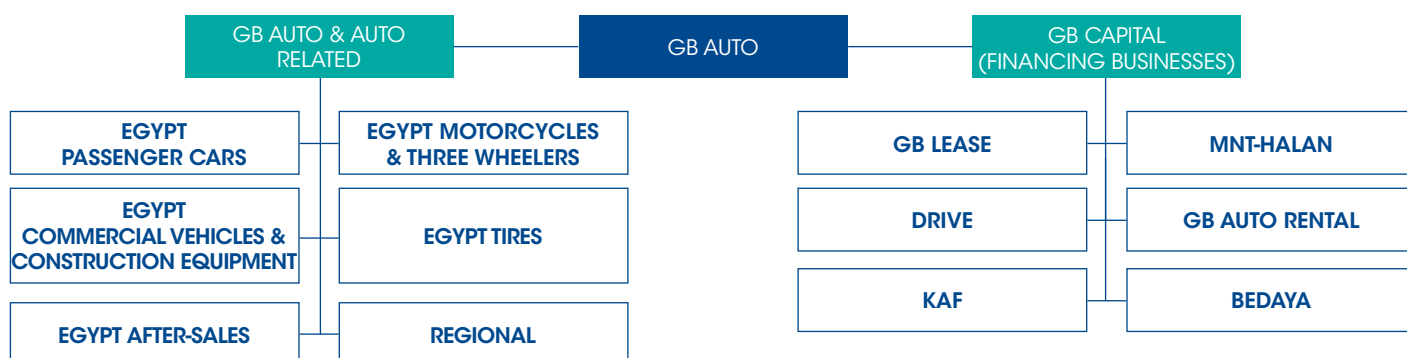
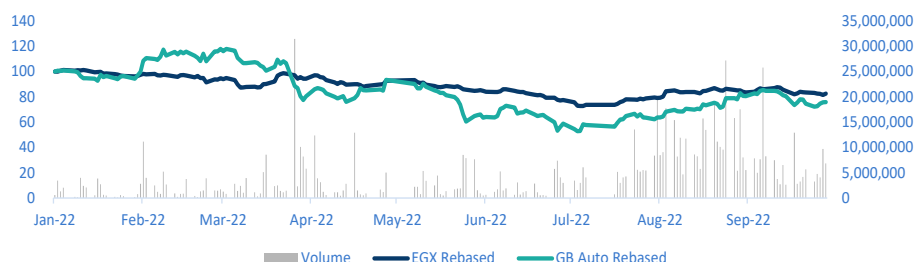


INVESTOR FACT SHEET - 3Q 2022

Operating six lines of business across Egypt and Iraq, GB Auto is a leading 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.

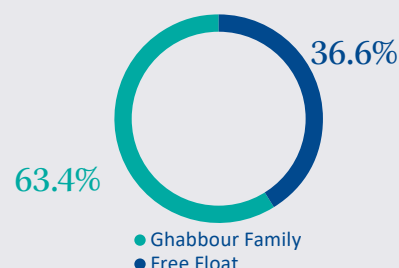


GB AUTO STOCK PERFORMANCE



SHAREHOLDING STRUCTURE

(AS OF 30 SEPTEMBER 2022)



INCOME STATEMENT SNAPSHOT (LE million)	Three Months Ended			Nine Months Ended		
	3Q21	3Q22	% Change	9M21	9M22	% Change
Total Sales Revenues	8,293.5	7,211.7	-13.0%	22,390.1	22,887.5	2.2%
Total Gross Profit	1,605.0	2,098.2	30.7%	4,416.3	6,109.0	38.3%
Operating Profit	787.4	1,058.6	34.4%	2,237.3	3,174.7	41.9%
EBIT	728.2	1,022.1	40.4%	2,078.5	3,056.3	47.0%
Earnings Before Tax	584.5	810.9	38.7%	1,654.5	2,312.4	39.8%
Net Income / Loss	332.3	550.7	65.7%	1,004.6	1,270.5	26.5%

BALANCE SHEET SNAPSHOT (LE million)	As of		
	31-Dec-21	30-Sep-22	% Change
Total Current Assets	19,359.1	20,522.8	6.0%
Total Long-Term Assets	12,749.0	15,012.8	17.8%
Total Assets	32,108.1	35,535.6	10.7%
Total Current Liabilities	19,750.1	20,706.6	4.8%
Total Long-Term Liabilities	4,792.9	5,421.7	13.1%
Non-Controlling Interest	1,649.7	2,278.2	38.1%
Total Shareholder's Equity	7,565.0	7,129.1	-5.8%
Total Liabilities and Shareholder's Equity	32,108.1	35,535.6	10.7%

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	3Q22 GROUP REVENUE CONTRIBUTION	29.7%	<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, Chery, Mazda, Changan, Haval 
EGYPT MOTORCYCLES & THREE-WHEELERS	3Q22 GROUP REVENUE CONTRIBUTION	5.8%	<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	3Q22 GROUP REVENUE CONTRIBUTION	6.7%	<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 
EGYPT COMMERCIAL VEHICLES & CONSTRUCTION EQUIPMENT	3Q22 GROUP REVENUE CONTRIBUTION	4.1%	<ul style="list-style-type: none"> Assembly and distribution of trucks Bus-body manufacturing; distribution of buses Manufacturing and distribution of superstructures and trailers Distribution of earth-moving equipment, road machinery, and power generators Brands: Mitsubishi Fuso, Volvo Trucks and Buses, Volvo Construction Equipment, Iveco, YTO, Marcopolo, Karry, SDLG, Aksa and Shacman Trucks 
EGYPT TIRES	3Q22 GROUP REVENUE CONTRIBUTION	5.7%	<ul style="list-style-type: none"> Distribution of passenger car, van, truck, construction equipment and bus tires Brands: Yokohama, Lassa, Westlake, Double Coin, Verde, Techking, Goodyear, Thunderer and Sunfull 
REGIONAL	3Q22 GROUP REVENUE CONTRIBUTION	16.2%	<ul style="list-style-type: none"> Distribution of imported completely-built-up (CBU) passenger car units in Iraq (MG) with after-sales services Distribution of Bajaj motorcycles & three-wheelers in Iraq and after-sales services Markets: Iraq Brands: MG and Bajaj 
STARTUPS	3Q22 GROUP REVENUE CONTRIBUTION	3.2%	<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 El Mikanecky is a trusted professional car servicing company that provides affordable solutions to the entire car market Under the brand name TVD, the company distributes JMC-branded vehicles Markets: Egypt Companies: PAL, Fabrika, 360, El Mikanecky 

GB CAPITAL (FINANCING BUSINESSES)

GB CAPITAL	3Q22 GROUP REVENUE CONTRIBUTION	28.6%	<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 services to a wide range of companies, covering all asset classes MNT-Halan is Egypt's largest and fastest growing non-bank lender to the unbanked, digitizing traditional banking and cash-based markets through tech and data driven solutions Drive provides factoring services to a diversified client base, ranging from business-to-business (SMEs) to business-to-consumer (retail), with a focus on the auto finance sector. Drive has also rolled out its digital consumer finance app "Forsa" GB Auto Rental offers car rental services on a quasi-operational lease basis to companies in the market Bedaya is a mortgage finance venture offering long-term and competitive mortgages for new move-in homes KAF is a life insurance company that was acquired along with EFG Hermes to capitalize on the growing demand for insurance offerings in Egypt. Market: Egypt 
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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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Senior Manager

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