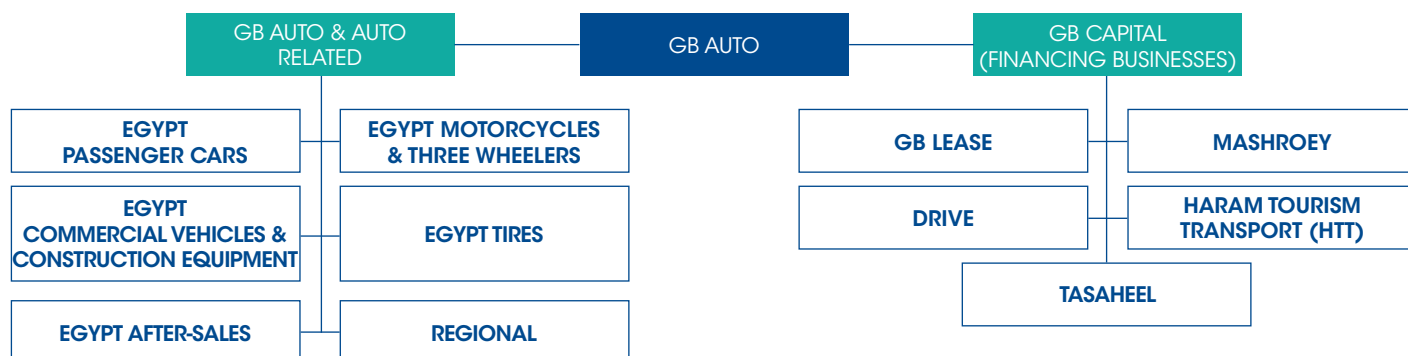
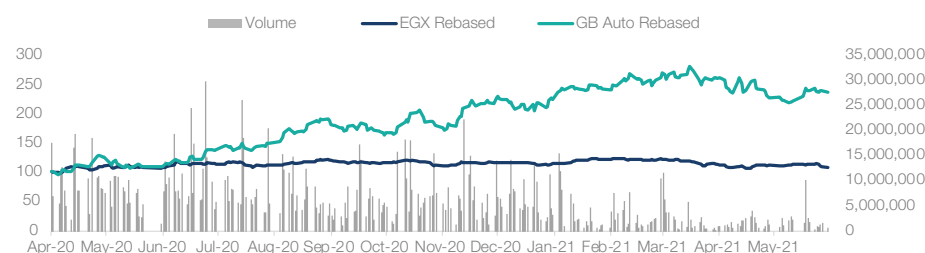


# INVESTOR FACT SHEET - 1Q 2021

Operating six lines of business across Egypt and Iraq, GB Auto is a leading regional automotive player that boasts a strong operational footprint across multiple sectors — Passenger Cars, Motorcycles & Three-Wheelers, Commercial Vehicles & Construction Equipment, Tires, Financing, After-Sales, and Regional operations — the company is focused on automotive assembly, manufacturing, sales and distribution, after-sales services, retail, trade-in, and logistics.

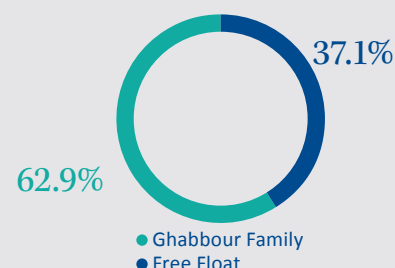


## GB AUTO STOCK PERFORMANCE



## SHAREHOLDING STRUCTURE

(AS OF 31 MARCH 2021)



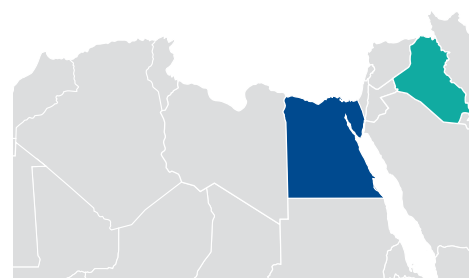
## INCOME STATEMENT SNAPSHOT

(LE million)	Three Months Ended		
	1Q20	1Q21	% Change
Total Sales Revenues	5,888.7	6,827.6	15.9%
Total Gross Profit	1,098.2	1,353.0	23.2%
Operating Profit	540.9	681.0	25.9%
EBIT	506.5	610.5	20.5%
Earnings Before Tax	285.5	463.9	62.5%
Net Income / Loss	138.4	298.9	116.0%

## BALANCE SHEET SNAPSHOT

(LE million)	As of		
	31-Dec-20	31-March-21	% Change
Total Current Assets	14,306.7	16,436.2	14.9%
Total Long-Term Assets	10,285.6	11,353.1	10.4%
Total Assets	24,592.3	27,789.3	13.0%
Total Current Liabilities	14,205.3	16,776.2	18.1%
Total Long-Term Liabilities	4,270.3	4,809.3	12.6%
Non-Controlling Interest	1,486.0	1,504.3	1.2%
Total Shareholder's Equity	6,116.8	6,203.8	1.4%
Total Liabilities and Shareholder's Equity	24,593.3	27,789.3	13.0%



## 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

<b>EGYPT PASSENGER CARS</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>40.5%</b>	<ul style="list-style-type: none"> <li>Assembly and distribution of imported completely-knocked-down (CKD) kits with a production capacity of around 80,000 units per year</li> <li>Distribution of imported completely-built-up (CBU) vehicles</li> <li>Financing options provided through Drive</li> <li><b>Brands:</b> Hyundai, Mazda, Geely, Chery</li> </ul> 
<b>EGYPT MOTORCYCLES &amp; THREE-WHEELERS</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>13.7%</b>	<ul style="list-style-type: none"> <li>Assembly and distribution of motorcycles &amp; three-wheelers and manufacturing of components at the Badr Facility</li> <li>Financing options provided through Mashroey</li> <li><b>Brands:</b> Bajaj</li> </ul> 
<b>EGYPT AFTER-SALES</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>4.3%</b>	<ul style="list-style-type: none"> <li>After-sales services and distribution of spare parts for passenger cars, motorcycles &amp; three-wheelers, and commercial vehicles &amp; construction equipment</li> <li>The largest cross-country network of its kind</li> <li>Constant and ongoing expansion of network and service center capacities</li> </ul> 
<b>EGYPT COMMERCIAL VEHICLES &amp; CONSTRUCTION EQUIPMENT</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>3.3%</b>	<ul style="list-style-type: none"> <li>Assembly and distribution of trucks</li> <li>Bus-body manufacturing; distribution of buses</li> <li>Manufacturing and distribution of superstructures and trailers</li> <li>Distribution of earth-moving equipment, road machinery, and power generators</li> <li><b>Brands:</b> Mitsubishi Fuso, Volvo Trucks and Buses, Volvo Construction Equipment, Iveco, YTO, Marcopolo, Karry, SDLG, Aksa and Shacman Trucks</li> </ul> 
<b>EGYPT TIRES</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>4.1%</b>	<ul style="list-style-type: none"> <li>Distribution of passenger car, van, truck, construction equipment and bus tires</li> <li><b>Brands:</b> Yokohama, Lassa, Westlake, Double Coin, Verde, Techking and Thunderer.</li> </ul> 
<b>REGIONAL</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>9.3%</b>	<ul style="list-style-type: none"> <li>Distribution of imported completely-built-up (CBU) passenger car units in Iraq (MG) with after-sales services</li> <li>Distribution of Bajaj motorcycles &amp; three-wheelers in Iraq and after-sales services</li> <li><b>Markets:</b> Iraq</li> <li><b>Brands:</b> MG and Bajaj</li> </ul> 
<b>STARTUPS</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>4.6%</b>	<ul style="list-style-type: none"> <li>Parts and lubricants business PAL distributes Gazprom Neft Lubricants in Egypt</li> <li>The pre-owned vehicles division rolled out a Western-style pre-owned car operation under the brand name Fabrika</li> <li>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</li> <li><b>Markets:</b> Egypt</li> <li><b>Companies:</b> PAL, Fabrika, 360</li> </ul> 

## GB CAPITAL (FINANCING BUSINESSES)

<b>GB CAPITAL</b>	<b>1Q21 GROUP REVENUE CONTRIBUTION</b>	<b>20.2%</b>	<ul style="list-style-type: none"> <li>GB Capital oversees the operations of the group's five non-bank financial service providers, offering financing in all segments of the market</li> <li>GB Lease provides business-to-business financial leasing services to a wide range of companies, covering all asset classes</li> <li>Mashroey finances the purchase of motorcycles, YTO tractors, and motor tricycles</li> <li>Drive offers factoring services, both business-to-business and business-to-consumer</li> <li>Haram Limousine (HTT) offers car rental services on a quasi-operational lease basis to companies in the market</li> <li>Tasaheel offers direct microfinance lending services to micro-enterprises</li> <li><b>Market:</b> Egypt</li> </ul> 
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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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