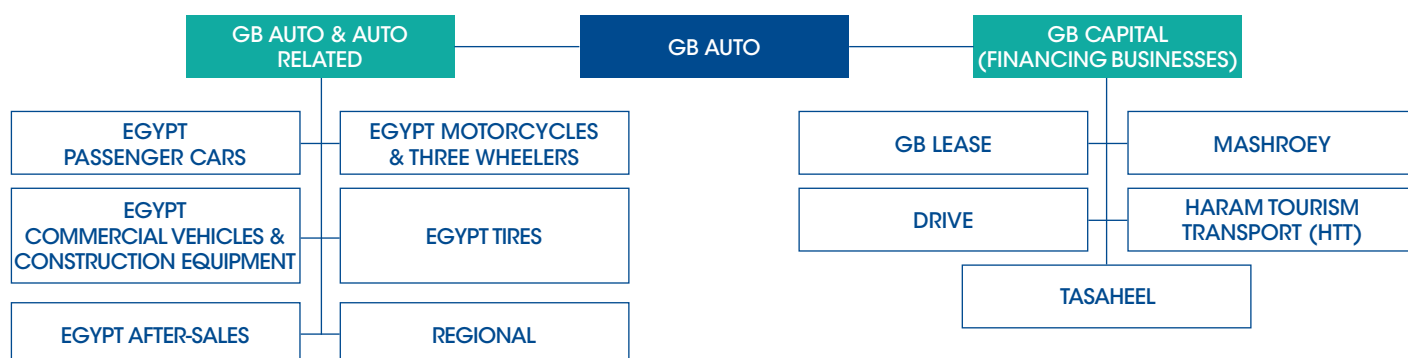
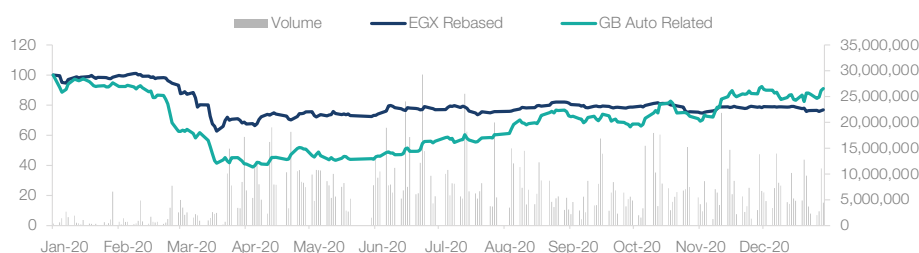


INVESTOR FACT SHEET - 4Q 2020

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.

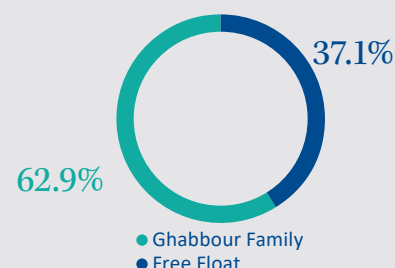


GB AUTO STOCK PERFORMANCE



SHAREHOLDING STRUCTURE

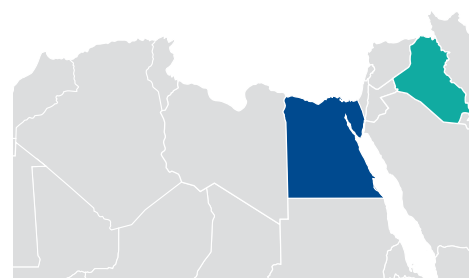
(AS OF 31 DEC 2020)



INCOME STATEMENT SNAPSHOT	Quarterly Progression			Twelve Months Ended		
(LE million)	3Q20	4Q20	% Change	FY19	FY20	% Change
Total Sales Revenues	6,196.2	7,201.1	16.2%	25,398.0	23,310.8	-8.2%
Total Gross Profit	1,249.6	1,495.2	19.7%	3,816.0	4,764.4	24.9%
Operating Profit	768.0	698.3	-9.1%	1,789.3	2,576.8	44.0%
EBIT	687.1	603.3	-12.2%	1,483.0	2,304.0	55.4%
Earnings Before Tax	527.2	471.9	-10.5%	316.0	1,524.9	-
Net Income / Loss	375.0	287.8	-23.2%	42.7	917.0	-

BALANCE SHEET SNAPSHOT	As of		
(LE million)	31-Dec-19	31-Dec-20	% Change
Total Current Assets	14,000.1	14,306.7	2.2%
Total Long-Term Assets	8,609.5	10,284.7	19.5%
Total Assets	22,609.5	24,591.4	8.8%
Total Current Liabilities	13,947.0	14,205.0	1.8%
Total Long-Term Liabilities	3,514.8	4,269.3	21.5%
Non-Controlling Interest	1,364.9	1,486.3	8.9%
Total Shareholder's Equity	3,782.8	4,630.8	22.4%
Total Liabilities and Shareholder's Equity	22,609.5	24,591.4	8.8%

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	4Q20 GROUP REVENUE CONTRIBUTION	38.6%	<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	4Q20 GROUP REVENUE CONTRIBUTION	13.1%	<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	4Q20 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 
EGYPT COMMERCIAL VEHICLES & CONSTRUCTION EQUIPMENT	4Q20 GROUP REVENUE CONTRIBUTION	1.6%	<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, Iveco, YTO, Marcopolo, Karry, SDLG, Aksa and Shacman Trucks 
EGYPT TIRES	4Q20 GROUP REVENUE CONTRIBUTION	3.9%	<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, Techking, Galaxy, Thunderer and Goodyear 
REGIONAL	4Q20 GROUP REVENUE CONTRIBUTION	11.3%	<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 
STARTUPS	4Q20 GROUP REVENUE CONTRIBUTION	3.7%	<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 and El Mikaneeky 

GB CAPITAL (FINANCING BUSINESSES)

GB CAPITAL	4Q20 GROUP REVENUE CONTRIBUTION	23.6%	<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 Mashroey finances the purchase of motorcycles, YTO tractors, and motor tricycles Drive offers factoring services, both business-to-business and business-to-consumer Haram Limousine (HTT) offers car rental services on a quasi-operational lease basis to companies in the market Tasaheel offers direct microfinance lending services to micro-enterprises 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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