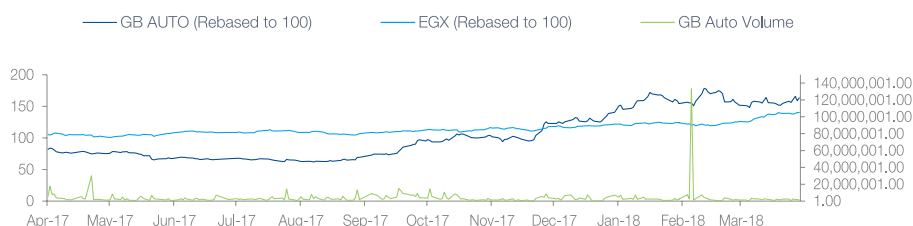


# INVESTOR FACT SHEET - 1Q 2018

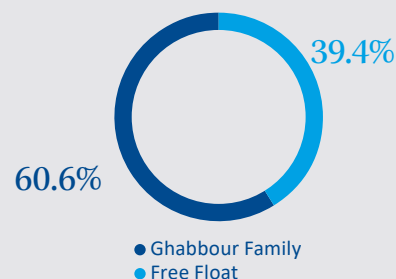
GB Auto is a leading automotive company in the Middle East and North Africa and non-bank financial services provider in Egypt. Across seven primary lines of business — Passenger Cars, Motorcycles & Three-Wheelers, Commercial Vehicles & Construction Equipment, Tires, Financing, After-Sales, and Regional operations — the company's main business activities include assembly, manufacturing, sales and distribution, financing, and after-sales services.

## GB AUTO STOCK PERFORMANCE



## SHAREHOLDER STRUCTURE

(AS OF 31 MAR 2018)



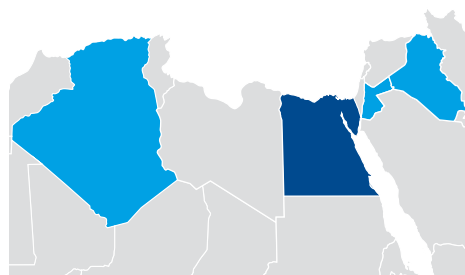
## INCOME STATEMENT SNAPSHOT

(LE million)	Quarterly Progression			Three Months Ended		
	4Q17	1Q18	% Change	1Q17	1Q18	% Change
Total Sales Revenues	5,483.7	4,760.8	-13.2%	2,963.2	4,760.8	60.7%
Total Gross Profit	497.9	707.6	42.1%	500.1	707.6	41.5%
Operating Profit	212.2	340.9	60.7%	221.3	340.9	54.1%
EBIT	85.0	360.3	-	204.7	360.3	76.0%
Earnings Before Tax	-201.2	78.8	-	-177.6	78.8	-
Net Income / Loss	-222.6	33.5	-	-154.5	33.5	-

## BALANCE SHEET SNAPSHOT

(LE million)	As of		
	31-Dec-17	31-Mar-18	% Change
Total Current Assets	8,603.0	9,781.0	13.7%
Total Long-Term Assets	7,427.4	7,667.1	3.2%
Total Assets	16,030.4	17,448.1	8.8%
Total Current Liabilities	8,952.4	10,142.0	13.3%
Total Long-Term Liabilities	2,848.4	3,021.6	6.1%
Minority Interest	1,163.2	1,187.3	2.1%
Total Shareholder's Equity	3,066.5	3,097.3	1.0%
Total Liabilities and Shareholder's Equity	16,030.4	17,448.1	8.8%

## REGIONAL FOOTPRINT



SHARES  
COVERED BY

Arqaam Capital | Beltone Financial | CI Capital | EFG Hermes | Renaissance Capital  
HC Securities | HSBC | NBK Capital | Naeem Holding | Prime Holding

## GB AUTO'S DIVERSE OPERATIONS ARE SEGMENTED ACROSS A TOTAL OF EIGHT LINES OF BUSINESS

<b>EGYPT PASSENGER CARS</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>32.9%</b>	<b>EGYPT MOTORCYCLES &amp; THREE-WHEELERS</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>15.6%</b>
<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, Mazda, Geely, Chery</b></li> </ul>			<ul style="list-style-type: none"> <li>Distribution of motorcycles &amp; three-wheelers</li> <li>Financing options provided through Mashroey</li> <li><b>Brands: Bajaj</b></li> </ul>		
   					
<b>EGYPT COMMERCIAL VEHICLES &amp; CONSTRUCTION EQUIPMENT</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>6.6%</b>	<b>EGYPT AFTER-SALES</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>5.5%</b>
<ul style="list-style-type: none"> <li>Assembly and distribution of trucks</li> <li>Bus-body manufacturing; distribution 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, Volvo, Iveco, Fuso, YTO, Marcopolo, Monroe, Karry, Volvo Construction, SDLG, Aksa</b></li> </ul>		        	<ul style="list-style-type: none"> <li>After-sales services and distribution of spare parts for passenger cars, motorcycles &amp; three-wheelers, and commercial vehicles &amp; construction 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>EGYPT TIRES</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>3.8%</b>	<b>REGIONAL</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>17.7%</b>
<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, Triangle</b></li> </ul>		         	<ul style="list-style-type: none"> <li>Distribution of imported completely-built-up (CBU) passenger car units in Iraq (Hyundai) and Algeria (Geely) with after-sales services in both markets</li> <li>Distribution of Bajaj motorcycles &amp; three-wheelers in Iraq and after-sales services</li> <li>Distribution of Triangle tires in Jordan and Verde, Lassa, and Grandstone in Algeria</li> <li><b>Markets: Algeria, Iraq, Jordan</b></li> <li><b>Brands: Hyundai, Geely, Bajaj, Triangle, Lassa, Verde, Grandstone</b></li> </ul>		
<b>GB CAPITAL</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>15.7%</b>	   		
<ul style="list-style-type: none"> <li>GB Capital oversees the operations of the group's five non-bank financial service providers, offering financing in all segments of the market</li> <li>GB Lease provides business-to-business financial leasing solutions, covering all asset classes</li> <li>Mashroey finances the purchase of motorcycles, tuk-tuks, YTO tractors, and motor tricycles</li> <li>Drive offers factoring services, both business-to-business and business-to-consumer</li> <li>HTT provides operational leasing</li> <li>Tasaheel operates as a non-bank financial services company</li> <li><b>Market: Egypt</b></li> </ul>			  		
     			<b>STARTUPS</b>	<b>1Q18 GROUP REVENUE CONTRIBUTION</b>	<b>2.2%</b>
			<ul style="list-style-type: none"> <li>Parts and lubricants business PAL distributes Gazprom Neft Lubricants in Egypt</li> <li>The pre-owned vehicles division rolled out a Western-style pre-owned car operation under the brand name Fabrika</li> <li>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</li> <li><b>Markets: Egypt</b></li> <li><b>Companies: PAL, Fabrika, 360</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 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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