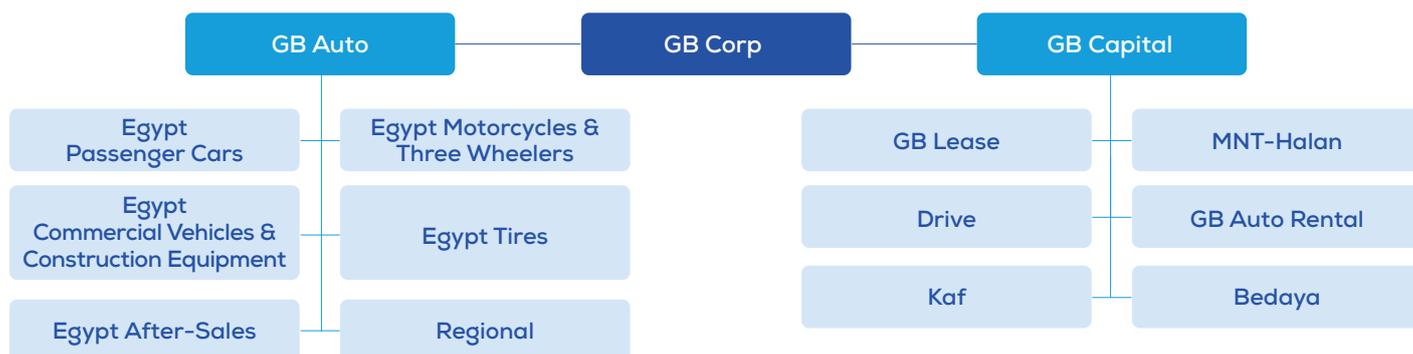
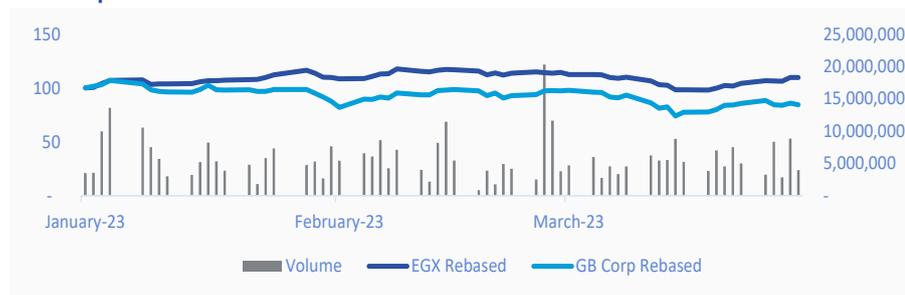


1Q 2023 - INVESTOR FACT SHEET

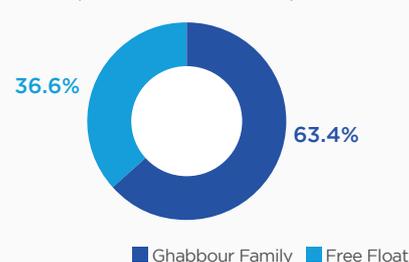
GB Corp is a leading automotive company in the Middle East and non-bank financial services provider in Egypt. The company operates under two distinct segments: GB Auto, which operates the core automotive business and encompasses six primary lines of business across Egypt and Iraq, and GB Capital, which oversees the operations of the Group's non-bank financial service providers.



GB Corp Stock Performance



Shareholding Structure (As at 31 March 2023)



Three Months Ended

(LE million)	1Q22	1Q23	% Change
Total Sales Revenues	7,842.1	4,741.5	-39.5%
Total Gross Profit	1,833.6	1,049.4	-42.8%
Operating Profit	896.9	418.1	-53.4%
EBIT	896.9	640.2	-28.6%
Earnings Before Tax	559.1	183.4	-67.2%
Net Income / Loss	229.5	107.7	-53.1%

Balance Sheet Snapshot

As of 31 March 2023

(LE million)	31-Dec-22	31-Mar-23	% Change
Total Current Assets	15,444.3	16,564.5	7.3%
Total Long-Term Assets	19,175.6	20,907.5	9.0%
Total Assets	34,619.9	37,471.9	8.2%
Total Current Liabilities	12,868.6	13,396.5	4.1%
Total Long-Term Liabilities	4,290.5	4,416.8	2.9%
Non-Controlling Interest	728.2	1,559.9	-
Total Shareholder's Equity	17,460.8	19,658.7	12.6%
Total Liabilities and Shareholder's Equity	34,619.9	37,472.0	8.2%

Regional Footprint



SHARES COVERED BY

Beltone Financial | CI Capital | EFG Hermes | HC Securities | HSBC | Naeem Holding |
Pharos Holding | Sigma Capital

GB Auto

Egypt Passenger Cars

1Q23 Group Revenue Contribution

25.2%

- 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 Commercial Vehicles & Construction Equipment

1Q23 Group Revenue Contribution

6.7%

- 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

1Q23 Group Revenue Contribution

7.2%

- Distribution of passenger car, van, truck, construction equipment and bus tires
- **Brands: Yokohama, Lassa, Westlake, Double Coin, Verde, Techking, Goodyear, Thunderer and Sunfull**



Egypt Motorcycles & Three-Wheelers

1Q23 Group Revenue Contribution

1.5%

- Assembly and distribution of motorcycles and manufacturing of components at the Badr Facility
- Financing options provided through Mashroey
- **Brands: Bajaj**



Egypt After-Sales

1Q23 Group Revenue Contribution

11.5%

- After-sales services and distribution of spare parts for passenger cars, motorcycles & three-wheelers, and CV&CE equipment
- The largest cross-country network of its kind
- Constant and ongoing expansion of network and service center capacities

Regional

1Q23 Group Revenue Contribution

22.3%

- 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

1Q23 Group Revenue Contribution

7.3%

- PAL distributes lubricant products at GB Auto branded and third-party points of sale in Egypt under an exclusive strategic alliance with Gazprom Neft Lubricants
- Fabrika is GB Auto's pre-owned vehicle division that offers consumers a wide variety of used cars from all manufacturers, as well as trade-in offers at GB Auto showrooms
- El Mikaneeky is a trusted professional car servicing company that provides affordable solutions to the entire car market
- GB Ventures is an entity that combines the automotive and financial know-how of GB Auto with the goal to empower Egyptian startups
- GB Logistics is an Integrated Service Provider (ISP) that specializes in the delivery of high-quality logistics services to customers in Egypt and worldwide. GB Logistics provides excellent full-service logistic solutions that add value to its appreciated partners vehicles
- Transport Vehicles Distribution (TVD) is a commercial vehicle distribution company established in partnership with El Ghalban Auto Market Group to distribute JMC-branded vehicles
- **Markets: Egypt**
- **Companies: PAL, Fabrika, TVD, GB Logistics, 360, El Mikaneeky, GB Ventures**

GB Capital

GB Capital

1Q23 Group Revenue Contribution

18.3%

- GB Capital oversees the operations of the group's six 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**



Statements contained in this document that are not historical facts are based on current expectations, estimates, projections, opinions and beliefs of GB Corp. 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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