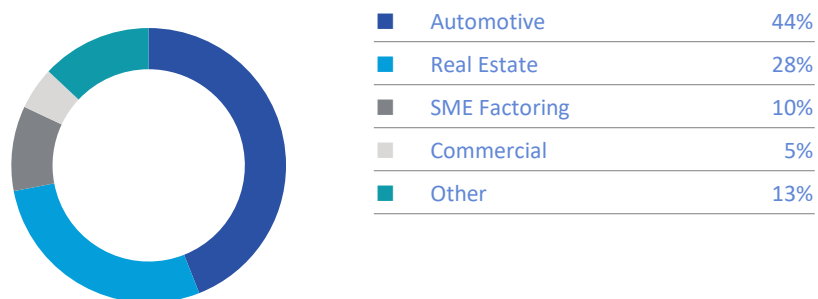
GB Capital Portfolio Breakdown by Maturity – excluding provisions – 3Q25



GB Capital Portfolio Breakdown by Loan Size – excluding provisions – 3Q25



GB Capital Portfolio Breakdown by Asset Type – excluding provisions – 3Q25



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

	9M24	FY24	9M25
Net Portfolio Assets (EGP mn)	12,637.6	13,183.4	20,909.5
Debt / Equity	x 0.60x	0.64X	1.02x
Equity / Loan Portfolio	% 125.7%	124.0%	84.6%
Annualized Return on Avg. Equity (ROAE) - Excluding NCI*	% 12.3%	15.9%	17.4%
Annualized ROAA [Annualized the period EBIT pre-funding costs after tax / average assets of period]	% 11.5%	13.1%	15.3%
Annualized net interest margin (%) [(interest income - interest expense) for the last quarter X 4 / average portfolio size for the quarter]	% 10.0%	10.6%	7.4%
Provision for portfolio :			
Provision (BS) / Loan portfolio %	% 2.03%	1.76%	1.22%
Provision (BS) / NPL % (Coverage ratio)	% 127.4%	133.3%	128.8%
NPL / Loan portfolio %	% 2.07%	1.98%	1.74%

GB Capital Income Statement (Before Elimination)

(EGP million)	3Q24	2Q25	3Q25	Q-o-Q	Y-o-Y	9M24	9M25	Y-o-Y
Revenue	1,166.2	1,932.7	2,573.8	33.2%	-	2,786.0	6,008.9	-
Interest Income	881.1	1,140.1	1,346.4	18.1%	52.8%	2,145.8	3,489.2	62.6%
Total Revenues	2,047.3	3,072.8	3,920.2	27.6%	91.5%	4,931.8	9,498.1	92.6%
Cost of Sales	-1,060.8	-1,655.3	-2,326.7	40.6%	-	-2,377.2	-5,217.9	-
Cost of Funds	-591.0	-873.3	-985.4	12.8%	66.7%	-1,541.1	-2,627.5	70.5%
Total Cost of Revenues	-1,651.8	-2,528.7	-3,312.1	31.0%	-	-3,918.3	-7,845.4	-
Gross Profit	395.5	544.1	608.2	11.8%	53.8%	1,013.5	1,652.7	63.1%
SG&A	-271.3	-374.1	-459.8	22.9%	69.5%	-733.3	-1,198.3	63.4%
Provisions	-20.9	-25.4	-44.4	74.4%	-	-59.5	-98.5	65.6%
Operating Profit	103.4	144.6	104.0	-28.1%	0.6%	220.7	355.9	61.3%
Other Income	10.5	11.9	13.4	12.4%	27.3%	42.7	29.5	-30.9%
Income from associates*	157.2	451.6	394.2	-12.7%	-	447.9	905.2	-
EBIT	271.1	608.1	511.6	-15.9%	88.7%	711.3	1,290.7	81.5%
Other Interest & Similar Income	15.8	-13.7	-9.0	-33.8%	-	58.6	-26.8	-
FOREX	-2.1	-1.2	36.9	-	-	44.7	49.1	9.7%
EBT	284.8	593.2	539.5	-9.1%	89.4%	814.6	1,313.0	61.2%
Income Tax	-39.5	-53.6	-64.3	19.9%	62.7%	-118.4	-161.2	36.1%
Profit After Tax & Before NCI	245.2	539.6	475.2	-11.9%	93.8%	696.1	1,151.8	65.5%
NCI**	56.9	26.7	26.6	-0.3%	-53.3%	86.6	65.6	-24.2%
Net Profit After Tax & NCI	188.3	512.9	448.6	-12.5%	-	609.6	1,086.2	78.2%
Breakdown of Revenue By Company								
GB Capital	0.2	0.2	0.2	-2.6%	-16.4%	0.6	0.5	-14.0%
GB Lease	546.5	515.3	586.3	13.8%	7.3%	1,246.2	1,508.6	21.1%
Drive	1,375.0	2,347.7	3,071.8	30.8%	-	3,381.3	7,326.4	-
GB Auto Rental	97.1	120.3	144.9	20.5%	49.2%	242.1	378.8	56.5%
GB Bus Rental	-	31.0	38.8	24.8%	-	-	99.0	-
Capital Securitization	0.3	5.3	5.1	-3.9%	-	4.4	15.2	-
Kredit	28.2	53.0	73.1	38.0%	-	57.3	169.6	-
Total	2,047.3	3,072.8	3,920.2	27.6%	91.5%	4,931.8	9,498.1	92.6%

*Includes MNT-Halan, Bedaya and Kaf

** Includes 45% of GB Lease



Consolidated Financial Performance

Corp Income Statement by Segment

9M25				
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Revenues	48,322.4	9,205.5	-	57,527.9
Inter-segment revenues	306.1	292.6	(598.8)	-
Total revenues	48,628.6	9,498.1	(598.8)	57,527.9
Cost of sales	(41,062.6)	(7,690.3)	-	(48,752.8)
Inter-segment cost of sales	(306.1)	(155.1)	461.2	-
Total Cost of Sales	(41,368.7)	(7,845.4)	461.2	(48,752.8)
Gross Profit	7,259.9	1,652.7	(137.5)	8,775.1
General, selling and administrative expenses	(3,533.5)	(1,198.3)	75.6	(4,656.2)
Other operating income	637.7	29.5	(5.7)	661.4
Provisions (Net)	126.2	(98.5)	-	27.7
Operating profit	4,490.2	385.4	(67.6)	4,808.0
Finance cost / income	(2,744.5)	(26.8)	72.5	(2,698.8)
Investment Gain	-	905.2	-	905.2
FOREX	3.5	49.1	-	52.5
Net profit / (loss) before tax	1,749.2	1,313.0	4.8	3,066.9
Income tax	(553.8)	(161.2)	-	(714.9)
Net profit / (loss) after tax and before NCI	1,195.4	1,151.8	4.8	2,352.0
NCI	(136.7)	65.6	-	(71.1)
Net profit / (loss) after NCI	1,332.1	1,086.2	4.8	2,423.1

GB Corp Balance Sheet by Segment

As at 30 September 2025				
(EGP million)	GB Auto	GB Capital	Elimination	GB Corp
Property Plant & Equipment	8,886.6	1,135.1	14.8	10,036.4
Intangible Assets & Goodwill	978.0	13.1	-	991.1
Asset Right of Use	1,104.4	444.0	(97.0)	1,451.3
Payments Under Investment	0.7	-	(0.8)	-
Investments in Subsidiaries (GB Capital)	450.9	14,518.0	(1,962.3)	13,006.5
Notes Receivable	2.5	12,214.1	(917.2)	11,299.4
Other Debit Balance	-	254.1	-	254.1
Deferred Tax Assets	110.5	2.2	-	112.8
Non-Current Assets	11,533.7	28,580.5	(2,962.5)	37,151.7
Asset held for sale	-	866.1	-	866.1
Inventories	22,158.0	0.5	-	22,158.6
Trade Receivables	5,368.2	7,507.1	(831.3)	12,044.0
Investments in fair value through profit or losses	-	27.5	-	27.5
Advance Payments to Suppliers	1,852.5	182.5	-	2,035.0
Debtors & Other Debit Balance	3,462.9	773.7	-	4,236.6
Due from Related Parties	42.4	-	(1.6)	40.8
Due from Related Parties - Inter-Segment	921.4	1.6	(922.9)	-
Cash and Cash Equivalents	6,653.5	876.1	-	7,529.6
Current Assets	40,458.9	10,235.1	(1,755.9)	48,938.1
Total Assets	51,992.6	38,815.6	(4,718.4)	86,089.8
Share Capital	1,087.4	318.0	(319.9)	1,085.5
Share Capital Premium	1,645.5	-	(1,645.5)	-
General Reserve	-	407.6	-	407.6
Legal Reserves	608.1	199.3	-	807.4
Private Reserve	7,178.2	241.2	4.2	7,423.6
Accumulated Profit (Losses)	556.0	14,533.7	(91.8)	14,997.9
Net Income / (Loss) for The Period	1,332.1	1,086.2	4.8	2,423.1
Total Shareholders' Equity Before NCI	12,407.2	16,786.1	(2,048.2)	27,145.2
Total NCI	927.7	909.0	(0.8)	1,836.0
Total Equity	13,335.0	17,695.1	(2,048.9)	28,981.1
Trade Payables	15,856.0	1,567.6	(827.7)	16,595.9
Loans & Overdraft	17,364.1	6,879.8	-	24,243.9
Due to Related Parties	3.7	-	(1.6)	2.1
Due to Related Parties - Inter-Segment	5.5	917.4	(922.9)	-
Provision	748.6	6.4	-	755.0
Other Current Liabilities	581.6	140.5	-	722.2
Short term bond	-	80.0	-	80.0
Total Current Liabilities	34,559.5	9,591.8	(1,752.3)	42,399.0
Loans	844.0	11,049.5	-	11,893.5
Provision	23.0	-	-	23.0
Lease Obligation	1,117.1	336.5	-	1,453.6
Trade and Notes Payables	1,773.4	-	(917.2)	856.2
Deferred Tax Liabilities	340.6	82.7	-	423.3
Bonds Payable	-	60.0	-	60.0
Total Non-Current Liabilities	4,098.1	11,528.7	(917.2)	14,709.6
Total Equity And Liabilities	51,992.6	38,815.6	(4,718.4)	86,089.8



Key Corporate & Shareholder Information

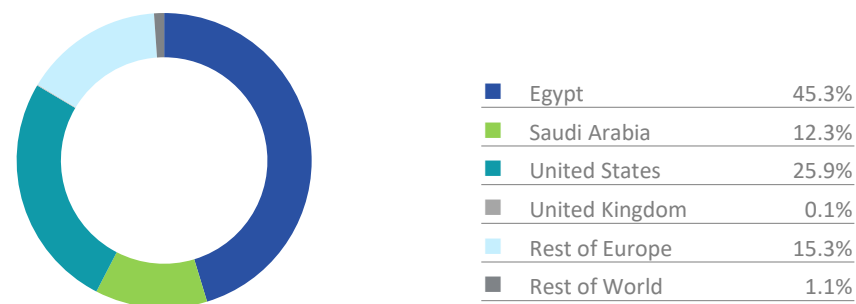
GB Corp is focused on the long-term sustainability of the business and its ability to deliver to shareholders.

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

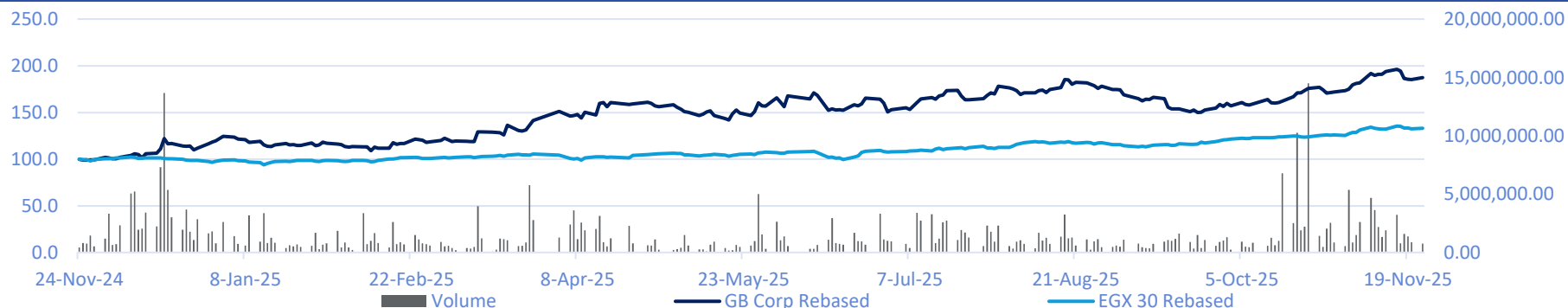
GB Corp's Shareholding Structure (%)



Geographic Distribution of the Free Float (%)



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

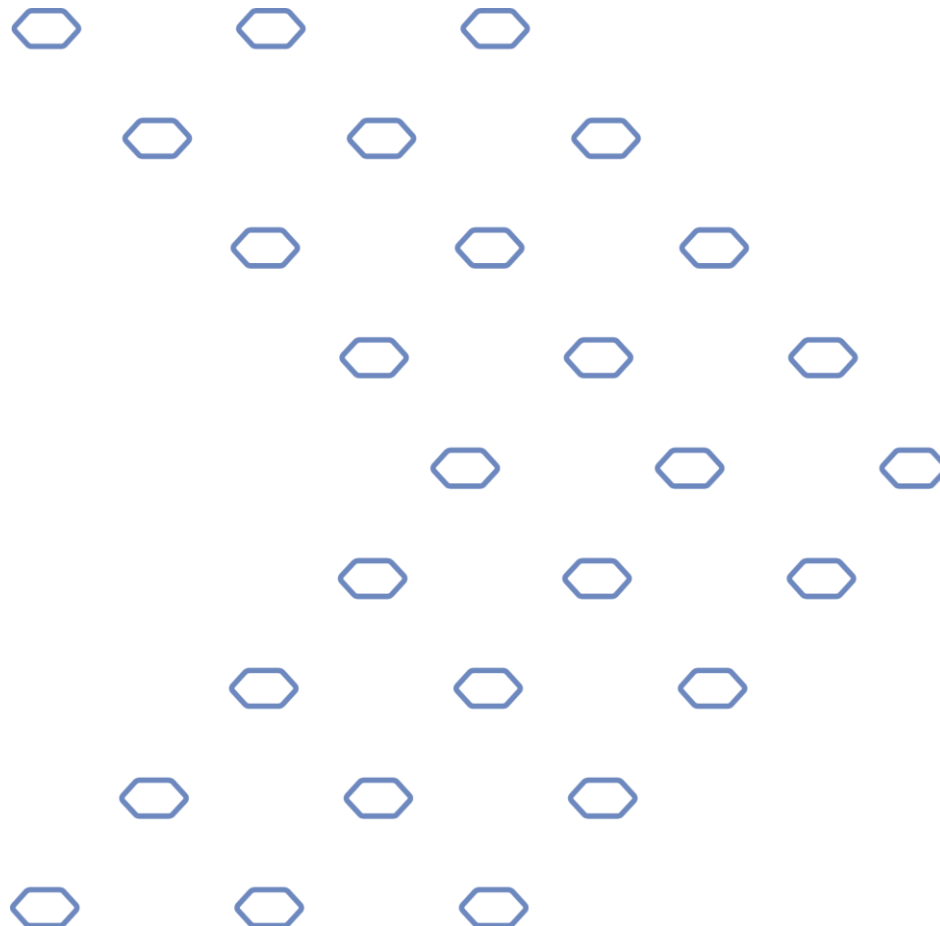
Off-the-road.

PCR

Passenger Car Radial.

TBR

Truck and Bus Radial.



Thank you

INVESTOR RELATIONS

Mansour Kabbani
Board of Directors Member

Mohamed Younis
Chief Investment Officer

Sarah Maged
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Communications Manager

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Shareholder Information

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

Number of Shares Outstanding

1,085,500,000