

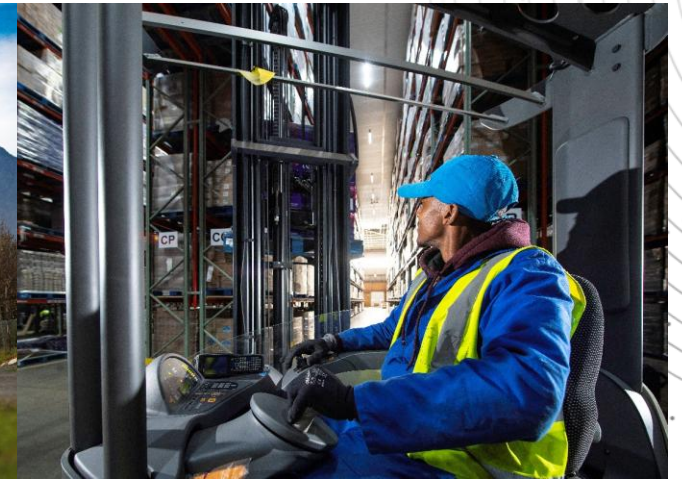


Debt Investor Roadshow

For the year ended 30 June

2025

PERFORMANCE HIGHLIGHTS



FY2025 PERFORMANCE HIGHLIGHTS

Focused strategy drives shareholder returns

Unlocked R7.47 billion in capital with the sale of SG Fleet

Revenue

R44.51 billion

decreased by **1.4%**
(June 2024: R45.15 billion*)

EBITDA

R3.68 billion

decreased by **2.4%**
(June 2024: R3.77 billion*)

Paid a special dividend of R5.54 billion**

Dividend per share

R16.30 **

increased by **2 616.7%**
(2024: 60 cents)

Operating profit

R1.87 billion

decreased by **8.9%**
(June 2024: R2.06 billion*)

Profit before taxation

R1.25 billion

decreased by **5.8%**
(June 2024: R1.32 billion*)

Earnings per share

237.2 cents

decreased by **4.1%**
(June 2024: 247.3 cents*)

Headline earnings per share

239.8 cents

decreased by **1.2%**
(June 2024: 242.7 cents*)

Net tangible asset value per share

R26.32

increased by **281.4%**
(June 2024: R6.90)

Net asset value per share

R38.05

decreased by **11.3%**
(30 June 2024: R42.90)

* Restated for continuing operations

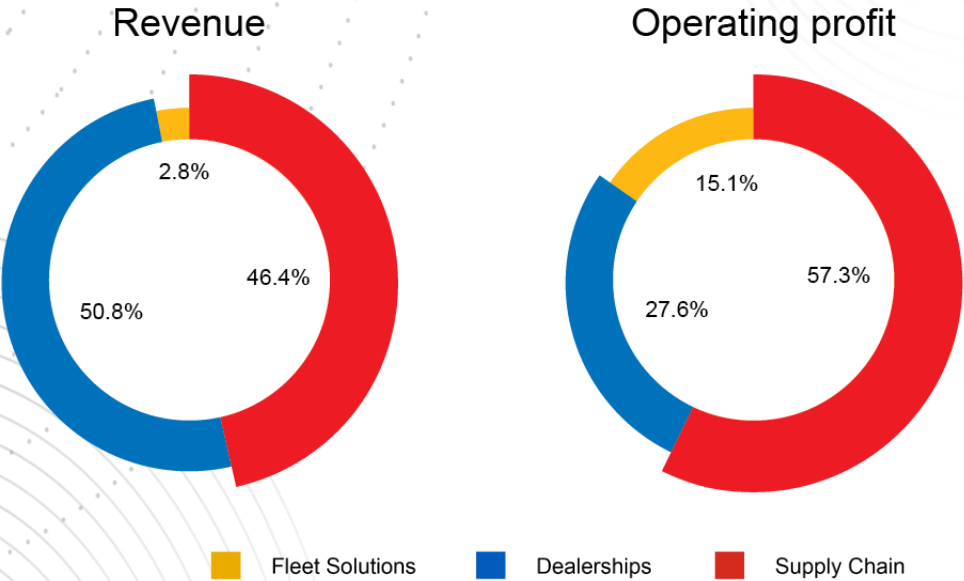
** Paid in June 2025

DIVISIONAL REVIEW | CONTINUING OPERATIONS

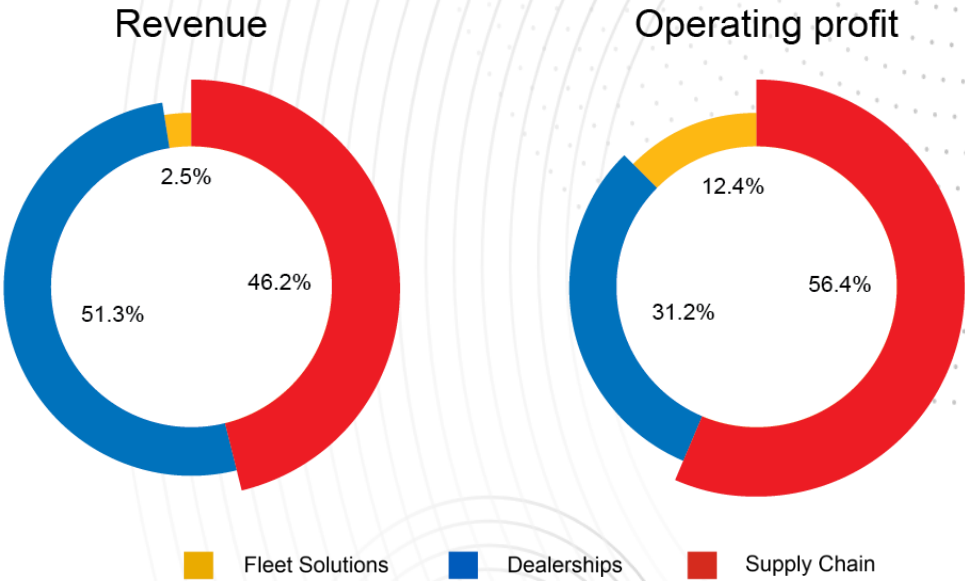


SEGMENTAL ANALYSIS

June 2025

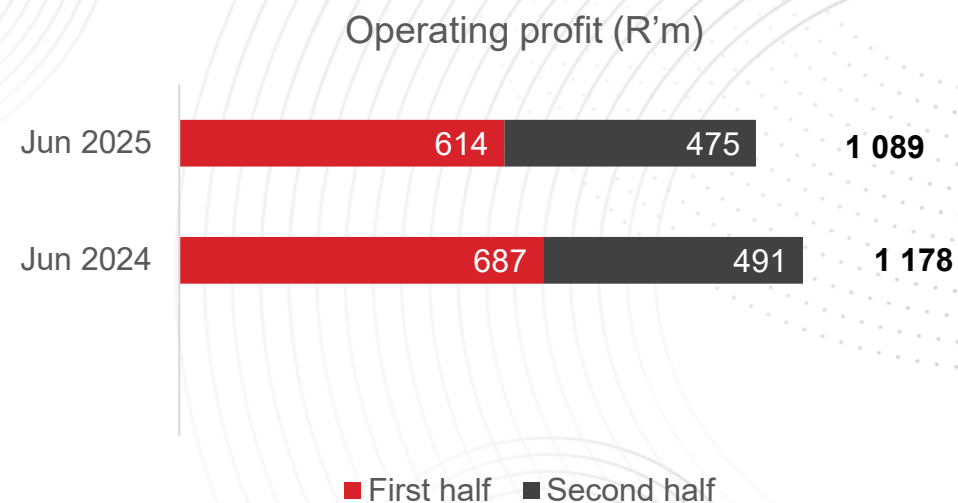
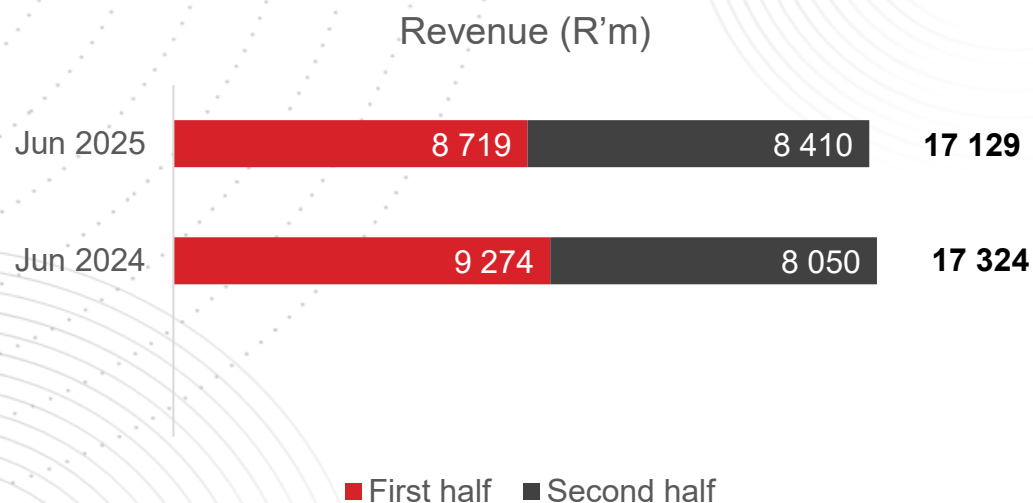


June 2024



SUPPLY CHAIN AFRICA

Consumer business strengthens amid new contracts, product diversification and service expansion



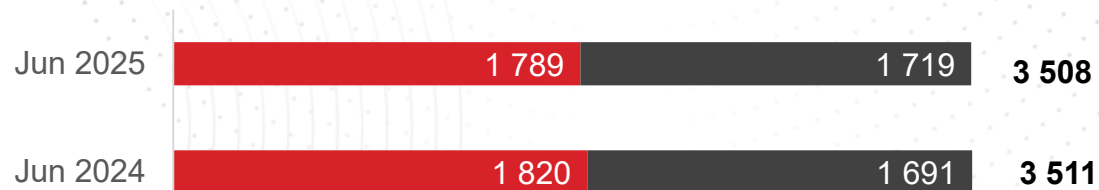
Highlights

- Revenue declined by 1.1% and operating profit by 7.6% due to underperformance in the commodity transport segment
 - impacted by reduced coal and copper export volumes, border delays, slow port turnaround times and bad debts in the coal operations
- Operating margin decreased from 6.8% to 6.4%
- Consumer businesses delivered an excellent performance as a result of new business wins, product diversification and expanded logistics services
- Industrial businesses performed adequately in a market segment showing no growth

SUPPLY CHAIN EUROPE | AMCO & Ader

Ader's performance improved substantially

Revenue (R'm)



■ First half ■ Second half

Operating profit (R'm)



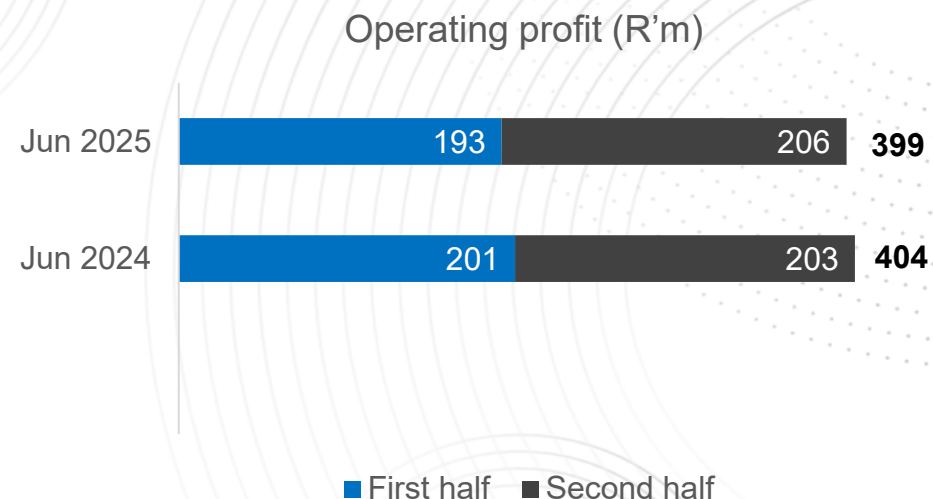
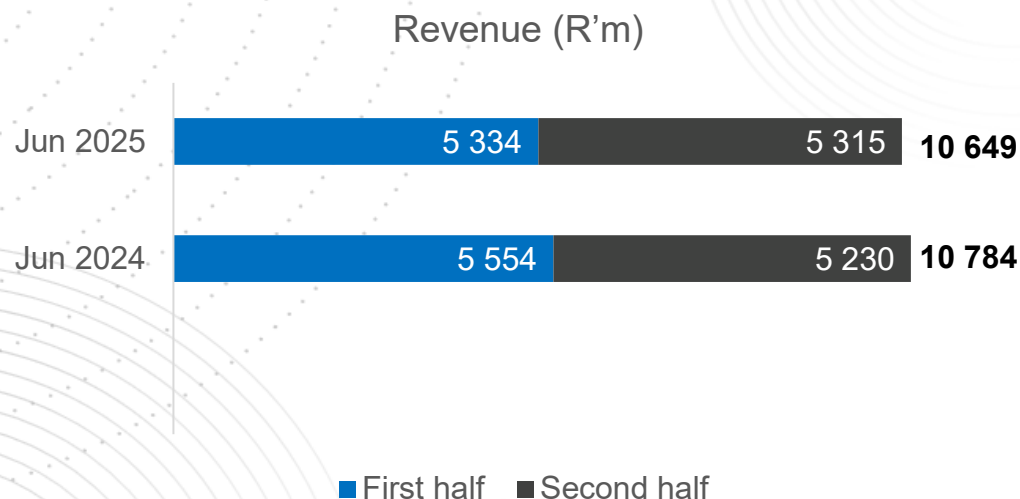
■ First half ■ Second half

Highlights

- Revenue decreased by 0.1%
- Revenue in AMCO declined due to a sharp drop in UK automotive production and export volumes
 - production levels lowest since 1956, output more than 50% below the last 20 year average
- Both businesses reported trading losses although Ader's performance improved substantially compared to the prior year
- Reduced overheads and AI powered efficiencies expected to result in an improved financial performance in the next financial year

DEALERSHIPS SA

Resilient overall performance



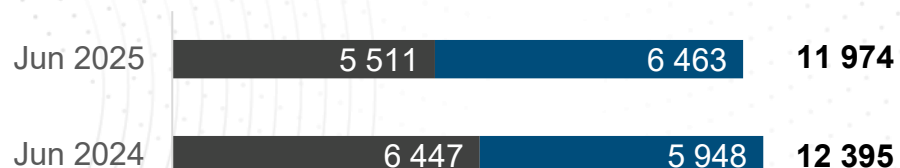
Highlights

- Revenue declined by 1.3% on the back of a 6.7% drop in new vehicle sales
 - partially offset by a 5.6% increase in used car sales
- Performance supported by a well-diversified portfolio of value and volume brands
 - strong representation of Asian manufacturers with current year volume growth of 20.8%
 - 2.5% decline in luxury brand volumes
- Operating margin at 3.7% consistent with the previous year
- Multi-branded sites, operational excellence, cost optimisation underpinned the resilient financial performance

DEALERSHIPS UK

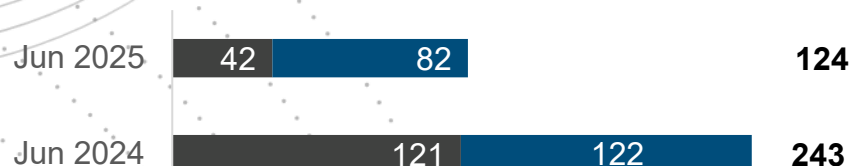
Decline in Ford volumes and market share

Revenue (R'm)



■ First half ■ Second half

Operating profit (R'm)



■ First half ■ Second half

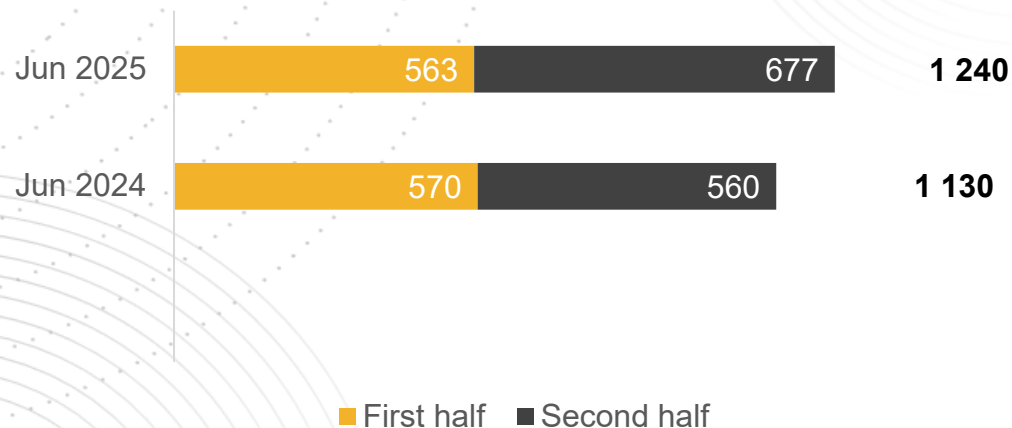
Highlights

- Revenue declined by 3.4% and operating profit by 49%
- Significant decline in dealer volumes and margins due to the impact of VETS legislation on the supply of combustible fuel vehicles
- UK car parc age increased to 10.6 years
- Ford remained under significant pressure with market share declining to 5.8%
- New vehicle sales declined by 7.9% and used vehicle sales increased by 10.3%
- Exited Suzuki dealerships and reclassified Kia and Hyundai dealerships as held-for-sale during the second half of the financial year
- Introduction of Omoda and Jaecoo at multiple Ford sites showing good growth potential

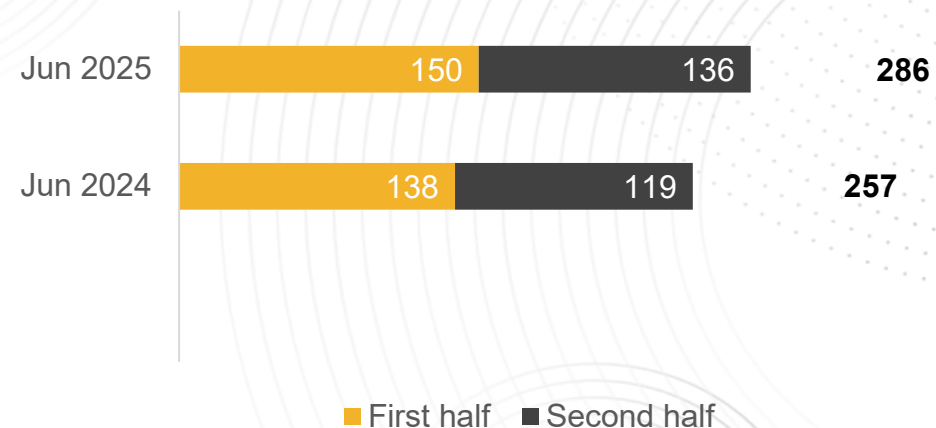
FLEET AFRICA

Maintained ad hoc rental volumes and optimised operational costs

Revenue (R'm)



Operating profit (R'm)



Highlights

- Revenue increased by 9.7% to R1.24 billion despite limited parastatal tender activity
- Maintained ad hoc rental volumes and optimised operational costs
- Operating margins improved from 22.7% to 23.1%
- Operating profit increased by 11.4% to R286.1 million
- Current focus on:
 - the expansion of the corporate client base
 - optimal operational delivery and efficiencies
 - continuing rigorous cost containment

UPDATE | DISCONTINUED OPERATIONS



UPDATE ON DISCONTINUED OPERATIONS

Unlocking significant shareholder value

SG Fleet

- successful disposal unlocked significant value for shareholders and materially enhanced the Group's financial strength and strategic flexibility
- return of R5.54 billion to shareholders through a special dividend of R16.30 per ordinary share
- R1.96 billion directed towards the reduction of interest-bearing debt
- net gearing excluding ROU liabilities decreased from 136.3% to 20.6% and the net debt to EBITDA ratio improved from 2.96x to 0.75x

inTime

- exited the inTime businesses in Germany and Eastern Europe due to declining European automotive parts volumes and margin pressure linked to the slowdown in vehicle manufacturing
- successfully concluded the sale of inTime to Mutares in July 2025, realising EUR 9.0 million

Suzuki, Hyundai and Kia dealerships (UK)

- exited Suzuki dealerships
- reclassified Kia and Hyundai dealerships as held-for-sale

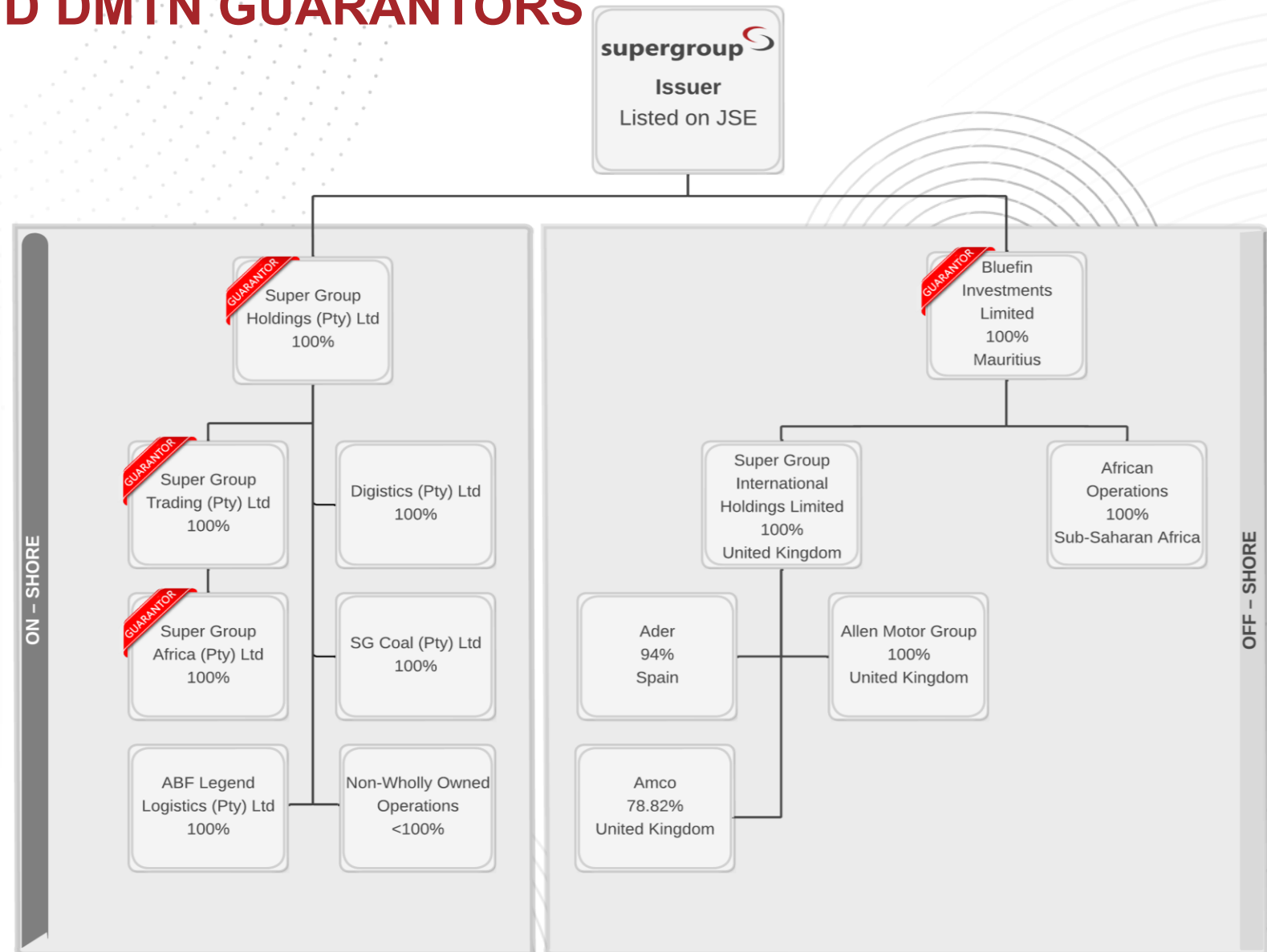
DEBT CONSIDERATIONS (INCLUDING DMTN)



GROUP STRUCTURE AND DMTN GUARANTORS

Highlights

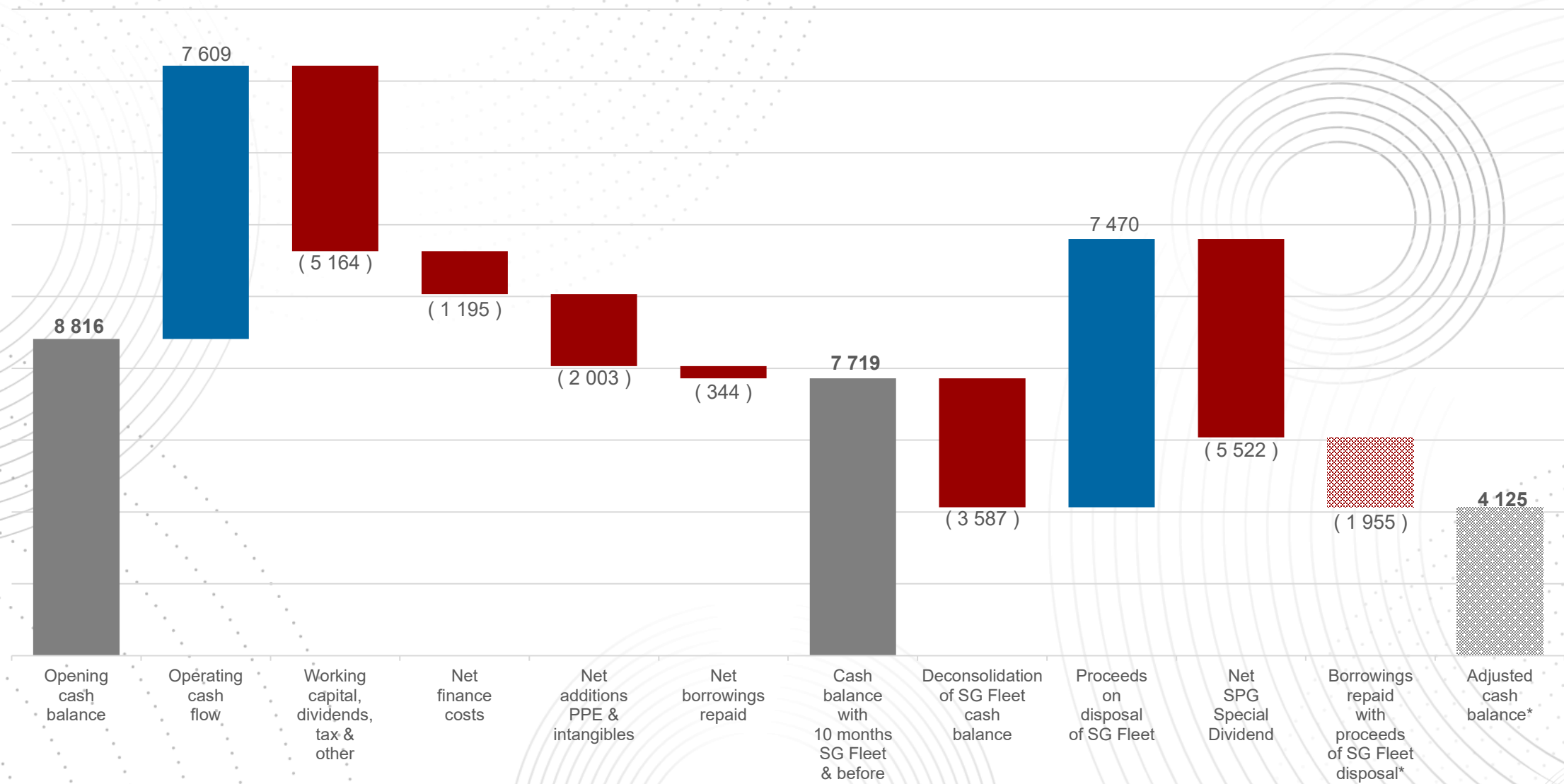
- SG Fleet was always ring-fenced with no recourse to Bluefin Investments or Super Group Limited
- Post the SG Fleet disposal, the off-shore business comprises of the operations in the UK and Europe
- Bondholders continue to receive the same Guarantor structure under the SA DMTN Programme



DEBT POLICIES

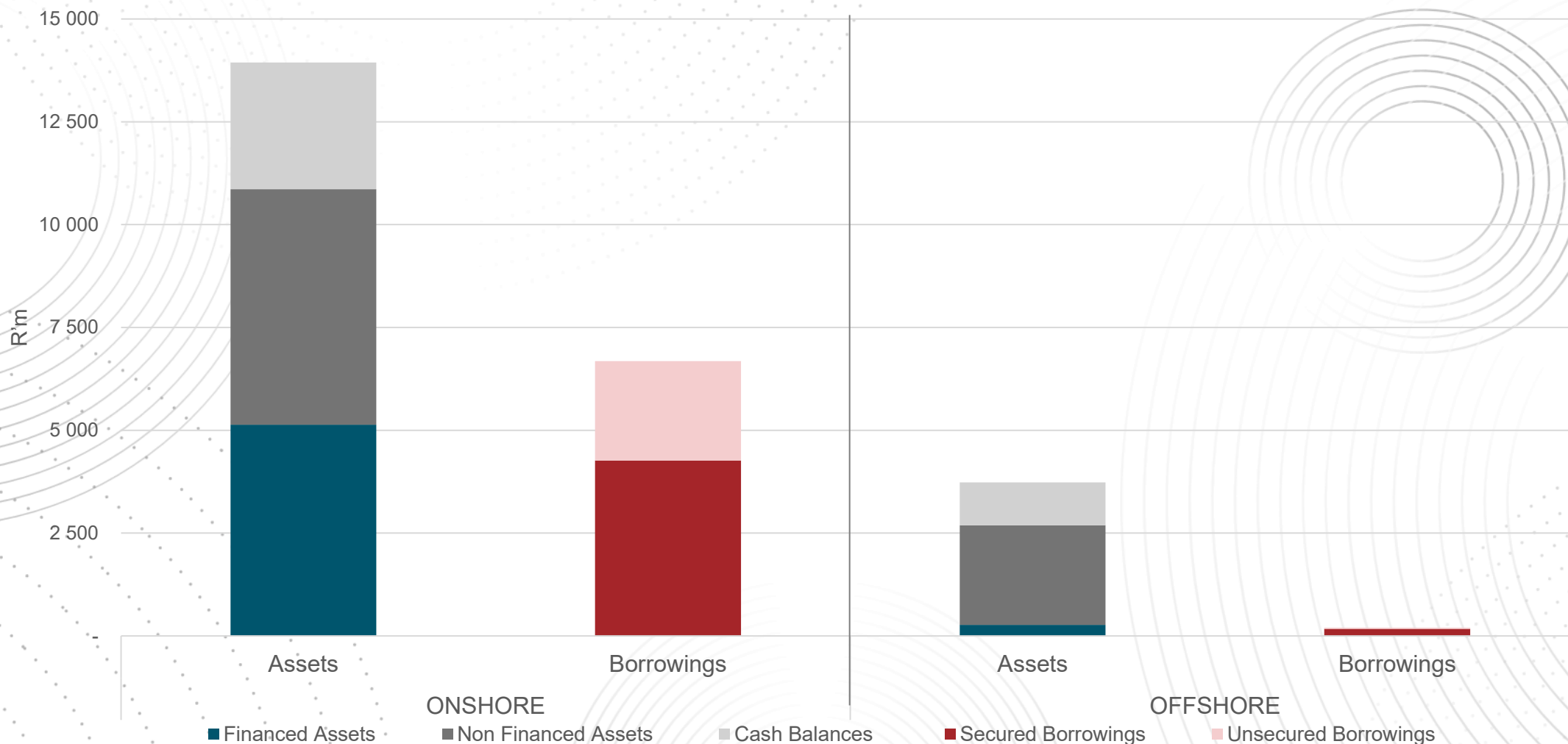
Debt Management Objectives	• Simple, clearly defined debt structure, with transparent ranking amongst all Group finance counterparties • Flexibility to actively manage debt arrangements and achieve funding efficiency • Build debt management credibility and a respected credit profile • Net Debt to Equity (excluding IFRS16) internal ceiling retained at 40% (30 June 2025 – 20.6%)
Debt Policies Onshore	• Asset based finance: including mortgage finance, is raised at operating company level to fund the operating assets, and typically benefits from a holding company guarantee • Group treasury borrowings are typically raised via Super Group Limited, including overdraft facilities, general banking facilities, revolving credit facilities, and notes issued under the Domestic Medium Term Note Programme • Debt raised under the DMTN is guaranteed by Super Group Holdings, Super Group Trading, Super Group Africa, and Bluefin Investments
Debt Policies Offshore	• Asset based funding is raised in currency, in country, where it is commercially beneficial • Allen Motor Group: working capital funded in the UK • Cross currency interest rate swaps are considered as an alternative to in-country facilities when raising funding for offshore acquisitions and operations

CASH FLOW MOVEMENTS



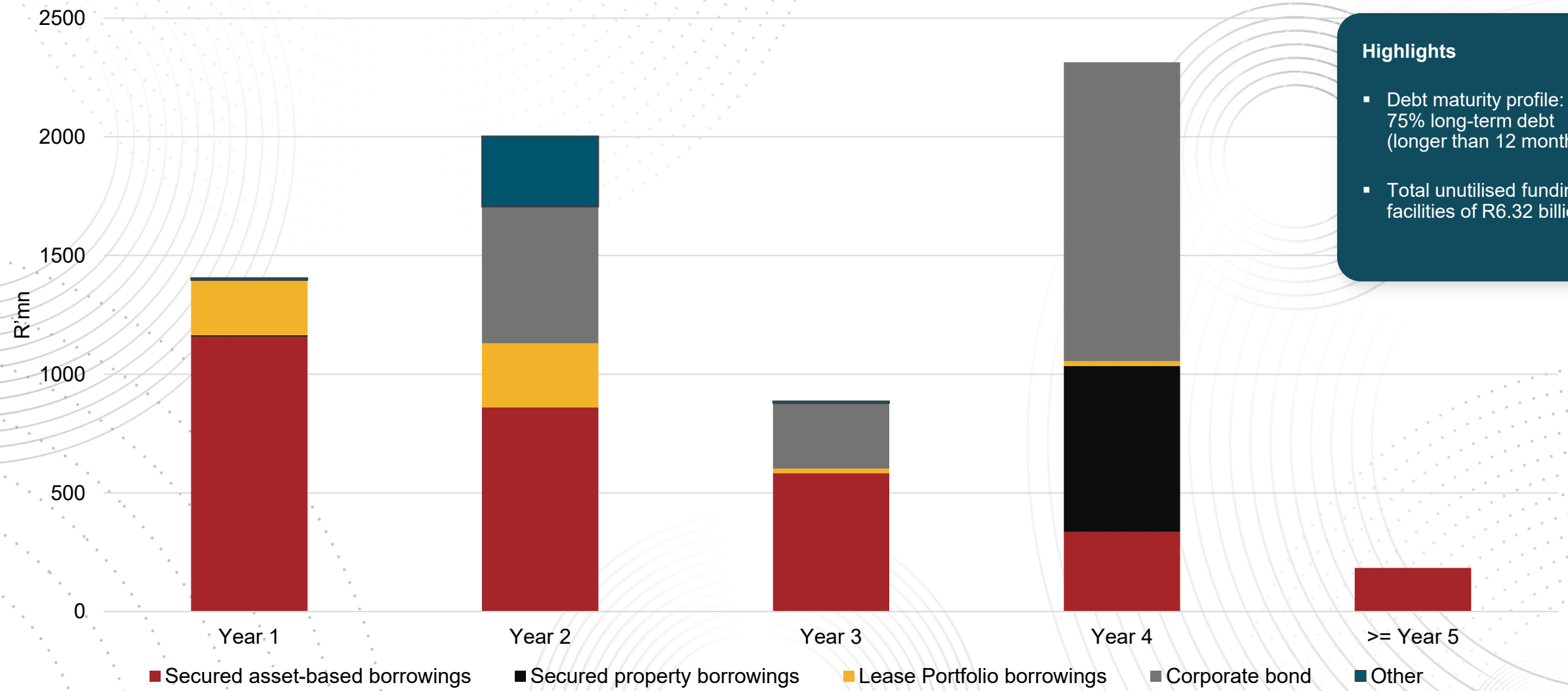
* Includes R1,155bn committed debt settlement post 30 June 2025, relating to SG Fleet disposal

TANGIBLE ASSETS AND BORROWINGS EXCLUDING RIGHT OF USE AND WORKING CAPITAL



* Includes R1,155bn committed debt settlement post 30 June 2025, relating to SG Fleet disposal

DEBT MATURITY PROFILE AFTER SETTLEMENTS RELATING TO SG FLEET PROCEEDS COMMITMENT

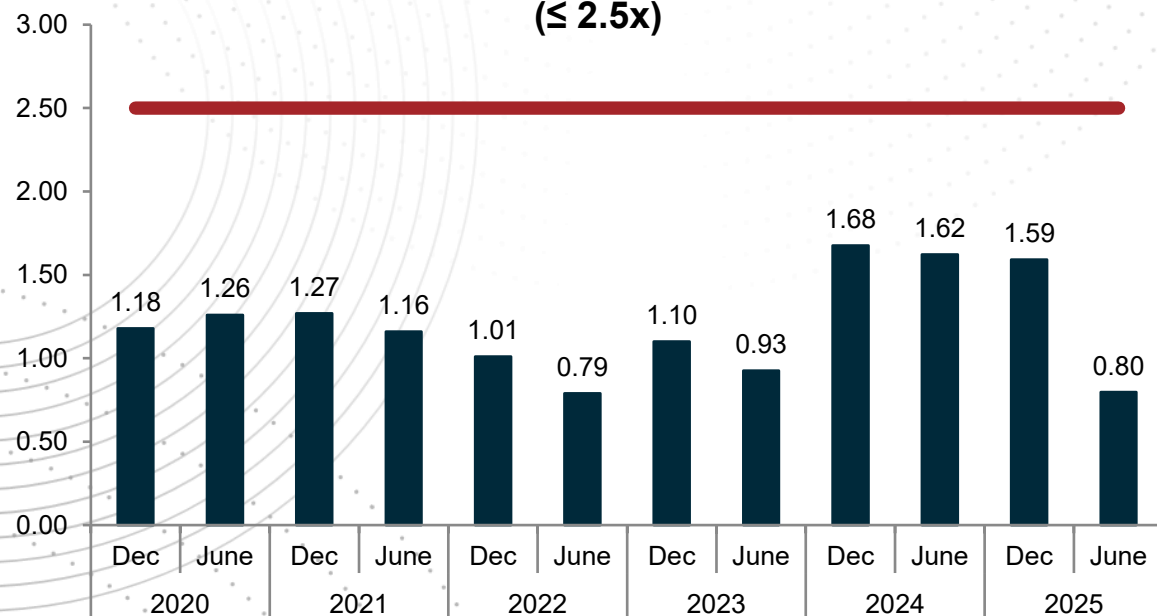


Highlights

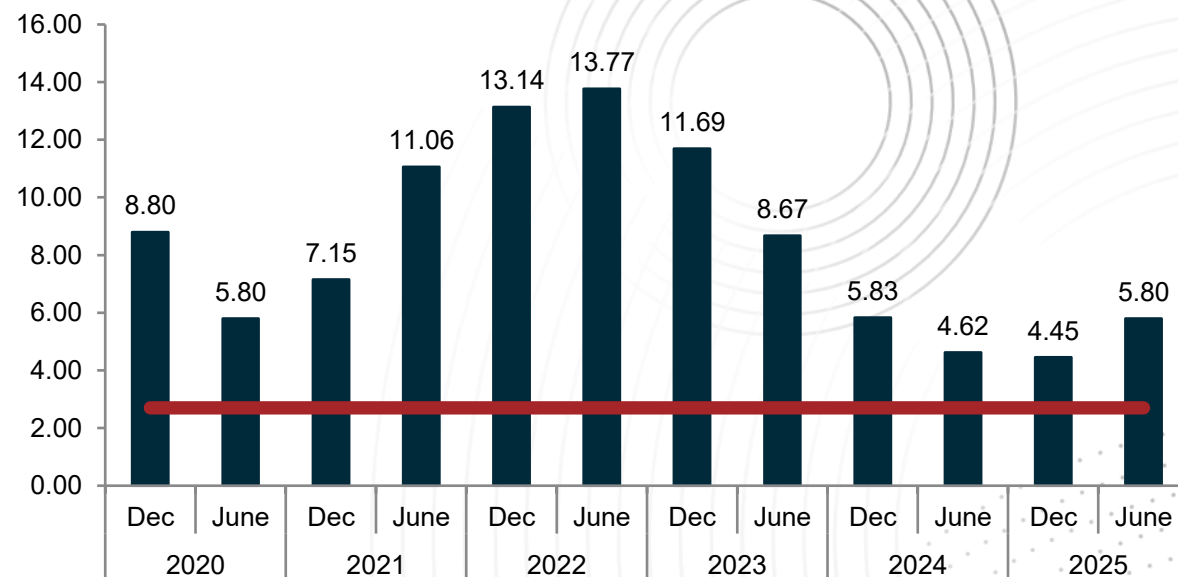
- Debt maturity profile: 75% long-term debt (longer than 12 months)
- Total unutilised funding facilities of R6.32 billion

DEBT COVENANTS

**Net debt to EBITDA
($\leq 2.5x$)**



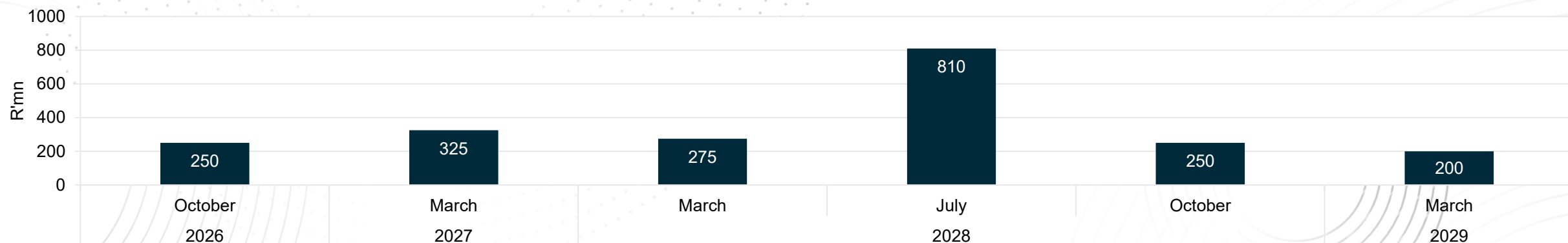
**Net interest cover
($\geq 2.7x$)**



The Group remained in compliance with its debt covenants, which exclude the impact of IFRS 16

BONDS IN ISSUE AND CREDIT RATING

Super Group's Listed Bonds



Super Group Issuances Outstanding

JSE Alpha Code	Issue Date	Nominal Amount (ZAR)	Maturity Date	Tenor (Yr)	Issue Spread (bps)
SPG012	29-Mar-23	275,000,000	29-Mar-28	5	1.47%
SPG013	29-Jun-23	810,000,000	03-Jul-28	5	1.47%
SPG014	26-Oct-23	250,000,000	26-Oct-26	3	1.23%
SPG015	26-Oct-23	250,000,000	26-Oct-28	5	1.39%
SPG016	15-Mar-24	325,000,000	15-Mar-27	3	1.20%
SPG017	15-Mar-24	200,000,000	15-Mar-29	5	1.34%

Super Group Credit Rating

Date Issued	S&P Rating
Aug-13	zaA+
Dec-14	zaA+
Nov-15	zaA+
Oct-16	zaA+
Apr-17	zaAA
Nov-18	zaAAA
Oct-19	zaAAA
Apr-20	zaAA (Covid-19)
May-20	zaAAA
Oct-20	zaAAA
Oct-21	zaAAA
Oct-22	zaAAA
Nov-23	zaAAA
Dec-24	zaAAA
Jun-25	zaAAA (post SG Fleet disposal)
Oct-25	Currently under review

Thank You



COLIN BROWN
Group Chief Financial Officer



BRIDGET BIRD
Group Treasurer

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