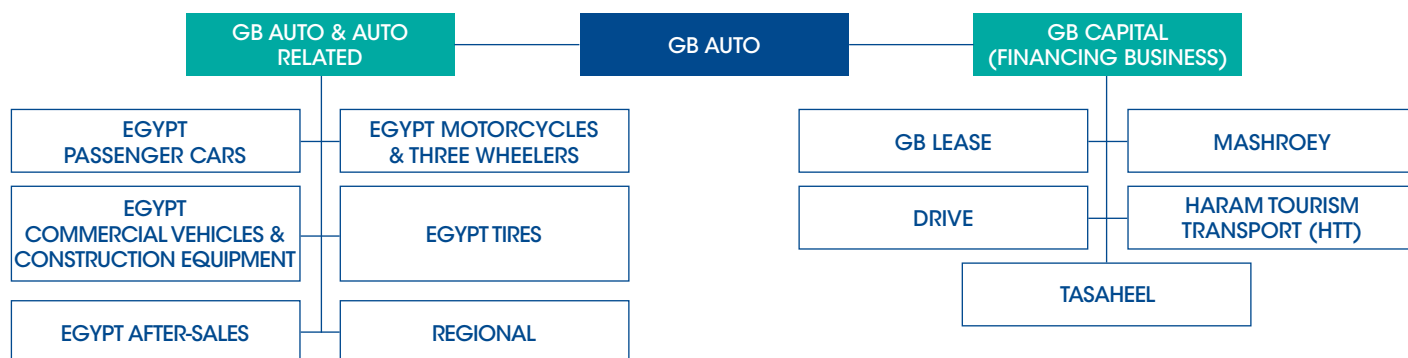
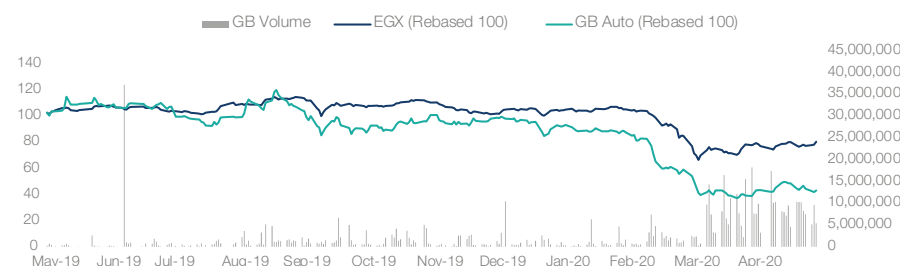


INVESTOR FACT SHEET - 1Q 2020

GB Auto is a leading automotive company in the Middle East and a non-bank financial services provider in Egypt. Across six primary lines of business — Passenger Cars, Motorcycles & Three-Wheelers, Commercial Vehicles & Construction Equipment, Tires, Financing, After-Sales, and Regional operations — the company's main business activities include assembly, manufacturing, sales and distribution, financing, and after-sales services.

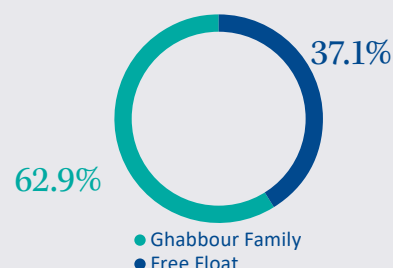


GB AUTO STOCK PERFORMANCE



SHAREHOLDING STRUCTURE

(AS OF 31 MAR 2020)



INCOME STATEMENT SNAPSHOT

(LE million)	Three Months Ended		
	1Q19	1Q20	% Change
Total Sales Revenues	5,841.8	5,888.7	0.8%
Total Gross Profit	859.8	1,098.2	27.7%
Operating Profit	405.1	540.9	33.5%
EBIT	394.9	506.5	28.3%
Earnings Before Tax	97.1	285.5	-
Net Income / Loss	26.1	138.4	-

BALANCE SHEET SNAPSHOT

(LE million)	As of		
	31-Dec-19	31-Mar-20	% Change
Total Current Assets	14,131.8	14,024.8	-0.8%
Total Long-Term Assets	8,477.7	8,791.4	3.7%
Total Assets	22,609.5	22,816.2	0.9%
Total Current Liabilities	13,947.0	13,726.6	-1.6%
Total Long-Term Liabilities	3,514.8	3,814.5	8.5%
Non-Controlling Interest	1,364.9	1,414.3	3.6%
Total Shareholder's Equity	3,782.8	5,275.2	39.5%
Total Liabilities and Shareholder's Equity	22,609.5	22,816.2	0.9%



REGIONAL FOOTPRINT



SHARES
COVERED BY

Arqaam Capital | Beltone Financial | CI Capital | EFG Hermes | Renaissance Capital
HC Securities | HSBC | Naeem Holding | Prime Holding | Pharos Holding | Sigma Capital

AUTO & AUTO RELATED

EGYPT PASSENGER CARS	1Q20 GROUP REVENUE CONTRIBUTION	28.0%	
<ul style="list-style-type: none"> Assembly and distribution of imported completely-knocked-down (CKD) kits with a production capacity of around 80,000 units per year Distribution of imported completely-built-up (CBU) vehicles Financing options provided through Drive Brands: Hyundai, Mazda, Geely, Chery 			
			
EGYPT MOTORCYCLES & THREE-WHEELERS	1Q20 GROUP REVENUE CONTRIBUTION	11.2%	
<ul style="list-style-type: none"> Assembly and distribution of motorcycles & three-wheelers and manufacturing of components at the Badr Facility Financing options provided through Mashroey Brands: Bajaj 			
			
EGYPT AFTER-SALES	1Q20 GROUP REVENUE CONTRIBUTION	5.0%	
<ul style="list-style-type: none"> After-sales services and distribution of spare parts for passenger cars, motorcycles & three-wheelers, and commercial vehicles & construction equipment The largest cross-country network of its kind Constant and ongoing expansion of network and service center capacities 			
			
REGIONAL	1Q20 GROUP REVENUE CONTRIBUTION	25.4%	
<ul style="list-style-type: none"> Distribution of imported completely-built-up (CBU) passenger car units in Iraq (Hyundai) with after-sales services Distribution of Bajaj motorcycles & three-wheelers in Iraq and after-sales services Markets: Iraq Brands: Hyundai and Bajaj 			
			
STARTUPS	1Q20 GROUP REVENUE CONTRIBUTION	2.4%	
<ul style="list-style-type: none"> Parts and lubricants business PAL distributes Gazprom Neft Lubricants in Egypt The pre-owned vehicles division rolled out a Western-style pre-owned car operation under the brand name Fabrika Retail division 360 operates after-sales and retail outlets, distributing tires, tire parts, batteries, parts and lubricants, and will also offer related services in various locations Markets: Egypt Companies: PAL, Fabrika, 360 			
			

GB CAPITAL (FINANCING BUSINESS)

GB CAPITAL	1Q20 GROUP REVENUE CONTRIBUTION	19.4%	
<ul style="list-style-type: none"> GB Capital oversees the operations of the group's five non-bank financial service providers, offering financing in all segments of the market GB Lease provides business-to-business financial leasing solutions, covering all asset classes Mashroey finances the purchase of motorcycles, YTO tractors, and motor tricycles Drive offers factoring services, both business-to-business and business-to-consumer HTT provides operational leasing Tasaheel operates as a non-bank financial services company Market: Egypt 			
			

Statements contained in this document that are not historical facts are based on current expectations, estimates, projections, opinions and beliefs of GB Auto. Such statements involve known and unknown risks, uncertainties and other factors; undue reliance should not be placed thereon. Certain information contained herein constitutes "targets" or "forward-looking statements," which can be identified by the use of forward-looking terminology such as "may," "will," "seek," "should," "expect," "anticipate," "project," "estimate," "intend," "continue" or "believe" or the negatives thereof or other variations thereon or comparable terminology. Actual events or results or the actual performance of GB Auto may differ materially from those reflected or contemplated in such targets or forward-looking statements. The performance of GB Auto is subject to risks and uncertainties.

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