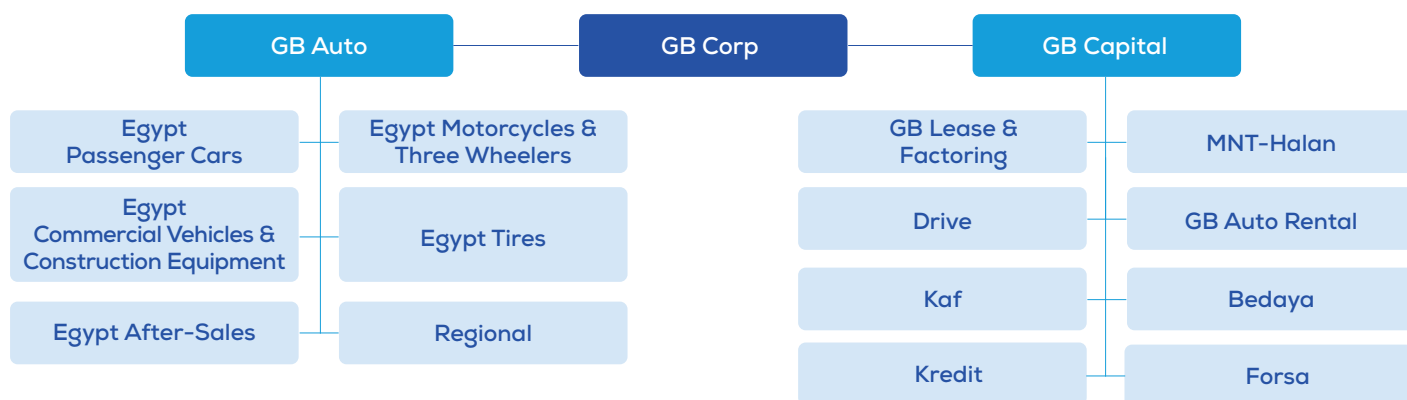
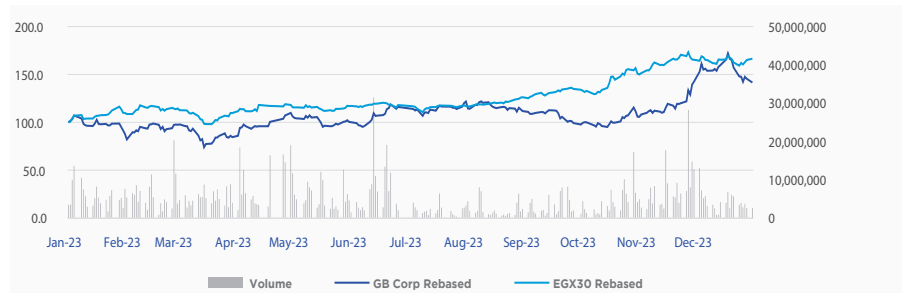


# 4Q 2023 - INVESTOR FACT SHEET

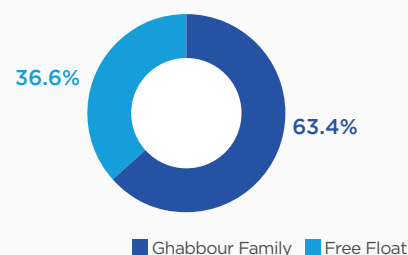
GB Corp is a leading automotive company in the Middle East and non-bank financial services provider in Egypt. The company operates under two distinct segments: GB Auto, which operates the core automotive business and encompasses six primarily lines of business across Egypt and Iraq, and GB Capital, which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



## GB Corp Stock Performance



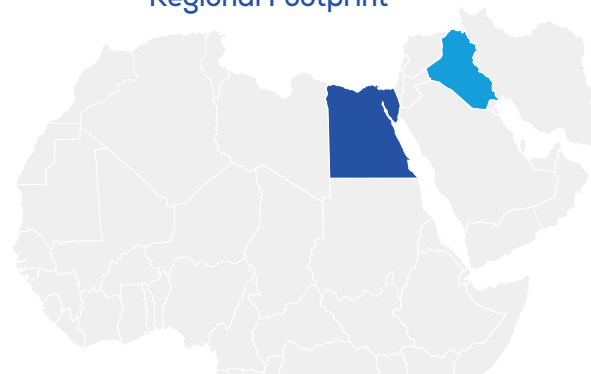
## Shareholding Structure (As at 31 December 2023)



Income Statement Snapshot	Three Months Ended			Full Year Ended		
	4Q22	4Q23	% Change	FY22	FY23	% Change
(EGP million)						
Total Sales Revenues	6,901.5	8,794.8	27.4%	29,789.1	28,317.2	-4.9%
Total Gross Profit	2,004.0	2,555.6	27.5%	8,113.0	6,884.5	-15.1%
Operating Profit	1,057.8	1,625.8	53.7%	4,285.9	3,977.0	-7.2%
EBIT	9,207.2	1,848.9	-79.9%	12,263.4	4,769.7	-61.1%
Earnings Before Tax	8,988.2	611.0	-93.2%	11,300.4	2,304.7	-79.6%
Net Income / Loss	8,714.4	620.1	-92.9%	9,985.0	1,890.8	-81.1%

Balance Sheet Snapshot		As at 31 December 2023		
(EGP million)	31-Dec-22	31-Dec-23	% Change	
Total Current Assets	15,444.3	19,113.6	23.8%	
Total Long-Term Assets	19,175.6	23,471.9	22.4%	
Total Assets	34,619.9	42,585.5	23.0%	
Total Current Liabilities	12,868.6	15,620.4	21.4%	
Total Long-Term Liabilities	4,290.5	5,763.2	34.3%	
Non-Controlling Interest	728.2	1,363.0	87.2%	
Total Shareholder's Equity	17,460.8	21,201.8	21.4%	
Total Liabilities and Shareholder's Equity	34,619.9	42,585.4	23.0%	






## Regional Footprint




## SHARES COVERED BY

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

## GB Auto

<b>Egypt Passenger Cars</b>	4Q23 Group Revenue Contribution	36.1%	
<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, Chery, Mazda, Changan, Haval</b></li> </ul>			
			
<b>Egypt Commercial Vehicles &amp; Construction Equipment</b>	4Q23 Group Revenue Contribution	6.6%	
<ul style="list-style-type: none"> <li>Assembly and distribution of trucks</li> <li>Bus-body manufacturing; distribution, and export of buses</li> <li>Manufacturing and distribution of superstructures and trailers</li> <li>Distribution of earth-moving equipment, road machinery, and power generators</li> <li><b>Brands: Mitsubishi Fuso, Volvo Trucks and Buses, Volvo Construction Equipment, Eicher, YTO, Higer, Ashok Leyland, SDLG, UD Trucks and Shacman Trucks</b></li> </ul>			
			
<b>Egypt Tires</b>	4Q23 Group Revenue Contribution	6.1%	
<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, Goodyear, Thunderer, MRF and Sunfull</b></li> </ul>			
			
<b>Egypt Motorcycles &amp; Three-Wheelers</b>	4Q23 Group Revenue Contribution	2.4%	
<ul style="list-style-type: none"> <li>Assembly and distribution of motorcycles 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>	4Q23 Group Revenue Contribution	8.1%	
<ul style="list-style-type: none"> <li>After-sales services and distribution of spare parts for passenger cars, motorcycles &amp; three-wheelers, and CV&amp;CE 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>	4Q23 Group Revenue Contribution	16.9%	
<ul style="list-style-type: none"> <li>Distribution of imported completely-built-up (CBU) passenger car units in Iraq (MG) with after-sales services</li> <li>Distribution of Bajaj motorcycles &amp; three-wheelers in Iraq and after-sales services</li> <li><b>Market: Iraq</b></li> <li><b>Brands: MG and Bajaj</b></li> </ul>			
			
<b>Startups</b>	4Q23 Group Revenue Contribution	7.0%	
<ul style="list-style-type: none"> <li>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</li> <li>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</li> <li>El Mikaneeky is a trusted professional car servicing company that provides affordable solutions to the entire car market</li> <li>GB Ventures is an entity that combines the automotive and financial know-how of GB Auto with the goal to empower Egyptian startups</li> <li>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</li> <li>Transport Vehicles Distribution (TVD) is a commercial vehicle distribution company established in partnership with El Ghalban Auto Market Group to distribute JMC and Foton branded vehicles</li> <li><b>Market: Egypt</b></li> <li><b>Companies: PAL, Fabrika, TVD, GB Logistics, El Mikaneeky, GB Ventures</b></li> </ul>			

## GB Capital (Financing Businesses)

<b>Capital</b>	4Q23 Group Revenue Contribution	16.8%	
<ul style="list-style-type: none"> <li>GB Capital oversees the operations of the group's six non-bank financial service providers, offering financing in all segments of the market</li> <li>GB Lease &amp; Factoring provides business-to-business financial leasing services to a wide range of companies, covering all asset classes</li> <li>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</li> <li>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"</li> <li>GB Auto Rental offers car rental services on a quasi-operational lease basis to companies in the market</li> <li>Bedaya is a mortgage finance venture offering long-term and competitive mortgages for new move-in homes</li> <li>Kaf is a life insurance company that was acquired along with EFG Hermes to capitalize on the growing demand for insurance offerings in Egypt.</li> <li>Kredit is a SME lending company which provides financing services to Egyptian small and medium enterprises (SMEs). It also provides exceptional lending and mentoring services, facilitating SMEs' access to financial support, and fostering their growth.</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 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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