

ABBREVIATIONS AND DEFINITIONS

Abbreviation	Definition
Ader	Servicios Empresariale Ader S.A
AGM	Annual General Meeting
Amco	CBW Group Holdings Limited (trading as Amco)
AUD	Australian Dollar
Basic EPS	Earnings for the year attributable to equity holders of Super Group divided by the weighted average number of ordinary shares in issue during the year
B-BBEE	Broad-based black economic empowerment
BBSY	The Bank Bill Swap Bid Rate
BEE	Black economic empowerment
bps	Basis points
Capital item	Capital items are income and expenses included in profit and loss which are excluded in arriving at headline earnings in accordance with the South African Institute of Chartered Accountants' (SAICA) Circular 1/2023
CEO	Chief Executive Officer
CFC	Controlled foreign company
CFO	Chief Financial Officer
CIO	Chief Information Officer
CIPC	Companies and Intellectual Property Commission
Closing earnings yield	Headline earnings per share as a percentage of market value per share at 30 June
Closing PE ratio	Market value per share at 30 June divided by headline earnings per share
Clean Tech	Clean Tech 360 Proprietary Limited
Companies Act	Companies Act, 71 of 2008, as amended
Covid-19	The coronavirus disease (Covid-19) is an infectious disease caused by a new strain of coronavirus
Delgarth	Delgarth Limited
Delver	Delver Logistics S.L.U.
DMTN	Domestic Medium Term Notes
DSP	Deferred Share Plan
EBIT	Earnings before interest and taxation

Abbreviation	Definition
EBITA	Earnings before interest, taxation, amortisation of PPA intangibles and capital items
EBITDA	Earnings before interest, taxation, depreciation, amortisation and capital items
EPS	Earnings per share
ESG	Environmental, Social and Governance
EUR/€	Euro
Euribor	Euro Interbank Offered Rate
Exco	Executive Committee
FEC	Foreign exchange contract
Gillingham	Gillingham Ford
GLS	GLS Supply Chain Equipment (Pty) Ltd
GRC	Group Risk Committee
HEPS	Headline earnings divided by the weighted average number of ordinary shares in issue during the year
IAS	International Auditing Standards
IFRS	International Financial Reporting Standards
Interest cover	Interest cover is calculated as EBITDA divided by net interest
inTime	inTime Holdings GmbH and its subsidiaries
IRBA	Independent Regulatory Board of Auditors
IT	Information technology
JIBAR	Johannesburg Interbank Agreed Rate
JSE	JSE Limited
King IV™	The King Code of Corporate Governance Principles and the King Report on Governance for South Africa, 2016
KPI	Key performance indicators
LIBOR	The London Inter-bank Offered Rate
Lieben Logistics	Lieben Logistics Proprietary Limited
MD	Managing Director

ABBREVIATIONS AND DEFINITIONS continued

Abbreviation	Definition
NAV	Net asset value
NCI	Non-controlling interests
Net debt	Net debt is calculated as interest-bearing borrowings including lease portfolio borrowings, excluding ROU lease liabilities and securitisation warehouse debt, less cash and cash equivalents
Net interest	Net interest is calculated as finance costs after deducting interest received, excluding ROU liability finance costs
Net operating assets	Net operating assets is total assets excluding ROU assets, cash and cash equivalents, deferred tax assets, equity-accounted investees, interest-bearing receivables less total liabilities excluding bank overdrafts, interest-bearing borrowings, lease portfolio borrowings, ROU lease liabilities, deferred tax liabilities and income tax payable. Net operating assets includes lease portfolio receivables and the securitisation warehouse debt.
OCI	Other comprehensive income
OEM	Original equipment manufacturer
Operating profit	Operating profit comprises profit before net finance costs, income from equity-accounted investees, capital items and tax
PAT	Profit after tax
Pound Sterling/GBP/£	Great British Pound
PPA	Purchase price allocation arising on a business acquisition
R	Rand, the South African currency
Remco	Remuneration Committee
Return on equity	Profit attributable to equity holders of Super Group as a percentage of average capital and reserves attributable to equity holders of Super Group
RNOA	Return on net operating assets, the calculation being taxed operating profit before capital items adjusted for IFRS16, floorplan and securitisation warehouse finance costs and lease portfolio receivable interest income as a percentage of average net operating assets
ROU	Right-of-use
Romford	Romford Suzuki
RSC	RSC Consulting Services Proprietary Limited
SA	South Africa
SA Prime	Prime lending rate in South Africa
SARS	Share Appreciation Rights Scheme
SG Coal	SG Coal Proprietary Limited

Abbreviation	Definition
SG Fleet	SG Fleet Group Limited
SONIA	Sterling Overnight Index Average
SOFR	Secured Overnight Financing Rate
Strate	Strate Limited
Super Group	Super Group Limited and its subsidiaries
Super Group Holdings	Super Group Holdings Proprietary Limited, the holding company for the Group's South African businesses
The Board	The Board of directors of Super Group
The Company	Super Group Limited
The Group	Super Group Limited and its subsidiaries
T.I.	Pamplona T.I. Transporte Inmediato S.L.U.
TLT	Trans-Logo-Tech GmbH
UK	United Kingdom
US	United States
VAT	Value-added tax
WACC	Weighted average cost of capital