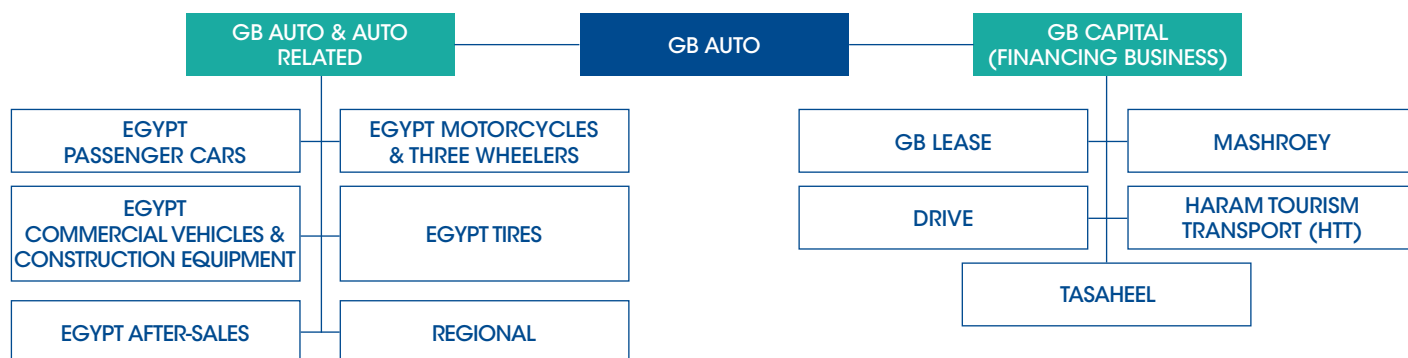
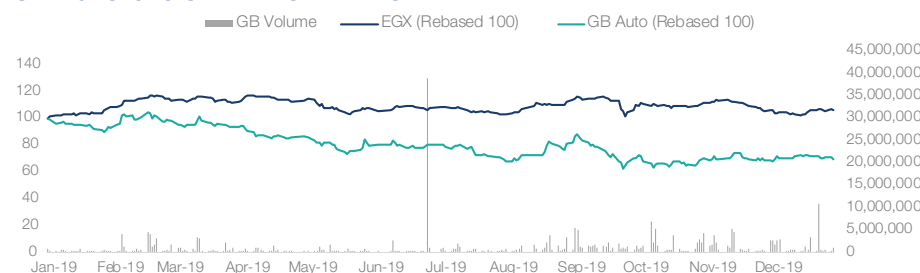


INVESTOR FACT SHEET - 4Q 2019

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.

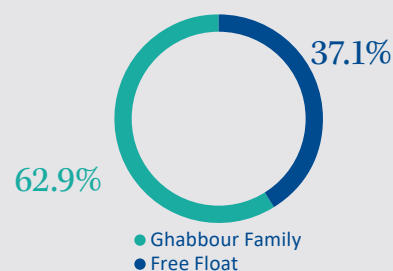


GB AUTO STOCK PERFORMANCE



SHAREHOLDING STRUCTURE

(AS OF 31 DECEMBER 2019)



INCOME STATEMENT SNAPSHOT

(LE million)	Quarterly Progression			Twelve Months Ended		
	3Q19	4Q19	% Change	FY18	FY19	% Change
Total Sales Revenues	6,769.6	7,093.6	4.8%	25,621.2	25,398.0	-0.9%
Total Gross Profit	957.4	1,138.1	18.9%	3,647.4	3,816.0	4.6%
Operating Profit	442.8	571.7	29.1%	2,136.0	1,789.3	-16.2%
EBIT	360.8	400.1	10.9%	2,076.9	1,483.0	-28.6%
Earnings Before Tax	71.8	129.3	80.2%	853.3	316.0	-63.0%
Net Income / Loss	-8.3	43.9	-	544.8	42.7	-92.2%

BALANCE SHEET SNAPSHOT

(LE million)	As of		
	31-Dec-18	31-Dec-19	% Change
Total Current Assets	13,176.2	14,131.8	7.3%
Total Long-Term Assets	8,341.7	8,477.7	1.6%
Total Assets	21,518.0	22,609.5	5.1%
Total Current Liabilities	12,411.1	13,947.0	12.4%
Total Long-Term Liabilities	3,819.6	3,514.8	-8.0%
Non-Controlling Interest	1,303.4	1,364.9	4.7%
Total Shareholder's Equity	3,983.8	3,782.8	-5.0%
Total Liabilities and Shareholder's Equity	21,518.0	22,609.5	5.1%

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	4Q19 GROUP REVENUE CONTRIBUTION	31.2%
<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	4Q19 GROUP REVENUE CONTRIBUTION	8.0%
<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	4Q19 GROUP REVENUE CONTRIBUTION	4.2%
<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	4Q19 GROUP REVENUE CONTRIBUTION	28.3%
<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 		
		
EGYPT TIRES	4Q19 GROUP REVENUE CONTRIBUTION	3.8%
<ul style="list-style-type: none"> • Distribution of passenger car, van, truck, construction equipment and bus tires • Brands: Yokohama, Lassa, Westlake, Double Coin, Verde, Doublestar, and Techking. 		
		
STARTUPS	4Q19 GROUP REVENUE CONTRIBUTION	1.5%
<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	4Q19 GROUP REVENUE CONTRIBUTION	19.0%
<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, tuk-tuks, YTO tractors, motor tricycles and electrical appliances • 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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