



More than  
retail

Redefining  
Opportunities,  
Accelerating  
Possibilities



INVESTOR PRESENTATION

Q3 2025

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# TODAY'S PRESENTERS



**Ahmad AR. BinDawood**  
*Chief Executive Officer*



**Muhammad Salim Patka**  
*Chief Financial Officer*



**Hassan Javaid**  
*Director Finance and  
Head of Investor Relations*

# ABOUT THE COMPANY

**BinDawood Holding** (Tadawul: 4161 and the Company or BDH), a retail conglomerate, which includes a distribution segment supporting its supply chain, integrates information technology solutions into its core operations and strategically acquires companies to enhance its market position, leveraging these investments to fuel sustained long-term growth. Driven by a vision for sustained growth, BDH continues to solidify its position as a frontrunner in the retail industry, poised to capitalize on emerging opportunities and deliver exceptional value to stakeholders. BDH continues to shape the retail landscape through constant innovation and a steadfast commitment to excellence by operating its segment under the following brands:

## Retail Grocery

- **BinDawood:** Renowned as one of Saudi Arabia's premier grocery superstore retail brands. It prioritizes exceptional value for money and superior customer service, making it an iconic choice for shoppers.
- **Danube:** Positioned as a high-end grocery retail brand, Danube is synonymous with quality and freshness. Offering a wide array of organic and specialty products, it caters to discerning customers seeking premium offerings.
- **BinDawood Dash and Danube Dash:** Under its purview, BinDawood and Danube pioneered the express store concept, featuring exclusive outlets at the Haramain High-Speed Railway Station. These outlets showcase premium quality and carefully curated imported goods, offering added convenience for busy shoppers.

## Retail Pharma

- Zahrat Al Rawdah is a leading retail pharmacy chain based in Riyadh, Saudi Arabia, specializing in a wide range of healthcare products and services. These include prescription medications, over-the-counter drugs, medical supplies, wellness products, and personal care items. With a strong brand presence, the company operates 191 pharmacies, including 14 recently opened integrated stores within BinDawood/Danube supermarkets/hypermarkets, strategically located across the Kingdom, ensuring accessibility and convenience for its customers.

--- Franchise Model agreement signed; stores are yet to be opened

Franchiser Retail Pharma  
Supermarket.  
Sustainability  
Leading..  
Solutions  
Opportunities  
Investment  
Acquisition  
Technology  
Robotics  
Innovation  
Omni-channel  
Transformation  
Advantage Retail

# ABOUT THE COMPANY

## Retail Tech via Future Tech Retail (FTR)

- **Ykone:** Headquartered in Paris, Ykone is a global leader in influencer marketing services. Offering comprehensive solutions in strategy, talent management, content production, and monitoring, it serves leading brands worldwide, including those in Europe, Asia, the US and MENA region.
- **International Applications (IACo):** The developer and operator of BinDawood Holding's Danube and BinDawood e-commerce channels. Furthermore, it is expanding its network of dark stores throughout the Kingdom, aiming not only to ensure prompt delivery and an unwavering 100% fulfillment rate but also to elevate customer experience. In addition, it provides digital support services and implements a loyalty program, equipping BinDawood and Danube with the tools necessary for data-driven decision-making and customer engagement.

## Distribution & lifestyle

- **Jumairah(also referred to as Distribution business)** : Operates as a limited liability company engaged in wholesale, retail and distribution. Jumairah conducts its operation through four divisions, include luggage, food, toys and households including managing luxury lifestyle retail stores.
- **Toy Triangle (TT):** TT, a leading toy developer and distributor operating for over 30 years, maintains its market position through a wide Sales and Distribution network across the GCC. The company has established strong collaboration with suppliers and retail partners and is committed to accelerating regional toy industry growth.

## Franchise Model

- BinDawood Holding has signed a deal with The Regional Group to open eight "BinDawood" supermarkets in Qatar.
- This expansion supports BinDawood's Gulf region strategy, with expected positive impact on performance in the medium to long-term horizon

--- Franchise Model agreement signed; stores are yet to be opened

Franchiser Retail Pharma  
Supermarket.  
Sustainability  
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Omni-channel  
Transformation  
Advantage Retail





## BDH's Key Wins & GROWTH STRATEGY

# BDH's KEY WINS DURING 9M 2025

## OPERATIONAL

**4,678.1 mn (+10.0%)**

Revenue (SAR) &  
YoY growth % in 9M'25

**1,582.7 mn (+14.6%)**

Gross Profit (SAR) &  
YoY growth % in 9M'25

**33.8% in 9M 2025 vs  
32.5% in 9M 2024**

Gross Margin (%)

**156.4 mn (-8.3%)**

Net Profit(SAR) &  
YoY growth/(decline) % in 9M'25

**3.3% in 9M 2025 vs  
4.0% in 9M 2024**

Net Profit Margin (%)

## STRATEGY

### Expansion and Integration of Zahrat

- Opened 5 new standalone stores and 14 integrated stores within BinDawood Holding.
- 50 to 70 more integrated stores are planned to be rolled out over the next 2 years.

### Acquisition of Toy Triangle

- The partnership leverages both companies' strengths to broaden offerings, expand reach, and enhance Omni channel presence across Saudi Arabia.
- Together, BinDawood Holding and Toy Triangle aim to capture new opportunities and deliver greater value to customers and stakeholders.

### Acquisition of Atlas by Ykone

- YKONE Strengthens its Presence in Switzerland and Invests in ATLAS Agency

### Expansion of Danube Dash and BinDawood Dash

- Danube Dash has grown to 11 locations and BinDawood Dash to 2, with a combined target of 16 locations by end of 2025.
- In YTD'25, 4 new express stores have opened its doors.

### Dividend Distribution

- SAR 114.1m dividends paid in May'2025 (for H2 2024).
- SAR 45.7m dividends declared for H1 2025.

### Increased Footprints of Retail Grocery in YTD'2025

- Opened 8 stores in YTD'2025 (4 supermarkets and 4 express stores).
- Planning to open 3 more stores this year.
- Launched the inaugural store in NEOM — the groundbreaking "city of the future."
- Soft launch of Mega Dark Store in H2 2025 to strengthen BDH's omni-channel integration.

تعلن شركة بن داود القابضة عن اتمام استحواذها على ٥١٪ من حصص شركة مثلث الألعاب، إحدى شركات توزيع الألعاب الرائدة في المملكة العربية السعودية



BinDawood Holding acquisition of Toys Triangle



Expansion of Zahrat – Retail Pharma



Acquisition of Atlas Agency – Ykone

Source: Company Information 9M'2025 and 9M'2024 FS

--- Franchise Model agreement signed; stores are yet to be opened

# WELL-DEFINED GROWTH STRATEGY

## Retail Grocery



Improving the performance of the existing stores



Achieving full potential for under-performing stores



Continuous store expansion



Customer centric approach - Focusing on providing a unique shopping experience  
Rewarding the loyal customers base

## Retail Pharma



- Acquisition is in perfect alignment with our strategic vision
- Venturing further into the health and wellness sector and enriching our store network
- Integrating Zahrat's pharmacies enhances BinDawood's retail landscape with a wide range of medical, wellness, and personal care products
- Changing the product assortment to attract overlapping products that were selling in the retail grocery landscape, which were affected due to the same items being offered by other pharma companies. This will have positive impact on overall sales.

## Retail Tech

### Ykone



Drive market growth through new acquisitions, diversification of clientele, and investment in talent management initiatives.

### IACo



- Use data analytics and AI for targeted marketing campaigns.
- Provide Fintech solutions to improve customer experience and increase basket size.
- Investing in e-commerce infrastructure, supply chains, and robotics to expand stores across Saudi Arabia.

## Distribution



- Enhancing distribution, supply chain control, and vertical integration to boost efficiency and reduce risks.
- BDH aims to attract local and international agencies by leveraging its extensive branch network across Saudi Arabia.
- Driving growth via horizontal integration in toys segment.

## Franchise Model



- 8 supermarkets are planned to be opened in Qatar under the brand name "BinDawood" as part of a franchise agreement, out of which 2 are expected to be opened in 2026.
- Achieving BDH's expansion strategy by establishing a visible presence in the GCC region.

--- Franchise Model agreement signed; stores are yet to be opened



## BDH Universe

### Retail Grocery

- 2 unique hypermarket/supermarket brands
- 2 new brands launched to roll-out express stores
- Multiple store formats
- Strong presence in Riyadh and Western region
- 419k+ sqm Total store selling space
- 296 Fleet of Commercial Vehicles with 2 centralized warehouse locations.
- Stores across several major Saudi Arabian cities including one in Bahrain
- One of the Top 3 Market Leaders having significant market share (2024: 8.5%)

### Retail Tech via FTR

2

Unique online grocery platforms – Danube online and the BinDawood app

1st mover in Omni-channel

Mature in-house loyalty engine

### IACo

Mega Dark Store (fully automated) soft launch in 2025

Vast network of Dark Stores & fleet network overall the KSA

45

Online stores opened with 3<sup>rd</sup> party Delivery app

Aggregator agreements with Jahez, The Chefz, Big Bag, Hungerstation and Mrsool are in place

### Ykone

One of the largest (Rank#3) influencer marketing agency

Awarded 'Best Creative Marketing Agency' in 2024 at Arabian Best of Best Awards

\*Presence in Europe, US, Middle East and Asia

### Distribution & lifestyle

#### Notable Distribution Luggage Brands

Delsey, Eastpak, Kipling,

#### Notable Distribution Food / Home Appliance Brands

Samsung, National Foods, Prolife, & ginger shot

#### Notable Distribution Toy Brands

Educa, Motor Max, Red Box Eolo

#### Toy Triangle Toy Brands

Lego, Teamsterz, Little tikes, Frozen

#### ETRE – Lifestyle (Retail)

offers access to luxury home collections and emerging interiors talent.

### Franchise Model

Signed a franchise deal with The Regional Group

8 Supermarkets will be opened in Qatar under the brand name "BinDawood"

Expansion supports BDH's Gulf Region Strategy

Expected Positive Impact in medium to long term

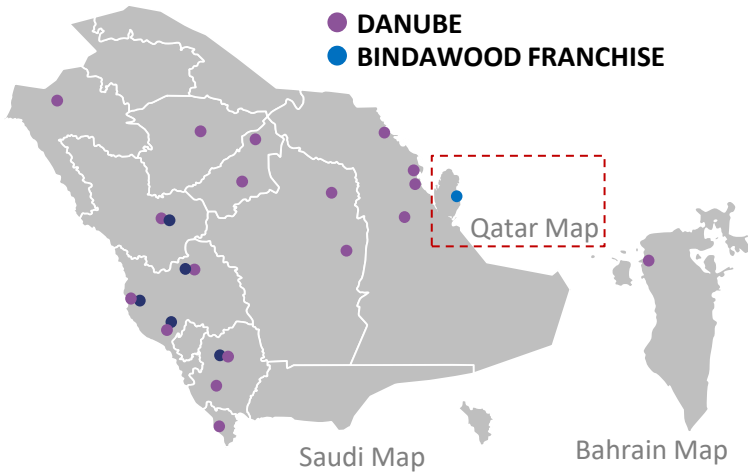
--- Franchise Model agreement signed; stores are yet to be opened

### Retail Pharma

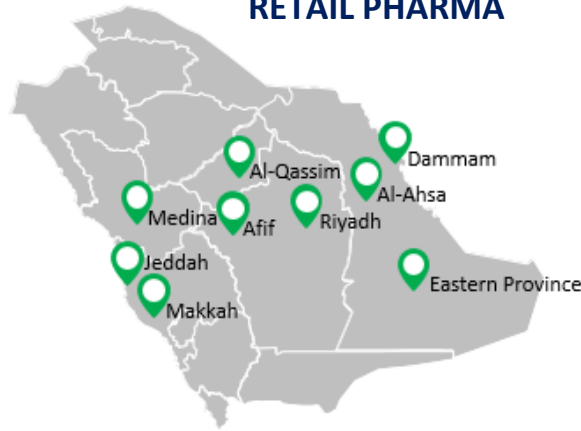
- Founded in 2001, the company is headquartered in Riyadh, KSA, and employs more than 600 people.
- Engaged in the retailing of pharmaceutical and non-pharmaceutical products.
- Caters to a diverse customer base in the KSA, including individuals, families, healthcare professionals and hospitals.
- Having chain of 191 pharmacies in major cities of KSA including Riyadh, Makkah, Medina, Dammam, and Tabuk.
- The Company is also enrolled in Wasfaty Program in FY22.
- 5 new standalone stores and 14 integrated stores opened within BinDawood/Danube stores.

# GEOGRAPHICAL COVERAGE

● BINDAWOOD  
● DANUBE  
● BINDAWOOD FRANCHISE



## RETAIL PHARMA



102

TOTAL  
STORES AS  
AT YTD'25

56

Hyper  
markets

33

Super  
markets

Opened 4  
supermarkets: 2 in  
Makkah and 2 in  
Jeddah.

13

Express  
stores

Opened 4 express  
stores 2 in Madinah,  
one each in Makkah  
and NEOM

191

TOTAL  
STORES AS  
AT YTD'25

176

Standalone stores  
Opened 5  
standalone stores  
in 9M 25

14

Integrated stores  
Opened 14  
integrated stores in  
YTD 25

1

online stores

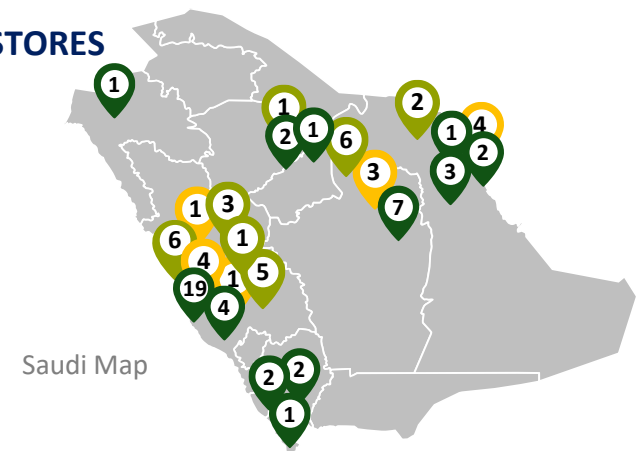
- Opened 7 stores (3 Supermarkets & 4 express stores) in 9M 2025.
- 1 supermarket opened post Q3 25.
- BDH signed a franchise agreement with The Regional Group Company to open "BinDawood" branches in Qatar.
- Total 13 dark stores 24 online in-stores and 45 online stores opened for 3<sup>rd</sup> party delivery app and adding more partners under futuristic approach
- Zahrat Opened 5 standalone and 14 integrated pharmacies within BinDawood/Danube stores.

Ykone



Ykone has  
presence in  
13 countries  
and 18 Cities  
(worldwide)

## ONLINE STORES



13 ONLINE  
DARK STORES

24 ONLINE  
IN-STORES

45 3rd PARTY  
DELIVERY APP  
STORES



## CEO MESSAGE



# CEO MESSAGE



**Ahmad AR. BinDawood**  
Chief Executive Officer

*“BinDawood Holding delivered a strong performance in the first nine months of 2025, achieving 12.3% revenue growth in Q3 and 10% year-to-date, alongside a gross margin improvement from 32.5% to 33.8%. The core grocery business showed YoY growth of 1% in revenue and 1.4% in gross margin in tough operating conditions. However overall revenue and gross margin grew as a result of the businesses acquired, reflecting the strength of our diversified business model and continued focus on operational efficiency and pricing discipline.*

*The growth in the core grocery business was the result of the expansion of BinDawood and Danube stores network. We are set to establish a convenience store accelerator concept from Q4 2025, with plans to expand to over a hundred stores in the medium to long term.*

*The Retail Pharma business acquired in Q1 25 registered a pro-forma 9.4% growth in revenue on a year on year (YoY) basis with improved profitability as a result of the synergies derived from being part of the BDH Group, including the integration of 14 new outlets within the BDH stores.*

*The Distribution business continued to perform strongly through category expansion and new product introductions. The Toy Triangle acquisition, completed in October 2025, will start contributing positively to revenue and margins from Q4 2025 onward, expanding our presence in the entertainment and educational product segments. Meanwhile, our Tech segment, led by Ykone, delivered solid growth across the Middle East, America and India, reinforcing our international and digital footprint.*

*Looking ahead, several vertical integration initiatives currently under development are expected to enhance operational efficiency and strengthen our profitability. Our diversified business model—spanning grocery, pharma, distribution, and tech—continues to deliver resilient, sustainable growth. We remain confident that our strategic reinvestments and customer-first approach will further strengthen BDH’s leadership in Saudi Arabia’s dynamic retail landscape”.*

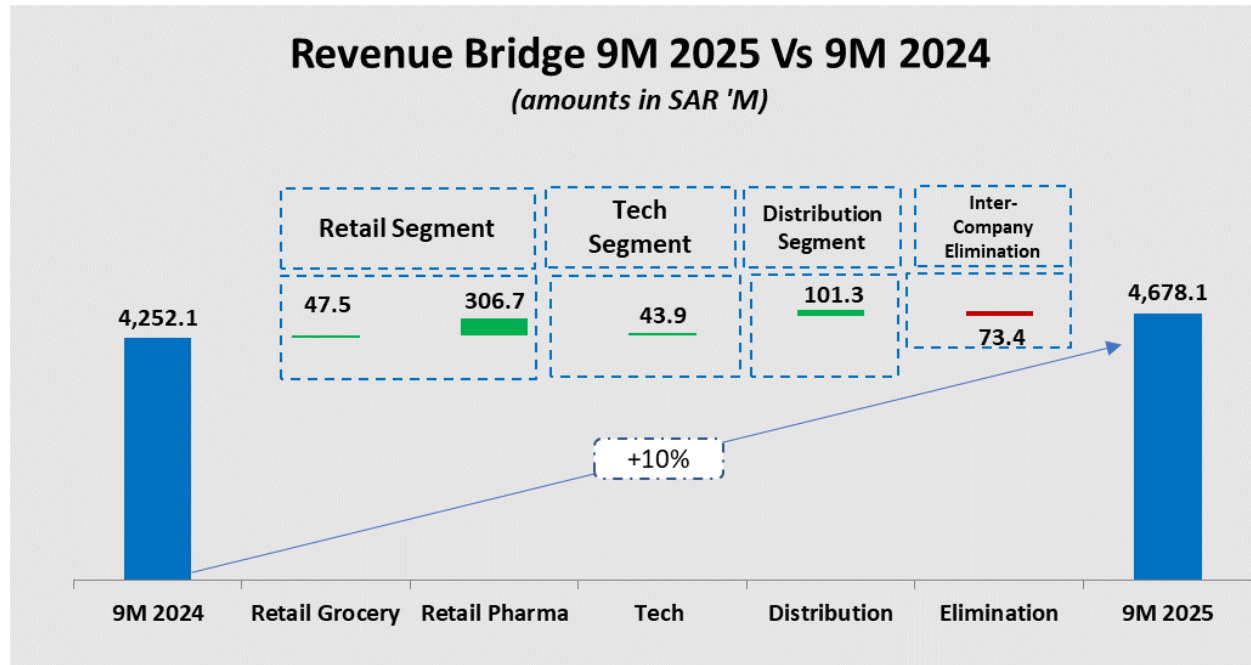
# TRADING UPDATE







# REVENUE BRIDGE: 9M'2025 VS 9M'2024



## 9M 2025 Revenue: SAR 4,678.1 million, up 10% from SAR 4,252.1 million in 9M 2024.

- Growth driven by:
  - New store openings (9M 2025) and full-year impact of 2024 launches
  - Enhanced loyalty program
  - Tech expansion (Ykone: Barcode acquisition, ME & USA growth)
  - Distribution business acquisition
  - Retail pharmacy acquisition

### Grocery Retail:

#### **Revenue up 1% in 9M 2025, driven by:**

- Targeted Back-to-School campaigns enhancing engagement
- New store openings and full-year impact of 2024 launches

**Excluding corporate sales, growth was 3.1%.**

### Distribution:

- Growth driven by:
  - distribution integration; and
  - strong Back-to-School results.

### Retail Pharma:

- Newly acquired pharmacy business boosted revenue and;
- 19 outlets (5 standalone, 14 integrated) launched under BDH in 9M 2025.

### Tech Business:

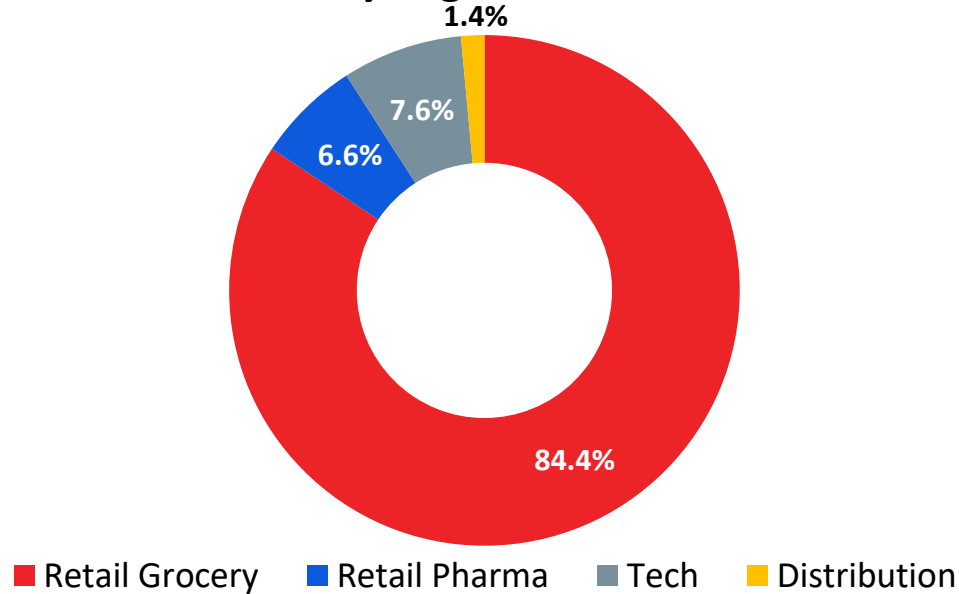
#### **Future Retail Tech (FTR):**

Increased earnings, driven by:

- Ykone's positive growth reported in America
- Ongoing growth in the Middle East and India

# REVENUE BY SUBSIDIARIES & ONLINE vs OFFLINE

Revenue by Segments – 9M 2025

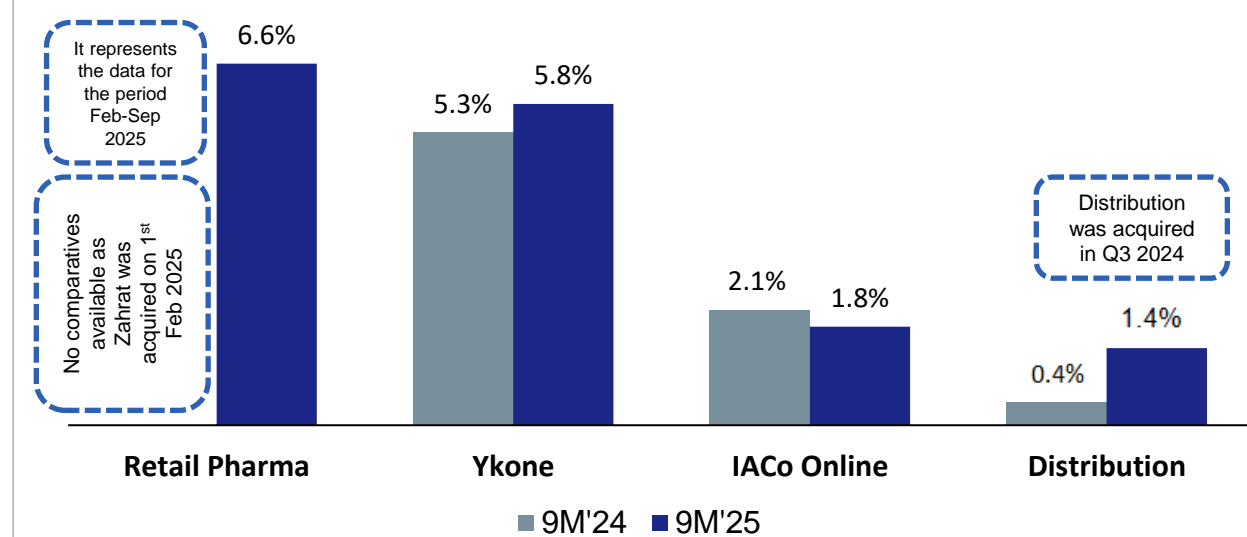


## Revenue by Subsidiaries:

- Among BDH's subsidiaries, Retail Grocery is the largest contributor, accounting for 84.4% of overall revenue, followed by Retail Pharma contribution is 6.6% and FTR contributes 7.6%, while the Distribution business represents a smaller share of 1.4%.

Source: Company Information 9M'2025

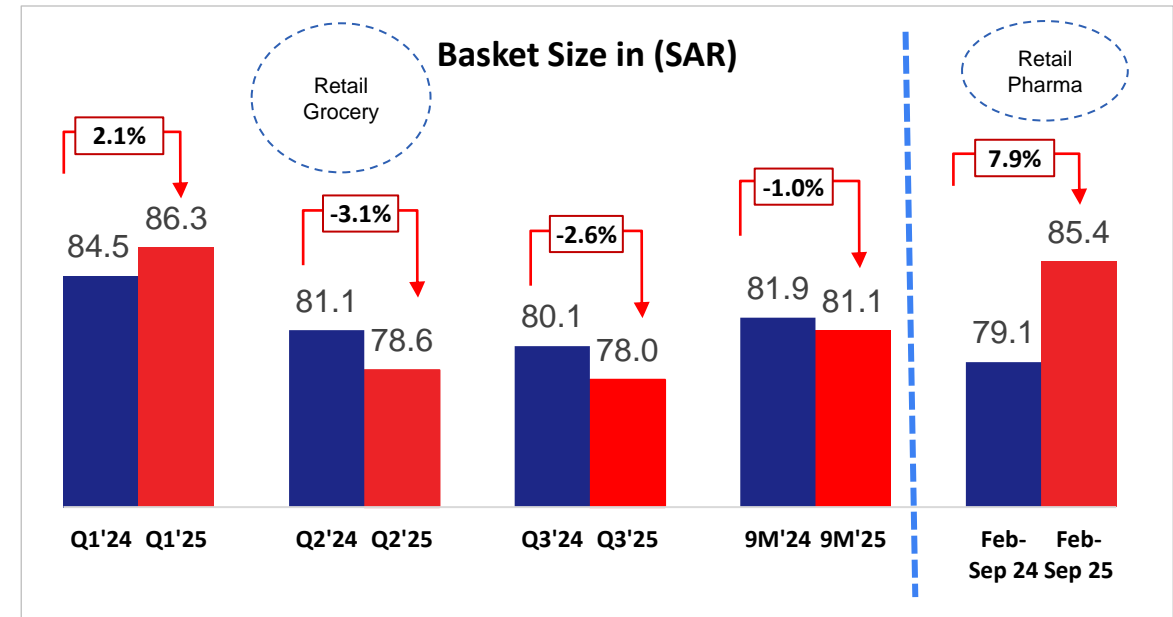
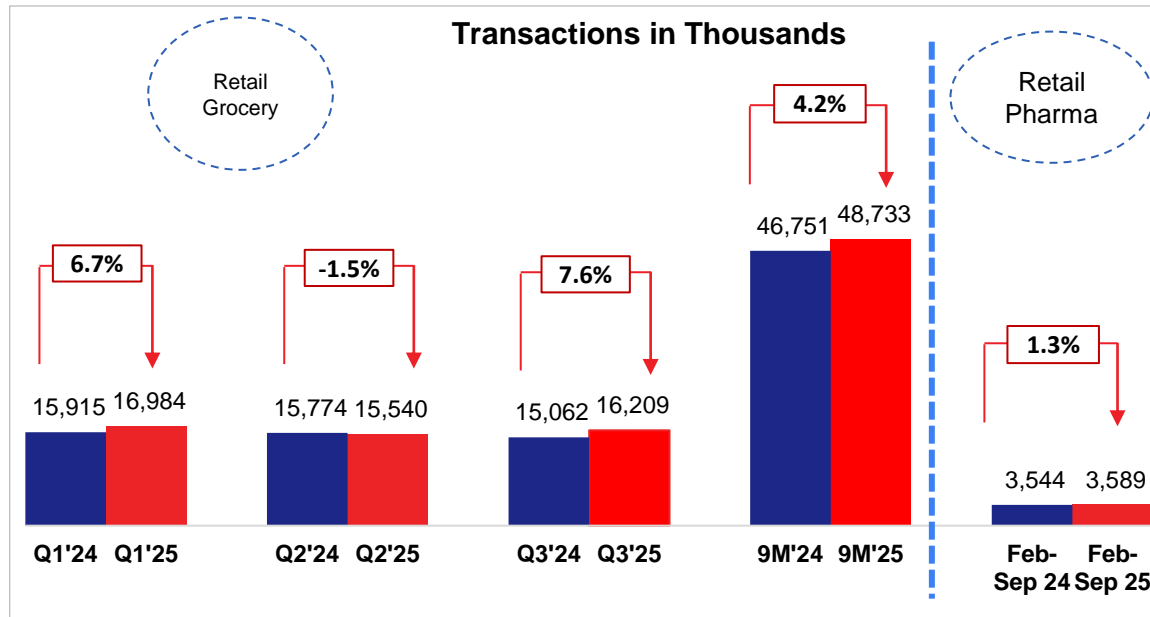
Contribution of IACo Online, Ykone, Retail Pharma and Distribution to total BDH's performance



## Contribution of IACo Online, Ykone, Retail Pharma and Distribution to total BDH's performance:

- Ykone demonstrated steady growth, contributing 5.8% in 9M 2025 reflecting strong performance compared to 9M 2024.
- Acquired at the end of July 2024, Distribution contributed 1.4% in 9M 2025, and on a like-for-like basis, it grew by 3.9% in 9M 2025 vs. 2024.
- Acquired in Q1 2025, Retail Pharma contributed 6.6% in 9M 2025. On a like-for-like basis, it grew by 9.4% (Feb to September 2025 vs. 2024).

# TRANSACTIONS AND BASKET SIZE



## Retail Grocery

- In Q3 2025, total transactions increased by 7.6% compared to Q3 2024, due to expansion of BinDawood and Danube stores network.
- In 9M 2025 total transactions has shown growth of 4.2% reflecting the positive impact from new store openings.
- Basket size shows decline of 2.6% in Q3'25 as compared to Q3'24 primarily because of softer consumer sentiments while in 9M 25 vs 9M 24 it remains relatively consistent.
- However, the 2.6% decline in basket size in Q3'25 vs Q3'24 represents an improvement compared to the 3.1% decline in Q2'25 vs Q2'24. Similarly, the transaction count increased by 7.6% in Q3'25 vs Q3'24, reversing the 1.5% decline recorded in Q2'25 vs Q2'24.

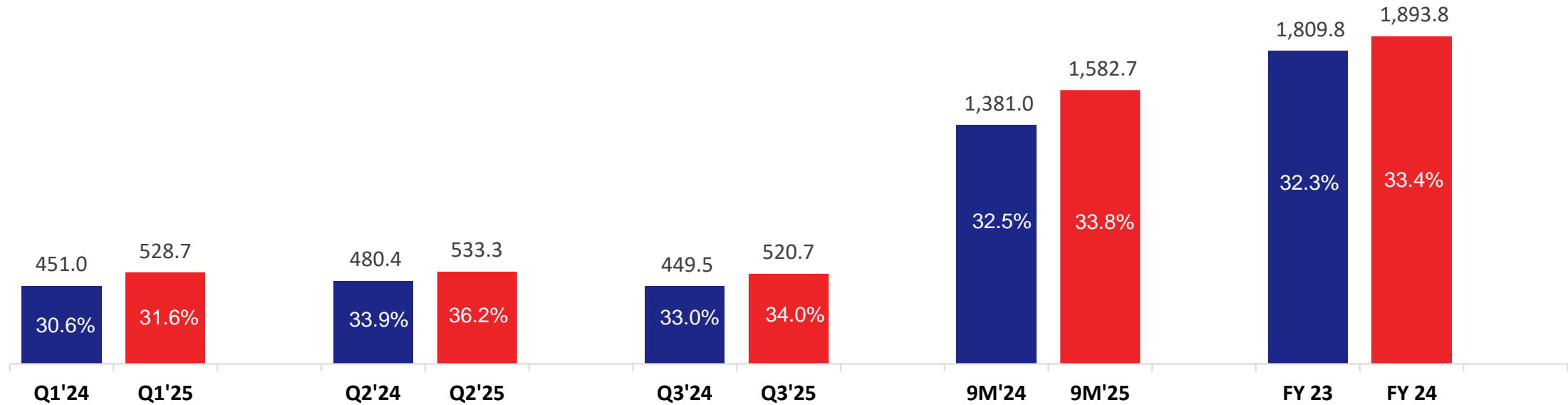
## Retail Pharma

- During February–September 2025, total transactions increased by 1.3% compared to the same period in 2024, driven primarily by the launch of integrated stores within BinDawood and Danube outlets.
- Additionally, the average basket size rose by 7.9%, supported by higher customer traffic across both new and existing stores, further boosted by seasonal promotional campaigns that enhanced in-store momentum.



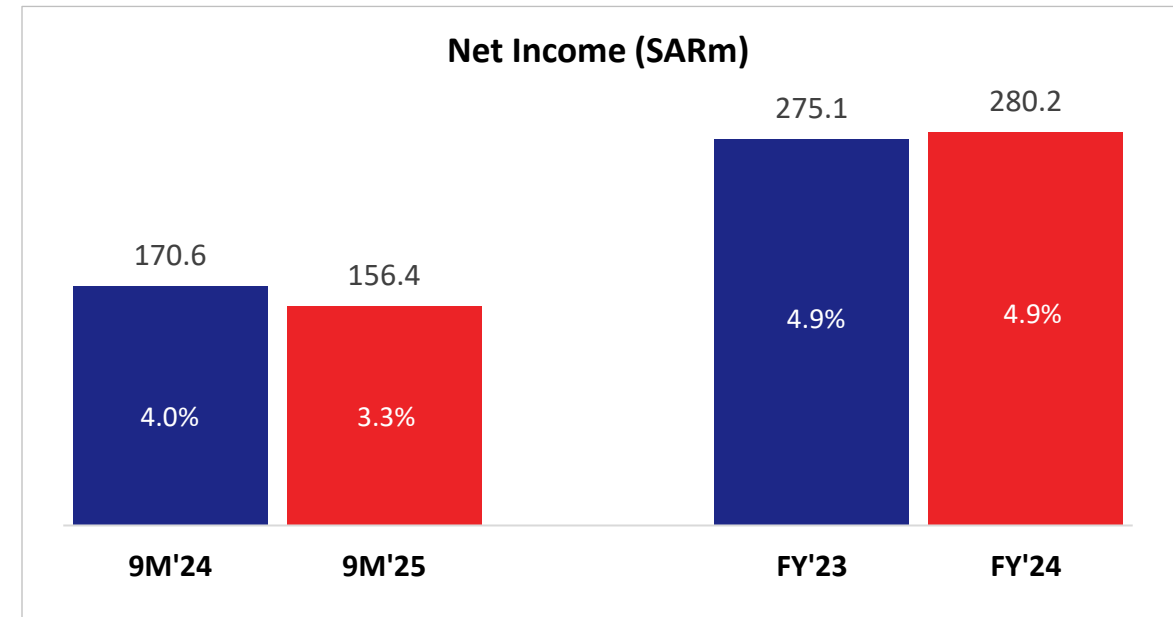
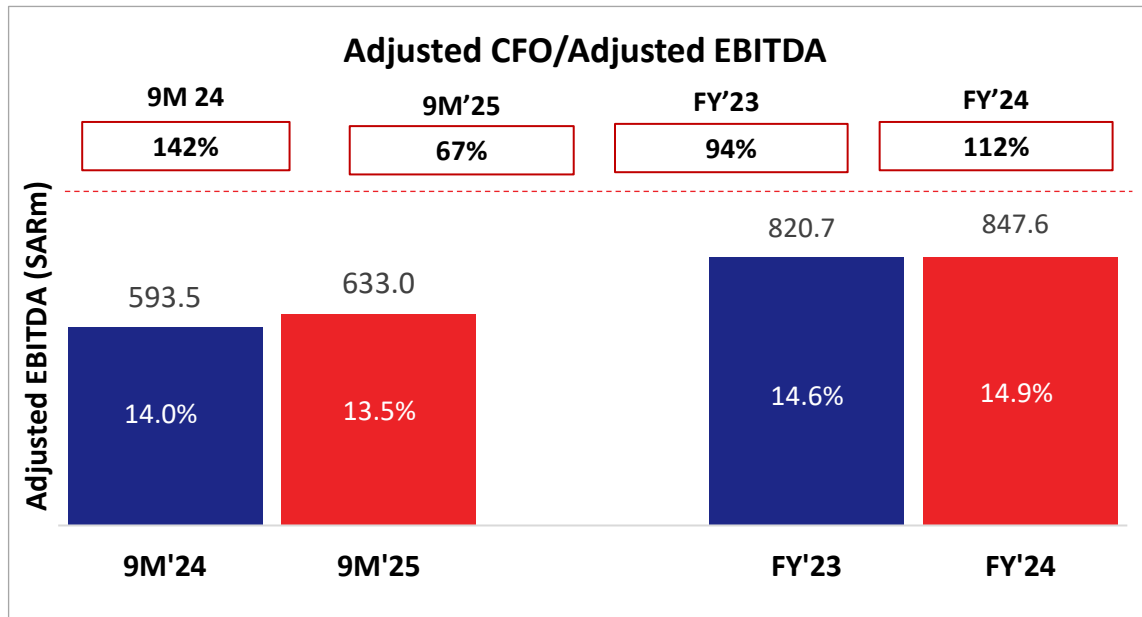
# 9M 2025 TRADING UPDATE

Gross Profit Margin & Gross Profit (SARm)



- In Q3'25, the Gross Profit totaled SAR 520.7 million, reflecting an increase of 15.8% from SAR 449.5 million in Q3'24.
- In Q3'25 Gross Profit margin shows improvement reaching 34% from 33% in the same period prior year.
- This significant improvement in gross profit margin highlights the Company's success in optimizing its product mix in retail, strengthening supplier support, and improving contribution margins from the recently acquired Distribution(acquired in Q3 2024) and Retail Pharma businesses(acquired in Q1 2025).

# 9M 2025 TRADING UPDATE

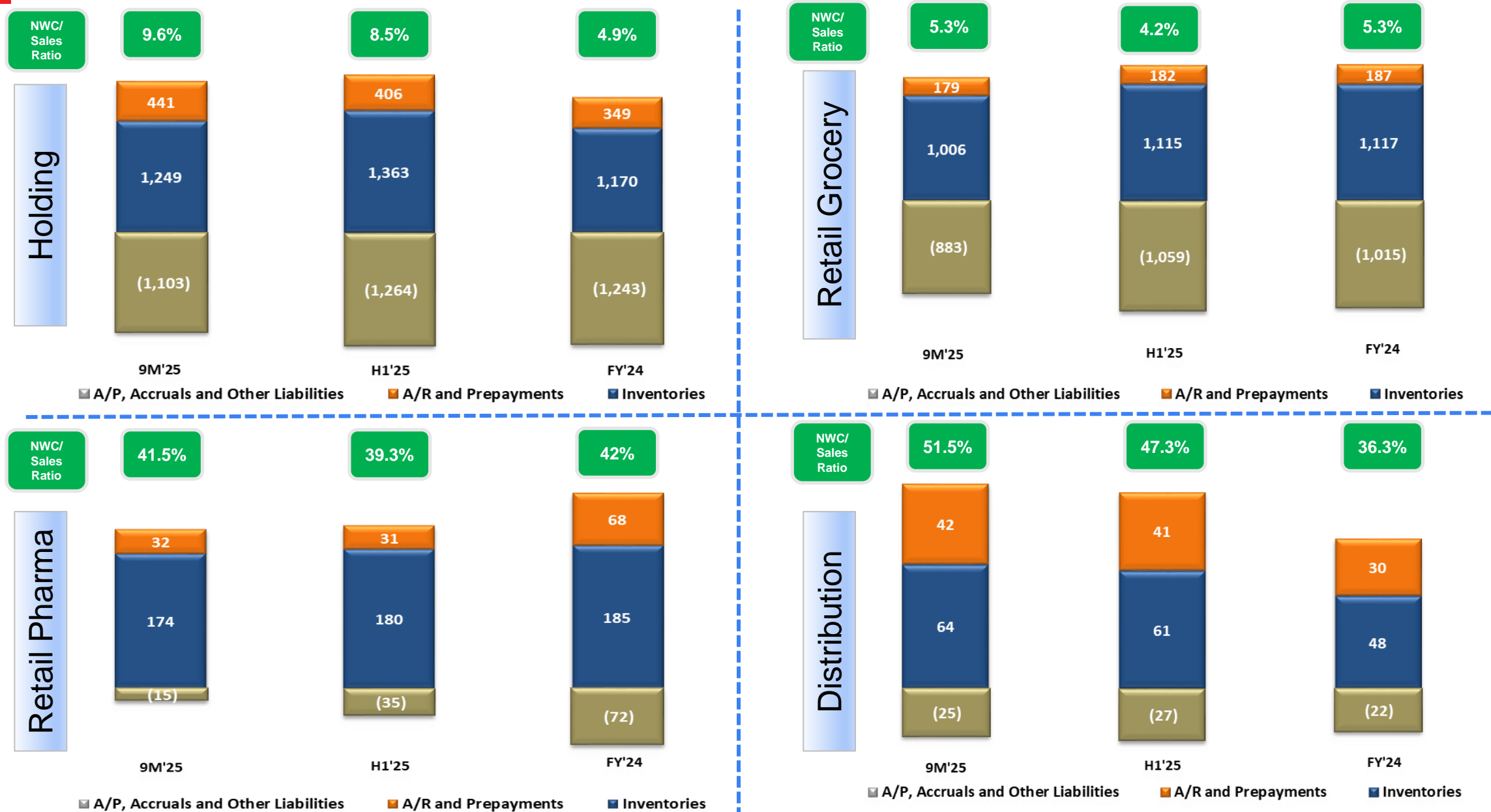


- 9M 2025 adjusted EBITDA grew by 6.7%, reaching SAR 633 million, up from SAR 593.5 million in 9M 2024.
- The growth was primarily driven by a higher gross margin.
- This was partially offset by increased operating expenses (OPEX) due to:
  - New store openings
  - Business expansion initiatives (newly acquired business)
  - Increase in Finance cost due to acquisition loan

Source: Company Information 9M'2025, FY'2024 FS.

Adjusted EBITDA is defined as operating profit + D&A + recurring portion of other income (empty carton sales).

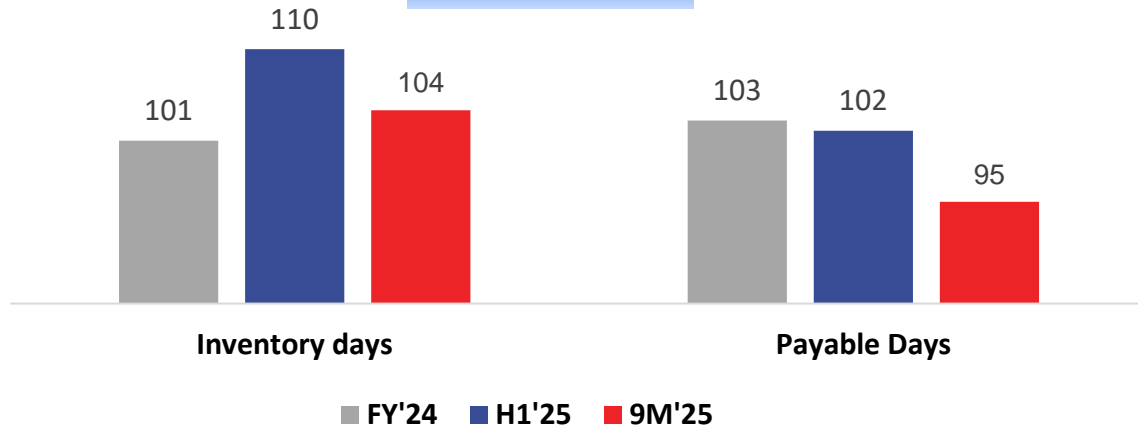
# Trade Working Capital (SARm)



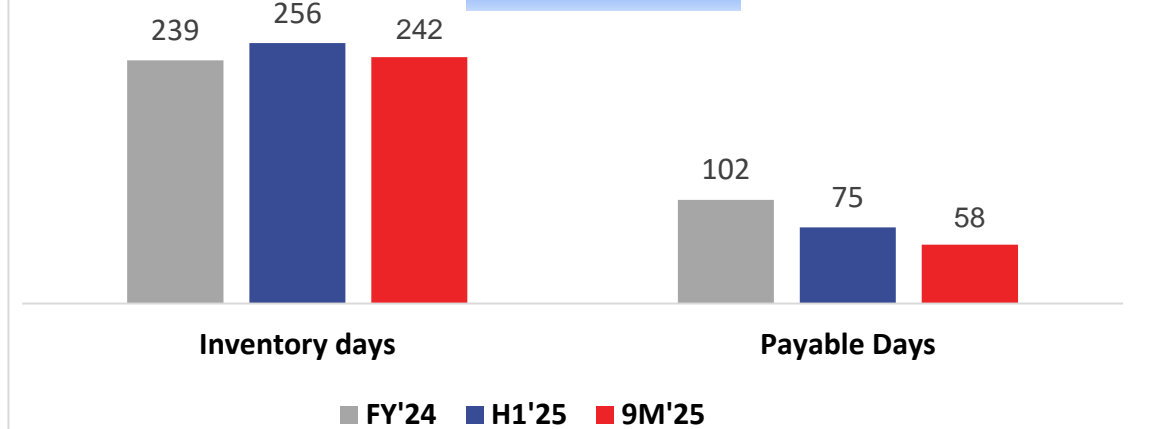


# Inventory & Payable Days

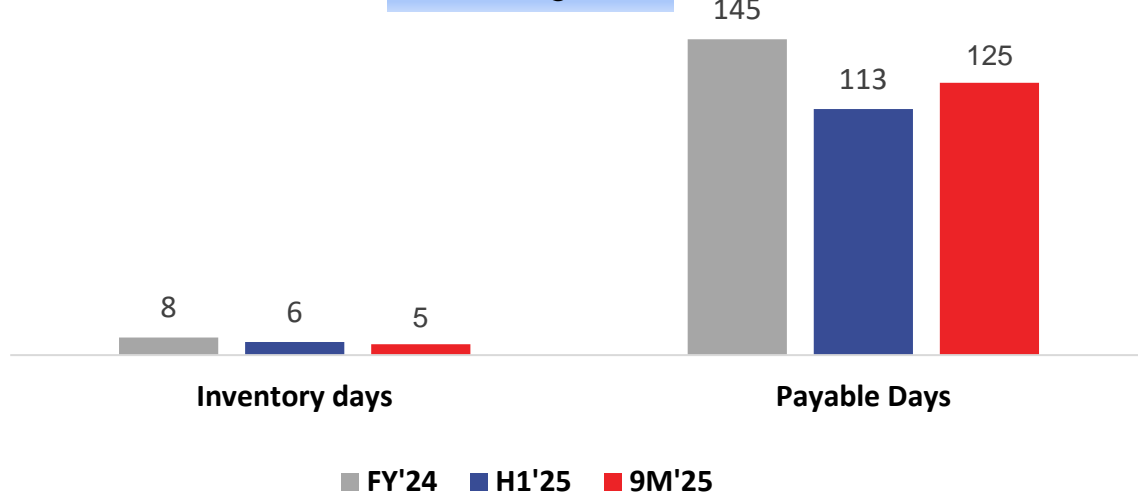
## Retail Grocery



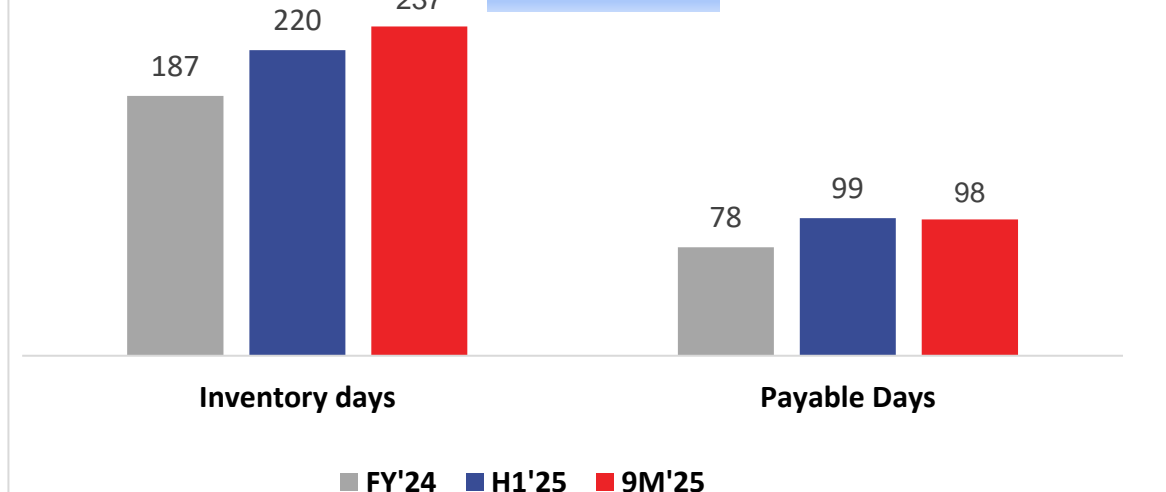
## Retail Pharma



## Tech Segment



## Distribution



Embracing Innovation,  
Driving Acquisitions,  
Shaping the Future

Transformation  
in action



**FUTURE OUTLOOK & GROWTH DRIVERS**

# FUTURE OUTLOOK & GROWTH DRIVERS

## INVESTMENT IN RETAIL ECOSYSTEM empowers us to thrive and deliver exceptional outcomes.



### ORGANIC GROWTH 1/2

#### Retail Grocery

- Opened 4 express stores and 4 supermarket in YTD 2025.
- Targeting 6-7 supermarkets per year.
- Aiming for 500 express stores over 7 years.
- Prioritizing Riyadh and the Western Region.

#### Retail Pharma

- Integrating Zahrat's pharmacies into 70 existing stores in the network of BDH stores over the next 2 years
- 5 standalone stores opened in YTD'2025.
- 14 stores integrated YTD within BDH existing network.
- 15 more stores scheduled for rollout by the end of FY2025.



### ORGANIC GROWTH 2/2

#### Retail Tech via FTR

- **Ykone** is set for aggressive expansion in the USA, UK, China, Switzerland and across Asia.
- **IACo** soft launch of Mega Dark Store to enhance both online and physical fulfillment.

#### Distribution

- BDH seeks to bring in international agencies through Distribution, capitalizing on its retail network in KSA.
- Inorganic growth via horizontal acquisition (recently acquired Toy Triangle)

#### Franchise Model

- The collaboration with The Regional Group in Qatar will facilitate BDH's expansion across the GCC region.



### MARGIN GROWTH

- **Cost optimization** includes adjusting store sizes and locations according to customer traffic patterns.
- **Retail pharmacies:** Adjusting the product assortment to replace overlapping items also sold by other pharma companies, positively impacting overall sales.
- **Data analytics** reduces customer acquisition costs, boosts sales of high-margin products, and increases transaction values.
- **Operational efficiency** has been improved through automation of tasks.



### MARKET SHARE

#### Retail (Grocery & Pharma) Distribution and Retail Tech – IACo

- Product diversity through **AI-powered loyalty engines**.
  - Integrate pharmacies with supermarkets, driving market share growth.
  - Leverage data analytics to increase customer basket size.
  - **Expand distribution** by partnering with international brands to diversify the product portfolio.
  - **Mega Dark Store** to improve fulfillment for both physical and online channels
- #### Retail Tech (Ykone)
- Drive market expansion through acquisitions.

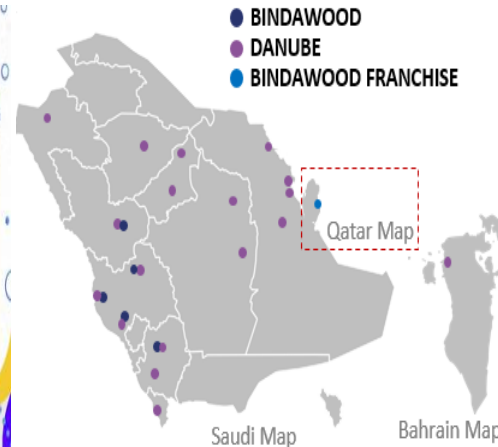


### INORGANIC GROWTH

- Investment focus remains on:
  - Retail integration
  - Distribution
  - Fintech
  - Technology
  - Food processing
- Primary focus is in KSA
- Encourage the Franchise model outside KSA



# Why Own BinDawood Stock Now – The Consumer Powerhouse



## Diversification Momentum

- **Diversified Platform:** BDH operates across Grocery, Pharma, Distribution, and Tech.
- **Resilient Growth:** Multi-segment structure drives steady performance across varied markets.
- **Market Adaptability:** Enables BDH to stay agile and competitive in dynamic retail environments.

## Margin Expansion

- **Integration Synergies:** Leveraging efficiencies across acquired and existing businesses.
- **Optimized Product Mix:** Focus on high-margin categories to strengthen profitability.
- **Margin Expansion:** Positioned for sustained improvement in operating margins.
- **Shareholder Value:** Long-term profitability growth supports enhanced returns.

## Digital Leadership

- **Omni-Channel Pioneer:** Early mover integrating physical and digital retail experiences.
- **Advanced Loyalty Programs:** Data-driven customer engagement strengthens retention.
- **Analytics Capabilities:** Harnesses insights to optimize pricing, assortment, and promotions.
- **Digital Leadership:** Positioned at the forefront of retail's digital transformation.

## GCC Expansion

- **GCC Expansion Pipeline:** Strategic rollout begins with franchise stores in Qatar.
- **Regional Presence:** Strengthens BDH's footprint across key Gulf markets.
- **Growth Opportunities:** Targets underserved markets with strong demand potential.
- **Scalable Model:** Franchise structure supports asset-light regional expansion.

## Strengthened ESG Profile

- **Sustainable Operations:** Focus on energy efficiency and responsible sourcing.
- **Community Engagement:** Active participation in social and local development initiatives.
- **Strengthened ESG Profile:** Commitment to ethical and transparent business practices.
- **Investor Alignment:** Meets rising demand for responsible, sustainability-driven growth.



## Appendix

## Core achievements

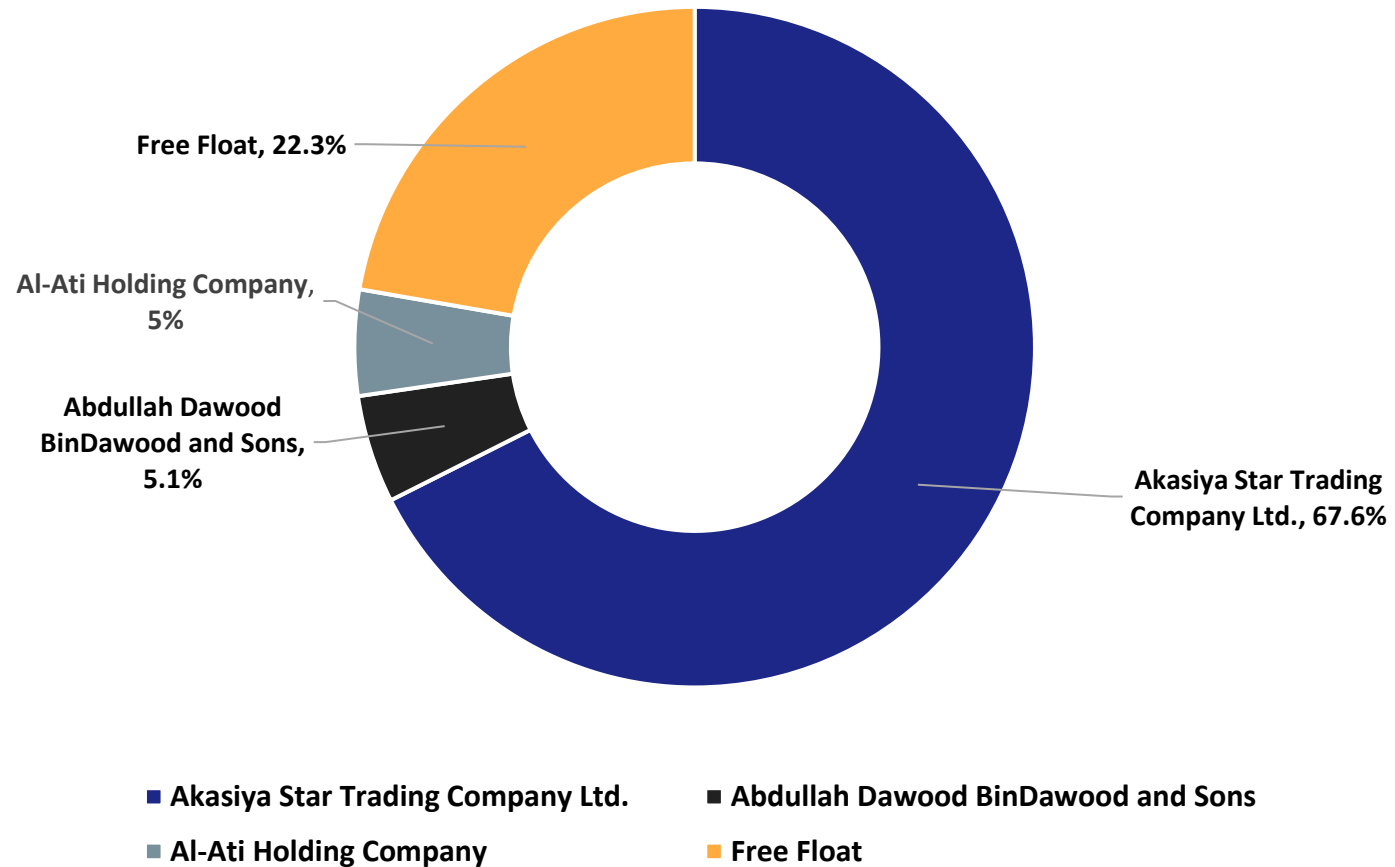
- ❖ Improvement of sales densities across all segments
- ❖ Higher margins among the industry peers
- ❖ Disciplined cost management
- ❖ Solid financial foundation

### Concise Profit & Loss

	9M 2024	9M 2025	YoY
<b>Sales</b>	4,252.1	4,678.1	10.0%
<b>Gross Profit</b>	1,381.0	1,582.7	14.6%
<b>Gross margin %</b>	32.5%	33.8%	+136Bps
<b>SG&amp;A</b>	1,146.9	1,339.1	16.8%
<b>Adjusted EBITDA</b>	593.5	633.0	6.7%
<b>Adjusted EBITDA %</b>	14.0%	13.5%	-43Bps
<b>Net income</b>	170.6	156.4	-8.3%
<b>Net income %</b>	4.0%	3.3%	-67Bps

Source: Company Information 9M'2025 FS.

# SHAREHOLDER STRUCTURE



# THANK YOU

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## INVESTOR ENQUIRIES:

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