

We continue to witness a profound change in the socio-economic dynamics in the Kingdom of Saudi Arabia as a result of sweeping liberating reforms that seek to transform the manner and the speed at which business is done in the country. Consequently, we see a plethora of fresh opportunities emerging – some borne by technology, others through social evolution and yet more by rapidly unfolding economic growth in our home markets.

Customer satisfaction remains the cornerstone of our strategy. Our loyalty programme has deepened engagement with over 11 million customers, giving us valuable insights into consumer behaviour. By mining this valuable data through the effective use of technology, we are able to make more informed customer-centric business decisions and offer tailored experiences.

This, combined with the success of our seasonal campaigns, our strategic acquisition in the pharmacy sector and the rollout of our new convenience store formats, has enabled us to expand our market penetration and strengthen our position as a key player in grocery retail.

Our focus remains on operational excellence, customer satisfaction and strategic growth, as demonstrated by the key acquisitions we have made during 2024 and 2025.

We now operate in four vital segments of the regional economy: Retail, Distribution, Technology and Manufacturing. This deliberate diversification of our Group ensures that BinDawood Holding is increasingly well-positioned to thrive in a dynamic and competitive market full of opportunities. As a business, we feel we are exceptionally well placed to leverage these opportunities – here are the key reasons why.

## Financial strength

**Low gearing balance sheet**

**Strong cash position**

**World-class operating margins for our sector**

**Attractive dividend payment**

## Operational efficiency

- **Unique player**, with two leading retail brands serving the full spectrum
- **Strong supplier and partner relationships**, which have stood the test of time
- **Highest number of imported products**, with the widest product assortment
- **Healthy inventory management**, with technology driving efficiencies
- **Synergies between our businesses**, with margin enhancement opportunities
- **Major investment in technology**, continually innovating across all functions
- **Sector-leading loyalty programme**, now with more than 11 million customers

**Our equity story:  
key reasons to invest**

## Supportive macro-economic environment

- **Growing KSA population** driving demand
- **Significant growth** in tourism
- **Saudi hosting major global events** from 2030
- **Increasing involvement of women** in the workforce
- **Natural resilience** of grocery stocks

## High growth opportunities

- **Increasing geographic footprint** across KSA, UAE, Qatar and internationally
- **Major investment in dark stores** opening up online growth opportunities
- **Strong organic growth agenda** including Vision 2030 tourism pillars
- **Many inorganic opportunities** to complement our existing businesses, as shown by our recent strategic acquisitions: Zahrat Al Rawdah, Toy Triangle and Wonder Bakery
- **Increased vertical integration** via online and distribution businesses
- **Leveraging the increasing urbanisation of the Kingdom** by broadening our retail formats – the launches of additional convenience stores and our state-of-the-art auto-fulfilment centre during 2025 both being examples
- **Recent acquisitions strengthen presence across key markets** – Toy Triangle expands the brand portfolio whilst leveraging our retail network, Wonder Bakery increases capacity and product diversification, opening up a wider market
- **Rollout of convenience accelerator stores** broadens our retail footprint with a fast, accessible format, enhancing customer convenience, boosting footfall and creating scalable growth opportunities