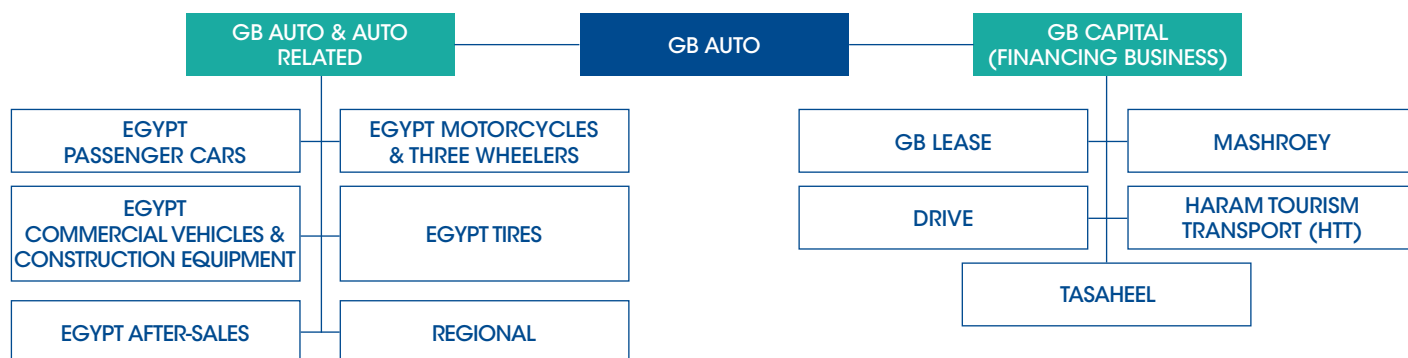
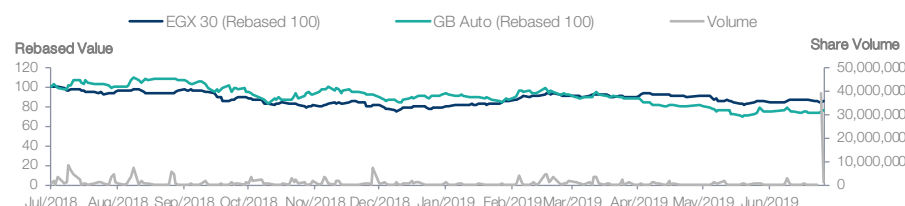


# INVESTOR FACT SHEET - 2Q 2019

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.

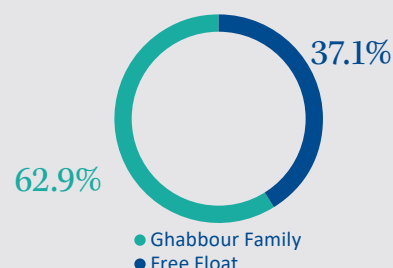


## GB AUTO STOCK PERFORMANCE



## SHAREHOLDING STRUCTURE

(AS OF 30 JUNE 2019)



## INCOME STATEMENT SNAPSHOT

	Three Months Ended		
(LE million)	2Q18	2Q19	% Change
Total Sales Revenues	6,039.8	5,656.4	-6.3%
Total Gross Profit	866.8	876.2	1.1%
Operating Profit	541.3	385.7	-28.7%
EBIT	520.7	343.3	-34.1%
Earnings Before Tax	171.0	-8.9	-
Net Income / Loss	33.5	16.0	-52.2%

## BALANCE SHEET SNAPSHOT

	As of		
(LE million)	31-Mar-19	30-Jun-19	% Change
Total Current Assets	13,640.7	14,559.1	6.7%
Total Long-Term Assets	8,675.1	8,150.3	-6.1%
Total Assets	22,315.7	22,709.4	1.8%
Total Current Liabilities	13,929.8	14,349.9	3.0%
Total Long-Term Liabilities	3,267.8	3,330.2	1.9%
Non-Controlling Interest	1,270.1	1,281.5	0.9%
Total Shareholder's Equity	3,848.1	3,747.8	2.6%
Total Liabilities and Shareholder's Equity	22,315.7	22,709.4	1.8%

## REGIONAL FOOTPRINT



SHARES  
COVERED BY

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

## AUTO & AUTO RELATED

<b>EGYPT PASSENGER CARS</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>26.9%</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: Hyundai, Mazda, Geely, Chery</b></li> </ul>		
		
<b>EGYPT MOTORCYCLES &amp; THREE-WHEELERS</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>5.2%</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: Bajaj</b></li> </ul>		
		
<b>EGYPT AFTER-SALES</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>4.7%</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>REGIONAL</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>31.5%</b>
<ul style="list-style-type: none"> <li>Distribution of imported completely-built-up (CBU) passenger car units in Iraq (Hyundai) with after-sales services</li> <li>Distribution of Bajaj motorcycles &amp; three-wheelers in Iraq and after-sales services</li> <li><b>Markets: Iraq</b></li> <li><b>Brands: Hyundai and Bajaj</b></li> </ul>		
		
<b>EGYPT TIRES</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>5.2%</b>
<ul style="list-style-type: none"> <li>Distribution of passenger car, van, truck, construction equipment and bus tires</li> <li><b>Brands: Yokohama, Lassa, Westlake, Double Coin, Verde, Techking, Doublestar, and Techking.</b></li> </ul>		
		
<b>STARTUPS</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>2.4%</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: Egypt</b></li> <li><b>Companies: PAL, Fabrika, 360</b></li> </ul>		
		

## GB CAPITAL (FINANCING BUSINESS)

<b>GB CAPITAL</b>	<b>2Q19 GROUP REVENUE CONTRIBUTION</b>	<b>17.0%</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 solutions, covering all asset classes</li> <li>Mashroey finances the purchase of motorcycles, tuk-tuks, YTO tractors, and motor tricycles</li> <li>Drive offers factoring services, both business-to-business and business-to-consumer</li> <li>HTT provides operational leasing</li> <li>Tasaheel operates as a non-bank financial services company</li> <li><b>Market: Egypt</b></li> </ul>		
		

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.

Mansour Kabbani Board of Directors Member	Andre Valavanis Investor Relations AVP	Sarah Maged Investor Relations Communications Manager	Marina Kamal Investor Relations Associate	Direct: +20 (0)2 3910 0485 Fax: +20 (0)2 3539 0139	ir.ghabbourauto.com E-mail: ir@ghabbour.com
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