

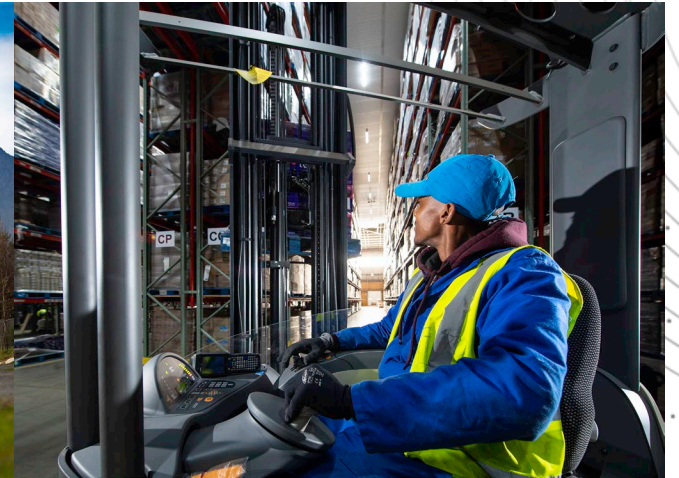


RESULTS PRESENTATION

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

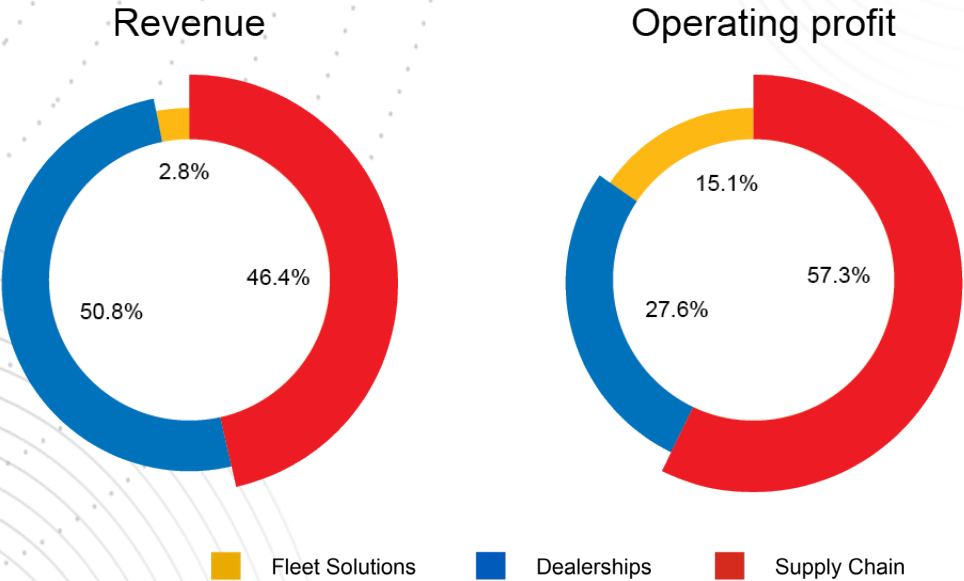
** Paid in June 2025

DIVISIONAL REVIEW | CONTINUING OPERATIONS

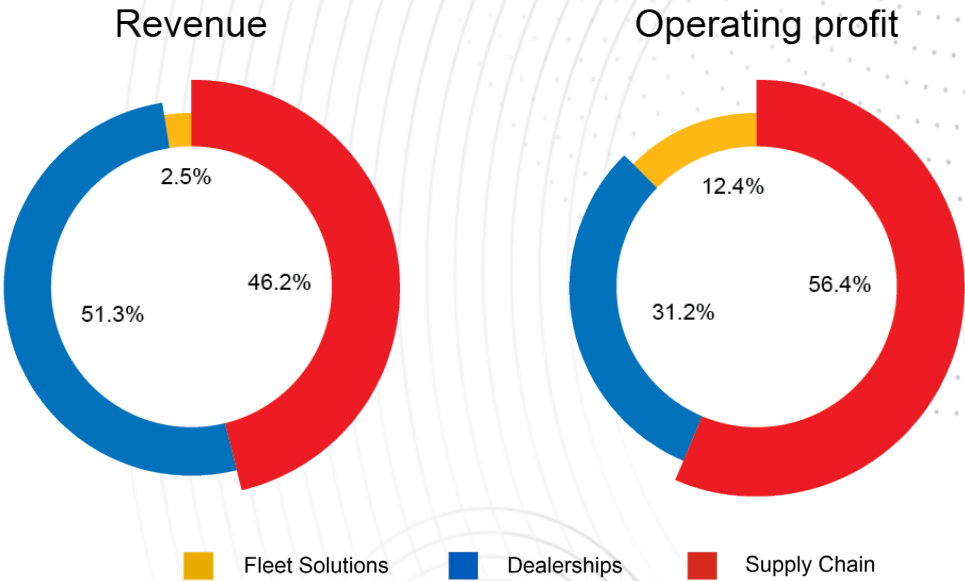


SEGMENTAL ANALYSIS

June 2025

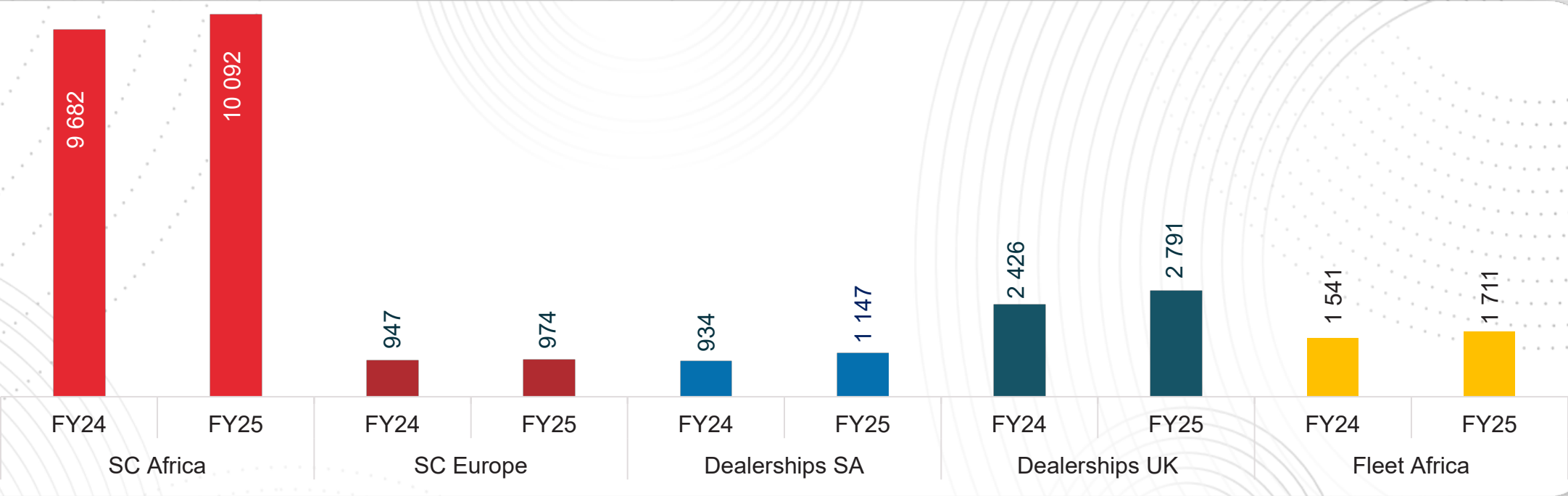


June 2024



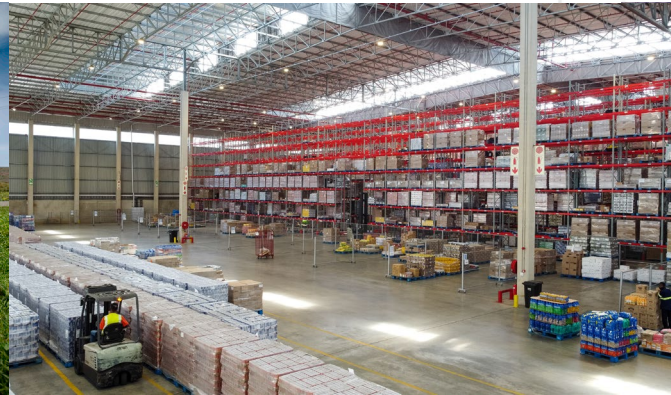
NET OPERATING ASSETS AND RNOA

The Group's RNOA for continuing operations for the year ended 30 June 2025 was 6.5% (June 2024: 8.0%)
Group WACC is 8.6% (June 2024: 6.4%)



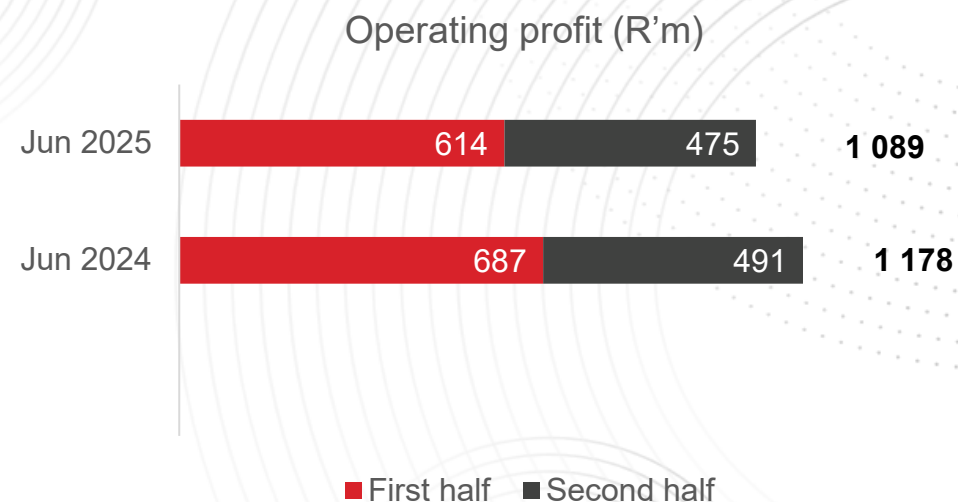
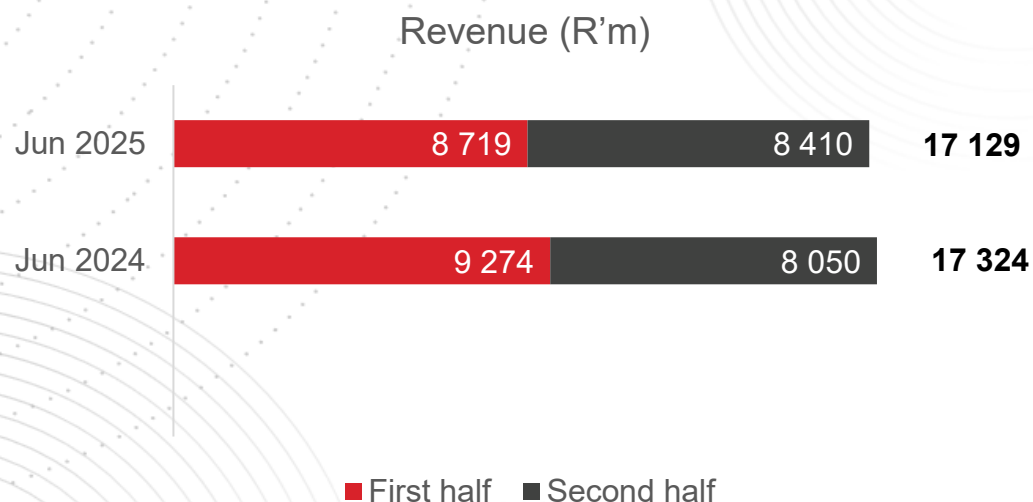
RNOA	8.9%	7.7%	(3.3%)	(2.1%)	15.1%	17.5%	4.6%	0.6%	12.6%	13.1%
WACC	7.5%	9.0%	5.4%	7.0%	7.5%	9.0%	7.9%	7.7%	7.5%	9.0%

SUPPLY CHAIN



SUPPLY CHAIN AFRICA

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



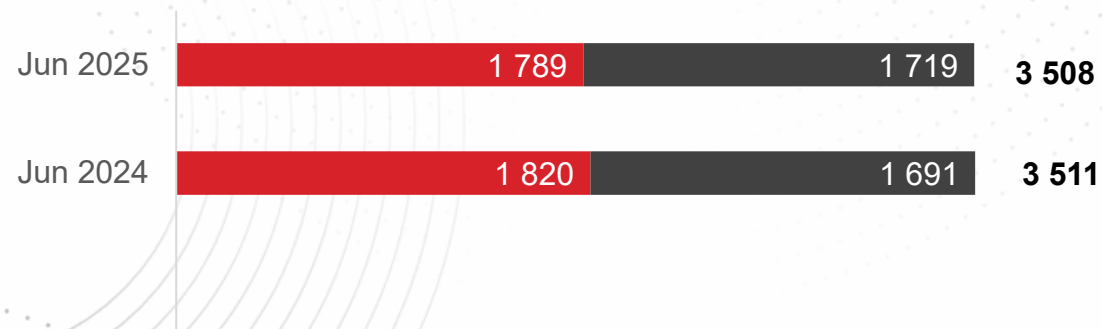
Highlights

- 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

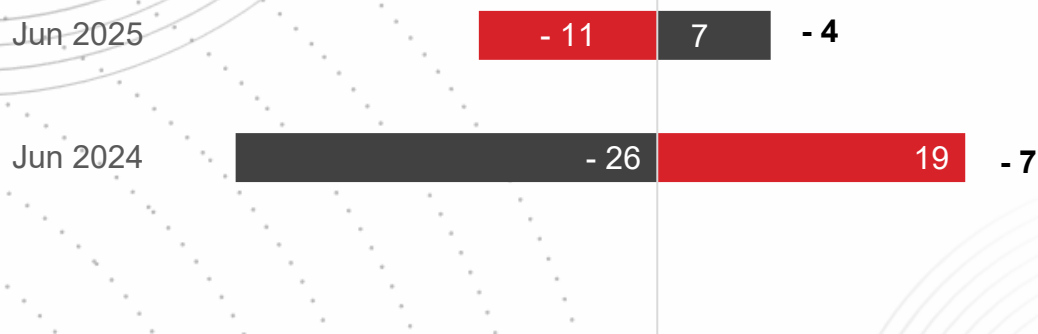
Ader's performance improved substantially

Revenue (R'm)



■ First half ■ Second half

Operating profit (R'm)



■ First half ■ Second half

Highlights

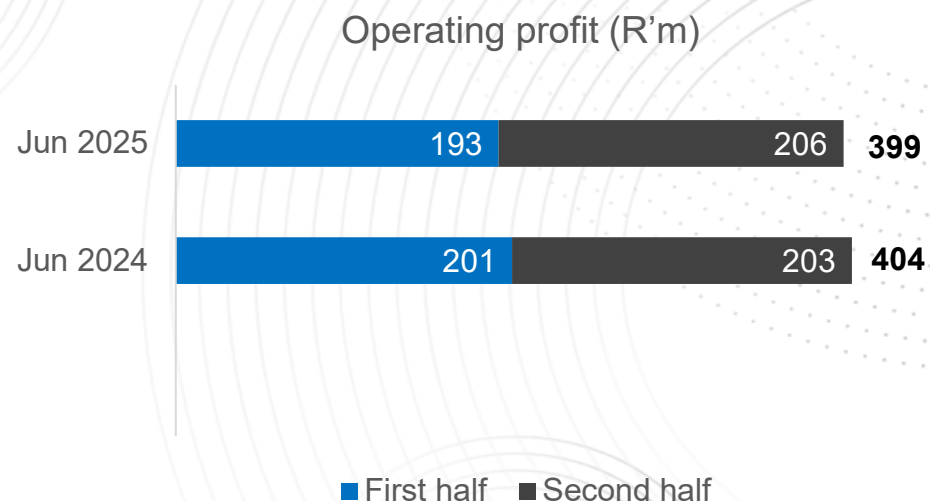
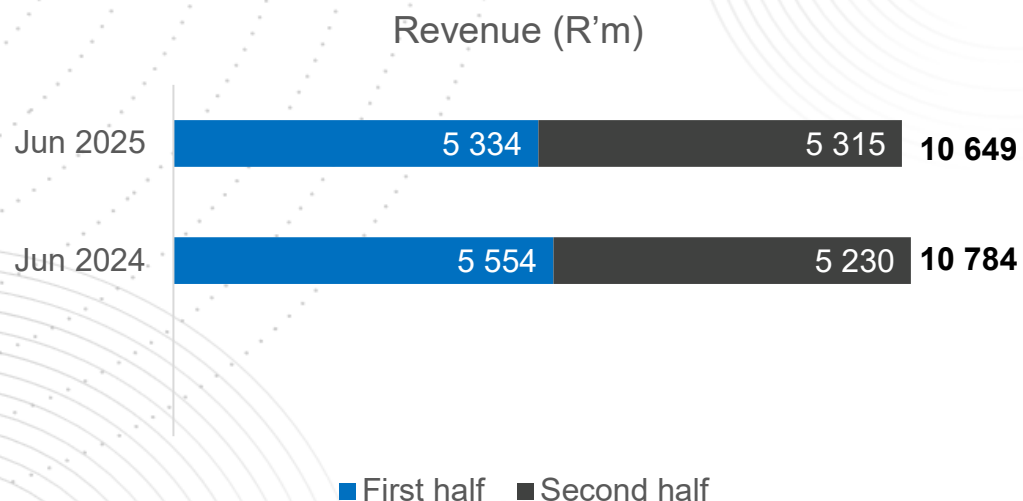
- Revenue decreased by 0.1%
- Revenue in AMCO declined due to a sharp drop in UK automotive production and export volumes
 - production levels lowest since 1956, output more than 50% below the last 20 year average
- Both businesses reported trading losses although Ader's performance improved substantially 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



DEALERSHIPS SA

Resilient overall performance



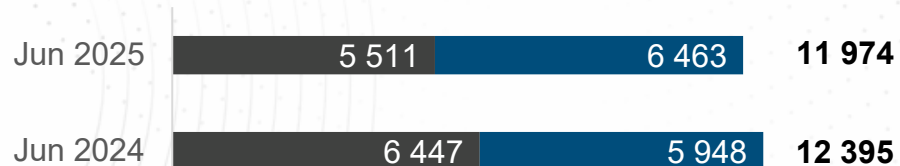
Highlights

- 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

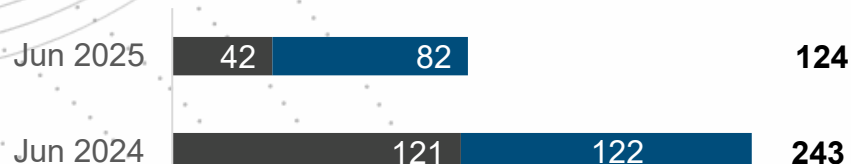
Decline in Ford volumes and market share

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

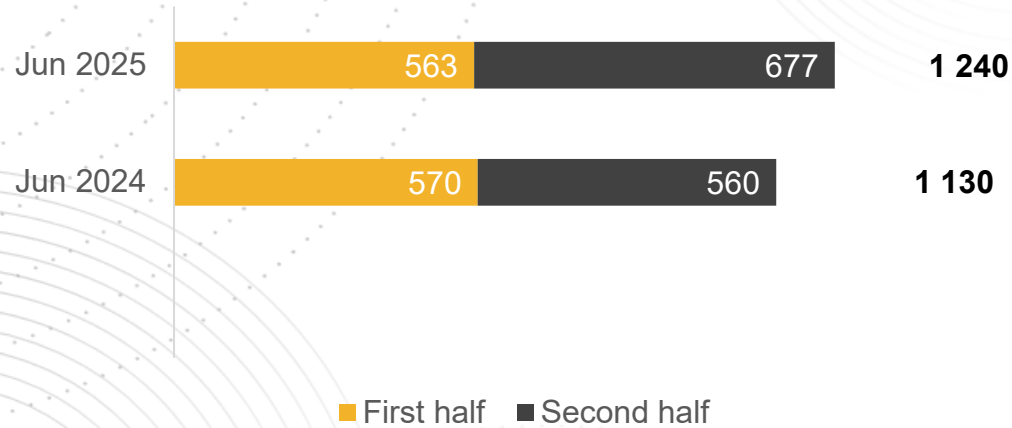
FLEET SOLUTIONS



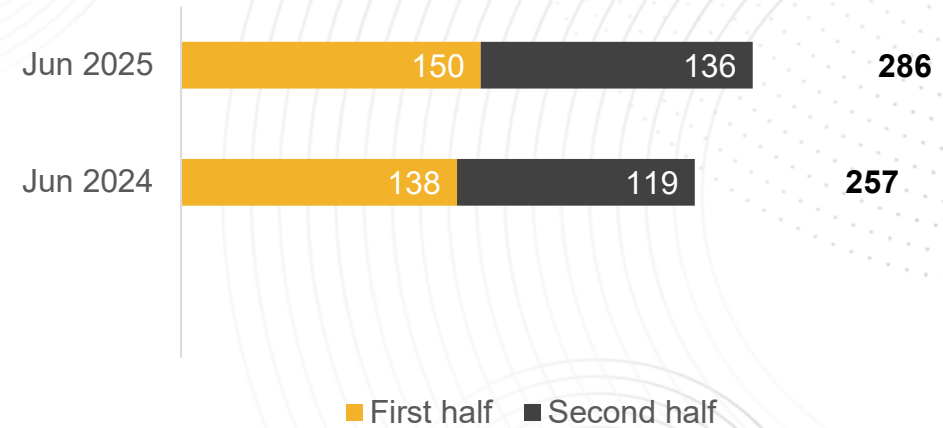
FLEET AFRICA

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

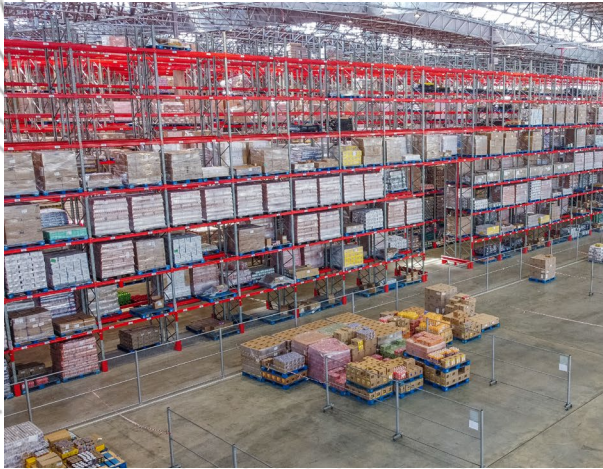
inTime

- 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

AUDITED FINAL RESULTS



STATEMENT OF COMPREHENSIVE INCOME

Highlights

- Prior year restated to reflect continuing operations
- Profit from discontinued operations included profit on sale of SG Fleet of R4.27 billion
- Special dividend of R16.30 per ordinary share paid in June 2025

R'million	Year ended 30 June 2025 Audited	Year ended 30 June 2024 Restated*	Change
Revenue	44 510.3	45 149.3	(1.4%)
EBITDA	3 682.4	3 773.2	(2.4%)
Depreciation and amortisation	(1 809.7)	(1 717.1)	5.4%
Operating profit before capital items	1 872.7	2 056.1	(8.9%)
<i>Operating profit margin</i>	4.2%	4.6%	
Capital items	12.0	26.8	(55.2%)
Operating profit after capital items	1 884.7	2 082.9	(9.5%)
Net finance costs	(637.2)	(758.6)	(16.0%)
Profit before tax	1 247.5	1 324.3	(5.8%)
Income tax expense	(351.0)	(384.8)	(8.8)%
Profit after tax – continuing operations	896.5	939.5	(4.6%)
Profit/(loss) for the year - discontinued operations	3 488.2	(322.0)	(1 183.4%)
Total profit for the year	4 384.7	617.5	610.1%
EPS - continuing operations (cents)	237.2	247.3	(4.1%)
HEPS - continuing operations (cents)	239.8	242.7	(1.2%)
Dividend per share (cents)	1 630.0	60.0	2 616.7%

*Restated for continuing operations

STATEMENT OF FINANCIAL POSITION

Highlights

Majority of variances relate to:

- disposal of SG Fleet
- moving discontinued operations to assets held-for-sale
- payment of special dividend of R5.54 billion

R'million	As at 30 June 2025 Audited	As at 30 June 2024 Audited	Change
Non-current assets	19 439.3	44 056.7	(55.9%)
Property, plant and equipment & ROU assets	13 157.2	13 253.4	0.7%
Investment properties	192.1	173.7	10.6%
Lease portfolio assets	1 638.8	17 954.1	(90.9%)
Goodwill and intangible assets	3 975.4	12 192.5	(67.4%)
Investments and other non-current assets	475.8	483.0	(1.5%)
Current assets	19 089.0	32 838.8	(41.9%)
Lease portfolio assets	20.7	7 249.8	(99.7%)
Inventories	4 961.8	5 914.1	(16.1%)
Trade and sundry receivables	6 859.7	10 858.8	(36.8%)
Cash and cash equivalents	5 279.9	8 816.1	(40.1%)
Assets held-for-sale	1 966.9	-	-
Total assets	38 528.3	76 895.5	(49.9%)

STATEMENT OF FINANCIAL POSITION (CONTINUED)

Highlights

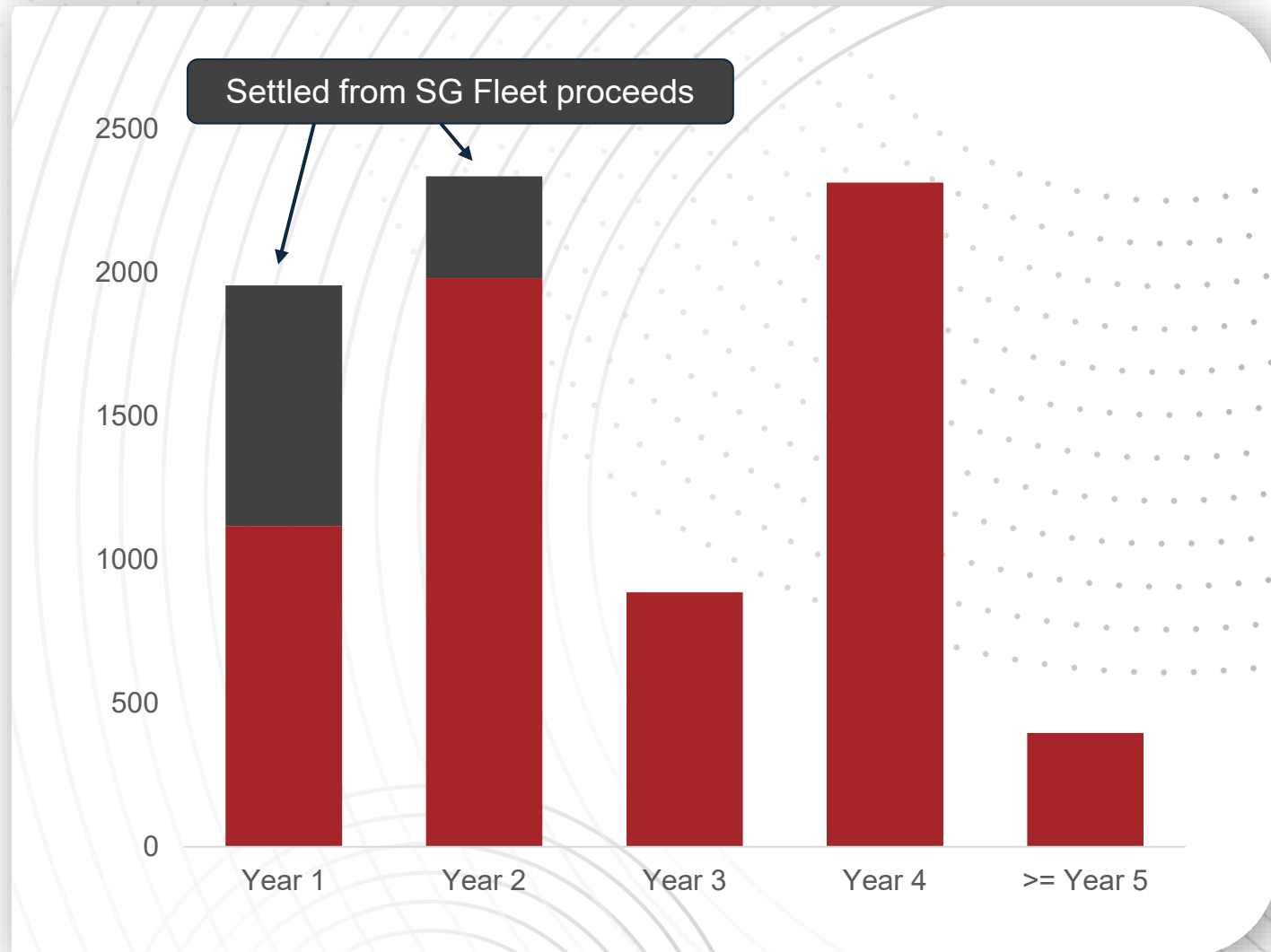
- Majority of variances relate to disposal of SG Fleet and moving discontinued operations to assets held-for-sale
- Settled R1.35 billion of bond notes during the year
- Group covenants met with healthy headroom
- Net gearing excluding ROU lease liabilities at 20.6% (PY: 136.3%)

R'million	As at 30 June 2025 Audited	As at 30 June 2024 Audited	Change
Total equity	13 393.4	18 308.5	(26.8%)
Fund reserves and provisions	712.2	2 517.1	(71.7%)
Deferred tax liabilities	890.7	1 736.7	(48.7%)
Interest-bearing borrowings	7 426.5	12 080.1	(38.5%)
Lease portfolio borrowings	607.9	1 580.2	(61.5%)
Securitised warehouse lease borrowings	-	20 116.9	(100.0%)
ROU lease liabilities	1 889.7	2 784.8	(32.1%)
Non-controlling interest put options and other	543.4	687.5	(21.0%)
Trade and other payables	10 961.2	17 083.7	(35.8%)
Liabilities directly associated with assets held-for-sale	2 103.3	-	-
Total equity and liabilities	38 528.3	76 895.5	(49.9%)
Net asset value per share (Rand)	38.05	42.90	(11.3%)
Net tangible asset value per share (Rand)	26.32	6.90	281.4%

DEBT MATURITY PROFILE

Highlights

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



STATEMENT OF CASH FLOWS

Highlights

- Discontinued operations are not split out in the statement of cash flows
- SG Fleet operational cash flows included for 10 months
- PPE expenditure mainly comprises supply chain vehicles
- Proceeds of SG Fleet was R7.47 billion. Cash on SG Fleet's balance sheet at disposal date was R3.44 billion

R'million	30 June 2025 Audited	30 June 2024 Restated*	Change
Cash flows from operating activities			
Operating cash flow	7 608.6	8 565.6	(11.2%)
Working capital inflow/(outflow) - other	490.3	(923.0)	(153.1%)
Lease portfolio assets working capital outflow	(4 735.9)	(6 939.7)	(31.8%)
Cash generated from operations	3 363.0	702.9	378.5%
Net finance costs paid	(1 194.6)	(1 267.0)	(5.7%)
Income tax paid	(204.2)	(414.2)	(50.7%)
Net cash generated/(utilised) from operating activities	1 964.2	(978.3)	(300.8%)
Cash flows from investing activities			
Net additions to PPE & intangibles	(2 002.9)	(2 325.3)	(13.9%)
Disposals of businesses (net of cash disposed)	3 882.8	-	-
Acquisitions & other investing activities	(257.9)	(592.6)	(56.5%)
Net cash inflow/(outflow) from investing activities	1 622.0	(2 917.9)	(155.6%)

STATEMENT OF CASH FLOWS (CONTINUED)

Highlights

- Dividends of R5.74 billion paid to ordinary shareholders, including R5.54 special dividend
- Repaid R1.35 billion of bond notes

R'million	30 June 2025 Audited	30 June 2024 Restated	Change
Cash flows from financing activities			
Cash outflow on shares repurchased	-	(82.3)	(100.0%)
Additional investments in existing subsidiaries	(13.1)	(387.4)	(96.6%)
Dividends paid*	(6 238.7)	(645.9)	865.9%
Net interest-bearing borrowings (repaid)/raised	(2 881.3)	613.1	(570.0%)
Net lease portfolio borrowings raised	2 713.4	4 995.2	(45.7%)
ROU lease liabilities repaid	(660.3)	(696.9)	(5.3%)
Net cash (outflow)/inflow from financing activities	(7 080.0)	3 795.8	(286.5%)
Net decrease in cash and cash equivalents	(3 493.8)	(100.4)	3 377.5%
Cash and cash equivalents at beginning of year	8 816.1	9 064.6	(2.7%)
Effect of foreign exchange in cash and cash equivalents	25.2	(148.1)	(117.0%)
Cash and cash equivalents at end of year	5 347.5	8 816.1	(39.3%)
Held-for-sale	(67.6)		
Cash and cash equivalents – continuing operations	5 279.9		

OUTLOOK



OUTLOOK

Positioned for an improved financial performance

- Despite difficult trading conditions in both Southern Africa and Europe, the Group expects to perform at increased earning levels in the forthcoming financial year.
- The potential improvement in comparative performance does partially rely on an enhanced contribution from the Southern African commodity supply chain businesses, in relation to the DRC and Zambian copper exports, in particular.
- The benefits of rationalising the Dealership operations and cost structures across the UK should also contribute to a better earnings performance in the forthcoming year.
- The Consumer Supply Chain and Fleet Lease businesses are expected to perform well, mainly as a result of a number of new customers and expanded service offerings.
- South African dealership operations are expected to maintain their strong performance, with revenue growth anticipated from the expanding network of emerging brands.
- The Group balance sheet is robust and cash flow should be satisfactory, positioning the business optimally for an improved financial performance over the next year.

DIVIDEND UPDATE

Focused strategy drives shareholder returns

- Post the sale of SG Fleet, a special dividend of R5.54 billion was distributed to shareholders on 23 June 2025.
- No further dividend is being declared for the financial year to 30 June 2025.
- The normal annual dividend payment policy will remain in effect for the forthcoming financial year to the end of June 2026.

**We extend our appreciation to our shareholders for
their ongoing support of Super Group**



PETER MOUNTFORD
Group Chief Executive Officer



COLIN BROWN
Group Chief Financial Officer

Further information available on www.supergroup.co.za

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