

A Scalable Retail Platform with Selective, Return on Invested Capital - Accretive Adjacencies

BinDawood Holding Company
Investor Presentation
Q3 2026 (11th November 2026)

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About the BinDawood Holding Company

BinDawood Holding (Tadawul: 4161 and the Company), a retail conglomerate, which 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. BDH continues to shape the retail landscape through constant innovation and a steadfast commitment to excellence, operating under the following segments:

Retail

BinDawood: Saudi grocery superstores focused on value and service.

Danube: Premium groceries, fresh food, organic and specialty products.

BinDawood and Danube Dash: Express convenience stores for travelers and busy professionals.

Zahrat Al-Rawdah: Saudi pharmacy chain with 215 outlets.

ETRE: Premium retail for household essentials and fashion.

Manufacturing

JUUST & JUBN OÜ: Operates in dairy produce sector based in Estonia, supplying cheese and whey products to local and international markets.

Vaza: Saudi confectionery and bakery manufacturer, retailer and distributor.

Wonder Bakery (WB): Dubai-based bakery serving GCC hospitality, aviation and retail.

Danube Food Production: Fruterra fresh produce, Trecot premium meat and Danube bakery products.

Tech

Ykone: Paris-based global influencer marketing, talent and content platform.

International Applications Trading Company (IACO): Operates BinDawood and Danube's online platforms and loyalty program serving 11+ million customers.

Distribution

Jumairah Trading Company (JTC): Distributes global brands in luggage, food and household goods.

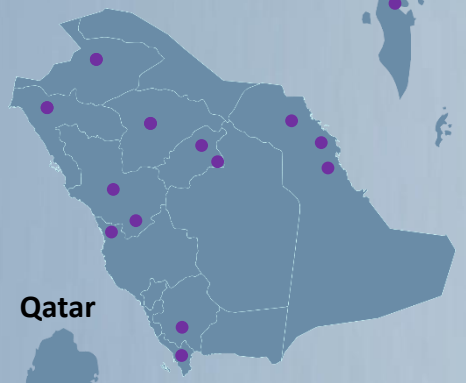
Toy Triangle (TT): Toy developer and distributor with 30+ years in the GCC, with branches in KSA, Kuwait, Qatar and UAE.


GEOGRAPHICAL COVERAGE

Geographical Coverage

Retail Segment

Saudi Arabia



BAHRAIN

Qatar



110 — Total Stores As At YTD26

55 — Hyper Markets

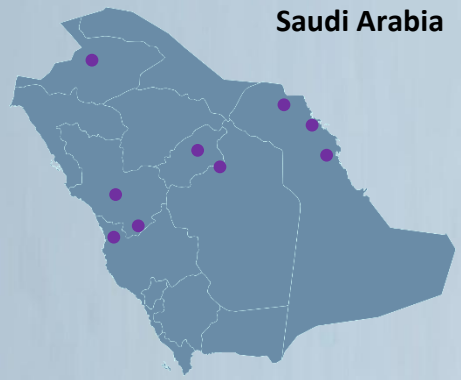
40 — Super Markets

14 — Express Stores

1* — Franchise Store

Distribution Segment

Saudi Arabia



Dammam – Al-Qasim, Al-Ahsa , Riyadh Eastern Province, Afif , Medina , Makkah, Jeddah

215 — Total Stores As At YTD26

186 — Standalone Stores

28 — Integrated Stores

1 — online Store

Saudi Arabia



RIYADH – DAMMAM - JEDDAH

JEDDAH



DUBAI



DOHA

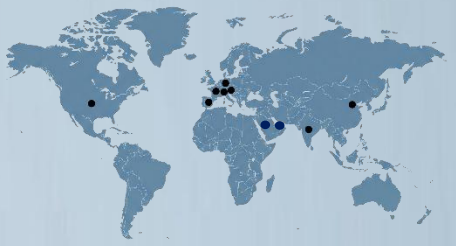


KUWAIT CITY



Tech Segment

Worldwide



Ykone has presence in 12 countries and 20 cities (worldwide)

Saudi Arabia



78 locations across multiple online platforms

Manufacturing Segment

Saudi Arabia



Qatar



**31 retail stores across multiple cities in KSA. Additionaly one franchise open in Qatar

DUBAI



JUUST & JUBN OÜ

Estonia



* BinDawood - During Feb 2026 a new branch opened in Qatar under Franchise Agreement.

** Vaza Foods - During Oct 2026, a new store opened in Qatar under a Franchise Agreement.

One Retail Ecosystem: Profitable Businesses, Standalone Growth and Added Value to Core Retail

BIN DAWOOD HOLDING بن داود القابضة

Vaza | Value Creation

Confectionery and bakery growth; planned retail sales and scale and margin upside.

Wonder Bakery | Scale

Expands bakery footprint and UAE reach, with retail supply adding margin upside.

Health & Wellness

28 integrated pharmacies currently operating, with the total network targeted to reach 70+ within two years.Growth adds retail footprint and value (one stop destination).

BIN DAWOOD بن داود
الدانوب Danube
One Ecosystem. Greater Value.

Distribution

Jumairah and Toy Triangle broaden choice; retail scale adds branch and buying power.

IACO | Apps & Loyalty

Operates retail apps and loyalty solutions essential to modern retail.

Ykone | Mutual Growth

Supports BDH's retail positioning, private labels and marketing, while leveraging BDH's market know-how for strengthening Ykone's GCC positioning.



Estonia | #4 domestic share

Operational and commercial synergies across BDH. Diversified sourcing and enhanced fresh food processing.

Freshness & Quality

In-house fresh food adds quality, freshness and retail margins.

United Ecosystem

Integrated, diversified retail platform

Stronger Together

Cross-business collaboration unlocking greater value

Operational Excellence

Efficient operations driving sustainable growth

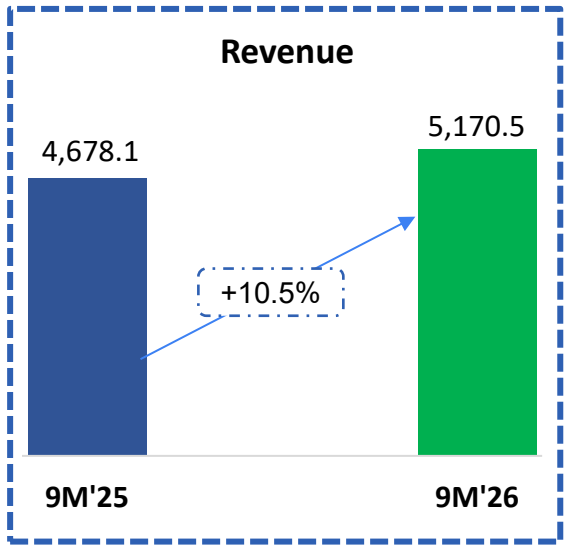
Better for Customers

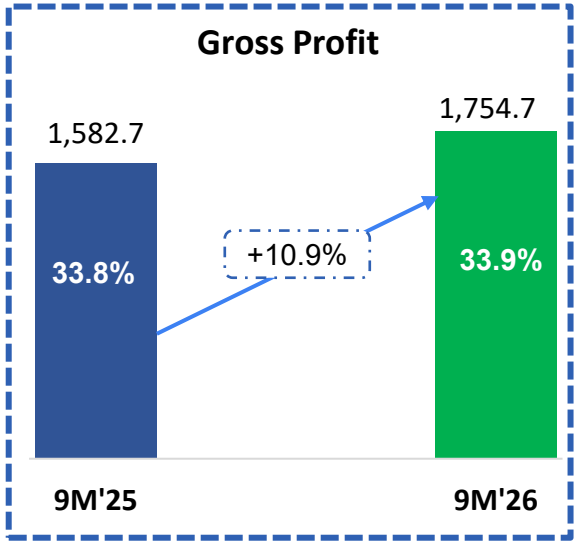
More choice, better value, enhanced shopping experience

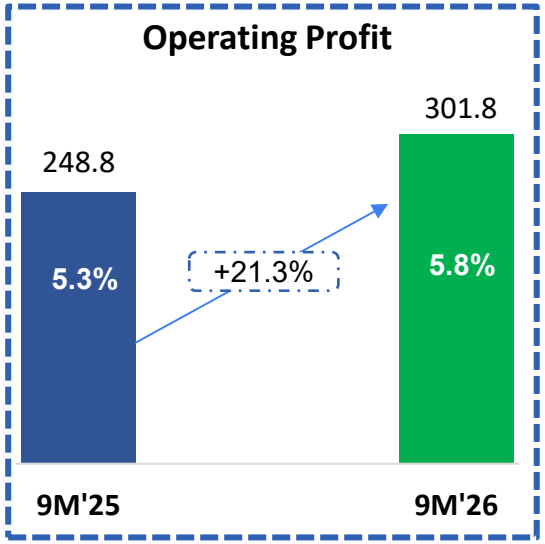
Financial & Operational Highlights

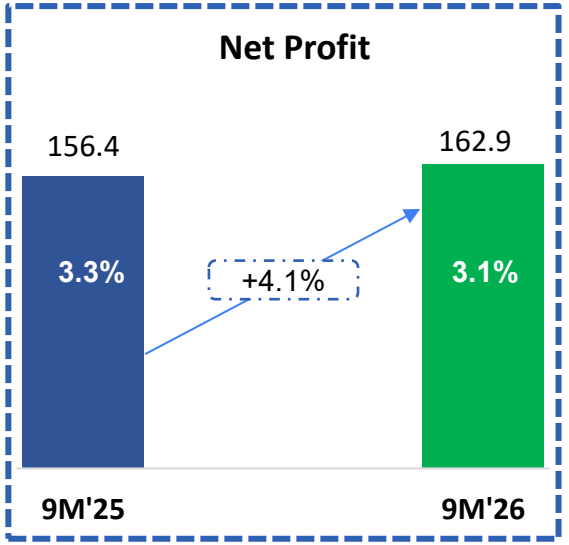
BDH's Financial Performance – 9M 2026

BDH - Consolidated









**** Amounts in SAR millions***

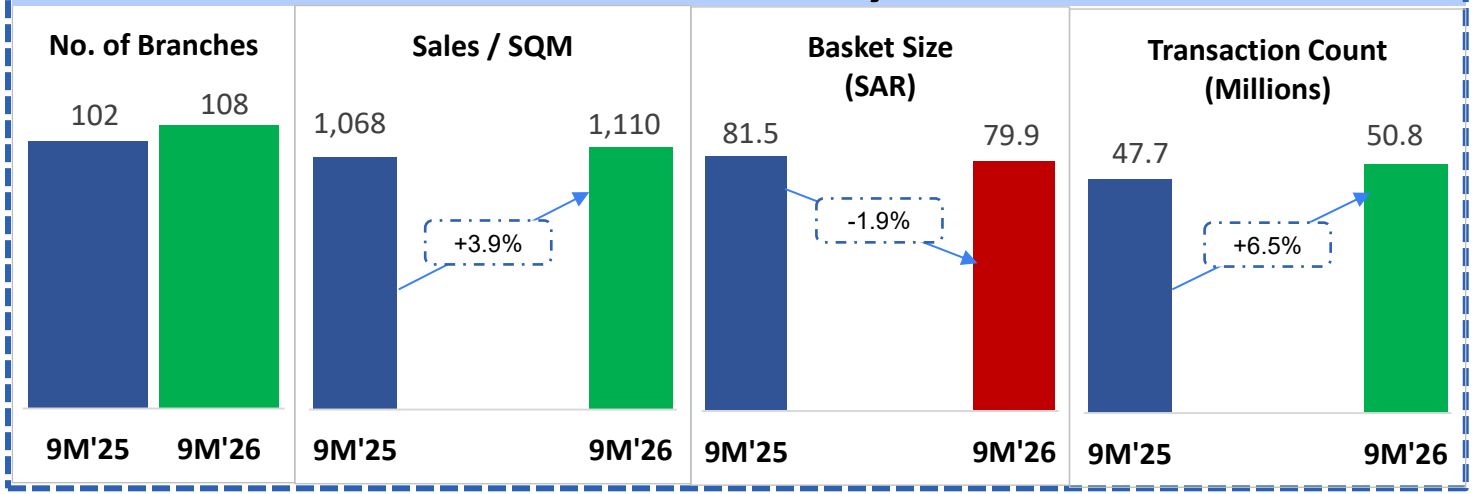
Source: Company Information

BDH's Operational Performance Snapshot (1/3)

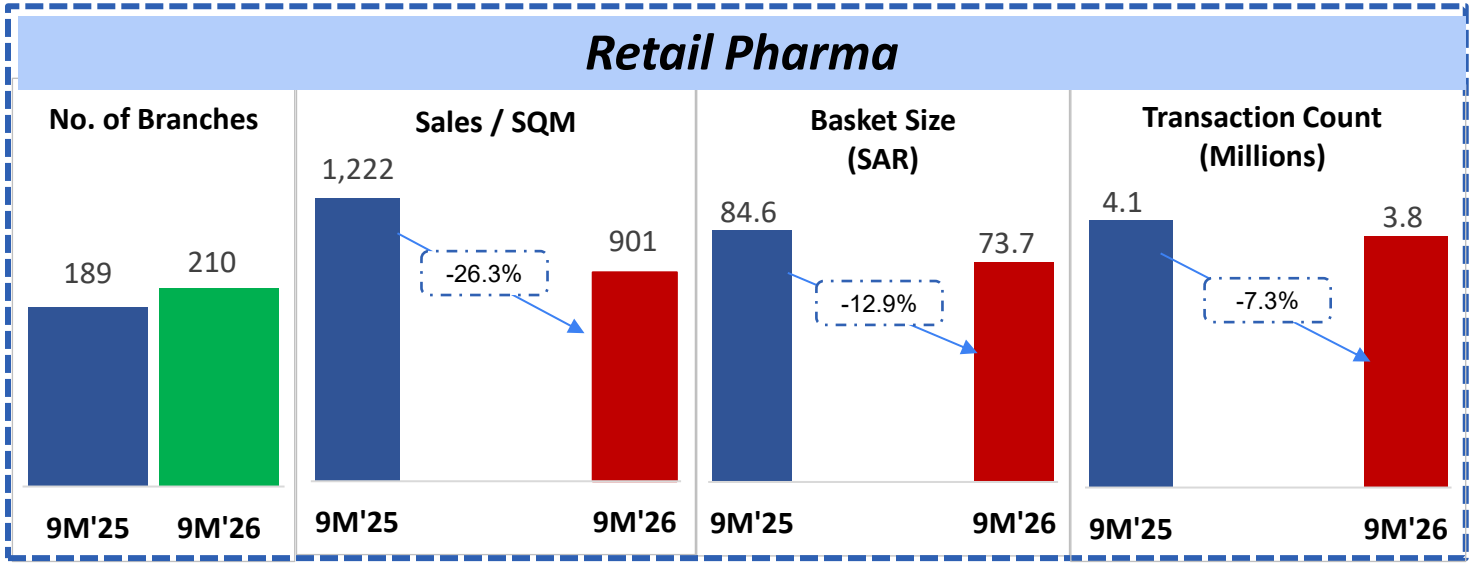
Sales per SQ measures store productivity by showing how much revenue is generated from each unit of selling space

Note that this analysis is presented on a pro forma basis from January to September to ensure a fair comparison.

Retail Grocery



Retail Pharma

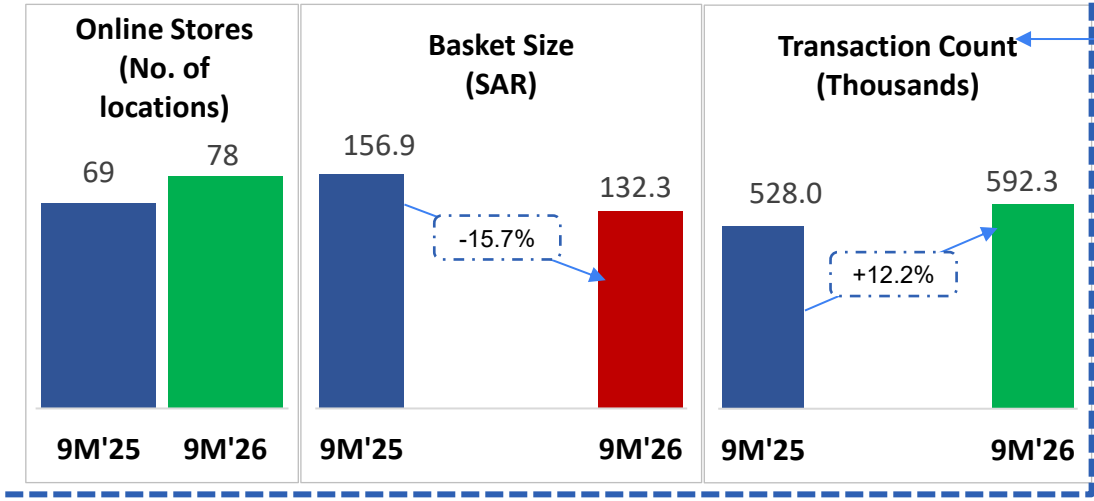


Sales/Sqm, Transaction Count, and Basket Size metrics reflect LFL (Like-for-Like) stores, excluding any locations closed or opened during either period.

BDH's Operational Performance Snapshot (2/3)

IACO

Tech

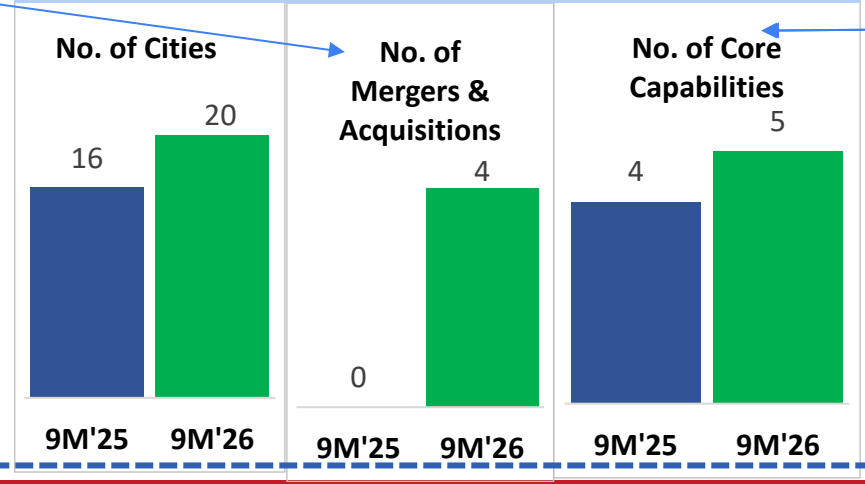


Transaction growth:
- Driven by higher volumes through Aggregators, which have smaller basket sizes.

Decline in average basket size:
- Shift from higher value, lower-volume scheduled & Express to lower-value, higher-volume Aggregators.

YKONE

Tech

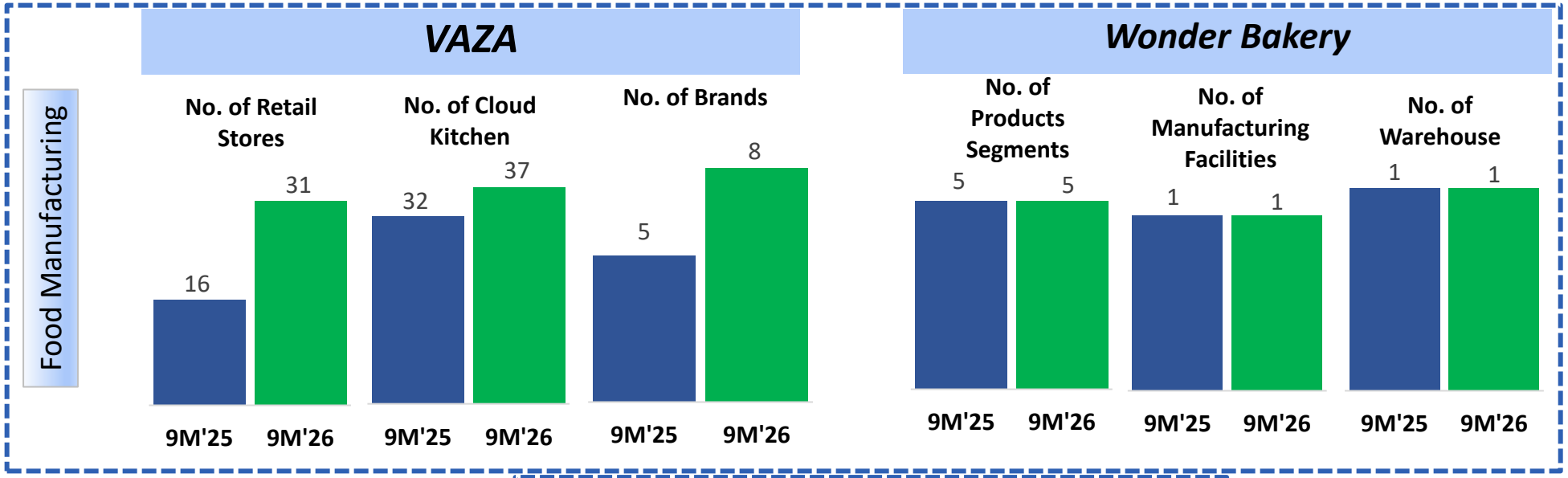


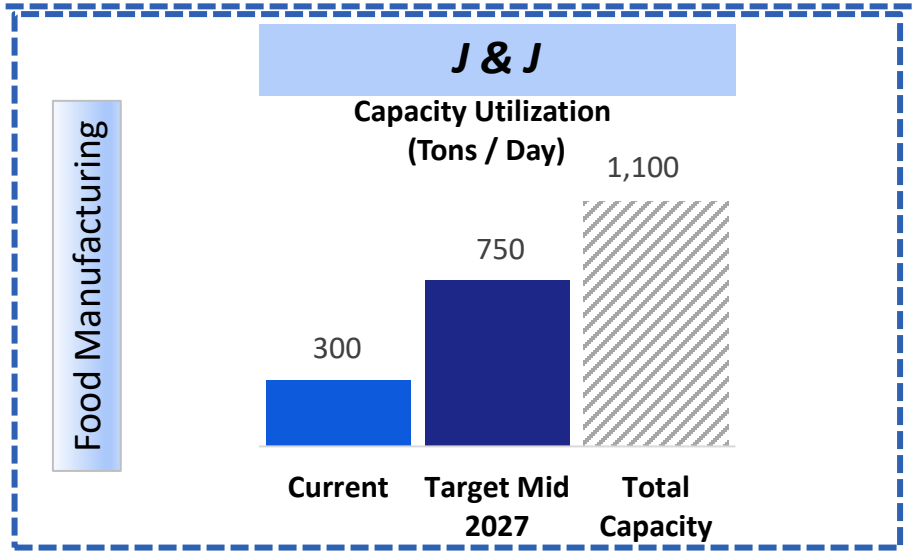
New M&A in 2026
- *Ykone Zurich in January, 2026*
- *Ykone Spain in March, 2026*
- *BySelect in June, 2026*
- *No Border in July, 2026*

Core Capabilities
- *Influencer marketing*
- *Talent management*
- *Production*
- *SaaS*
- *Social Media*

IACO Ykone

BDH's Operational Performance Snapshot (3/3)





Bin Dawood Holding القابضة

Key Events 2026

Strategic milestones driving growth, expansion and value creation

Strategic Acquisitions | Business Expansions | Brand Growth | Operational Milestones | Market Expansion









WARHEADS · TABASCO · the ginger people · Prolife · STRIKING POPPING CANDY



SAMSUNG · Segafredo ZANETTI · DISCOVER THE WORLD OF TREATS · Raxi · Daelmans SINCE 1904



تبركوت Trecõt

Wonder Bakery Taste & Happy



Key Events 9M 2026 – Retail Expansion

KEY EVENTS | 9M 2026



BinDawood's first branch in Riyadh



BinDawood Jubaila Branch - Riyadh



BinDawood Rimal Branch - Riyadh



Danube Al Salama Branch - Jeddah



Danube Al Rabwa branch - Riyadh



Danube branch - Madinah



Danube Al Fanar Branch - Jeddah



Danube Park Avenue branch - Riyadh

Key Events 9M 2026 – Tech Expansion

KEY EVENTS | 9M 2026

BYSELECT*

BYSELECT acquisition by Ykone

FAB STUDIO
A BRAND OF Ykone

FAB STUDIO acquisition by Ykone in Zurich



Ykone won a Cannes Lions award this year in 2026 within the event category.

BRONZE | Top 35%
ecovadis
Sustainability Rating
JUN 2026

#3 globally
Ykone ranked third-largest influencer agency

A new global standard

Influencer Strategists (UK) ranks Ykone among global leaders based on scale, footprint and brand impact.

Ogilvy — Ad Giant
Edelman — PR Giant
YKONE — Modern Leader

Key Events 9M 2026 – Expansion of Distributed Brands

KEY EVENTS | 9M 2026

Key Events 9M 2026 – Entry into Manufacturing

KEY EVENTS | 9M 2026 AND Q3 2026



Vaza Foods Acquisition and integration completed in June 2026



Estonia dairy assets Acquisition(without historical liabilities) by newly established JUUST & JUBN OÜ in Q3 2026

Jeddah meat processing Operational launch of the facility

Wonder Bakery Acquisition completed in Q3 2026

Fruit processing Operational launch in Novemebr 2026

Key Events – JUUST & JUBN OÜ | Wholly owned BDH subsidiary

WHERE WE STAND

SUPPLY CHAIN

Evaluating additional sourcing to support future production.

OPERATIONS

Advancing infrastructure, production capabilities and supply-chain arrangements.

MARKET DEVELOPMENT

Engaging potential international customers and distribution partners; developing commercial opportunities.

BRAND POSITION

Established international recognition and a positive reputation supporting commercial growth.

STRATEGY & NEXT STEPS

HARD CHEESE

Optimize European production and trials, with phased capacity expansion to support export demand.

ADVANCED PROTEIN

Upgrade specialized whey protein production; advance engineering and certification toward mid-2027 commissioning.

FACILITY DEVELOPMENT

Advance manufacturing-site development, engineering assessments and phased capital investment.

KEY MILESTONES

Leadership onboarding and distribution expansion; strengthen raw-material sourcing; develop new production lines for 2027.







Bin Dawood Holding بن داود القابضة

BDH's Acquisition Journey since IPO

Building scale, diversifying capabilities and creating long-term value

Strategic Acquisitions | Value Creating Growth | Diversified Portfolio | Stronger Capabilities | Sustainable Expansion

A consistent track record of strategic acquisitions driving diversification, scale and growth

Jul 2022
IACO
Apps & loyalty

Jul 2022
Ykone
Influencer marketing

Aug 2024
Food & non-food distribution

Feb 2025
Retail pharmacies

Oct 2025
Toy development & distribution

Jun 2026
Confectionery & bakery

Aug 2026
B2B bakery manufacturing

Aug 2026
Estonia dairy assets



BDH's Acquisition Journey since IPO

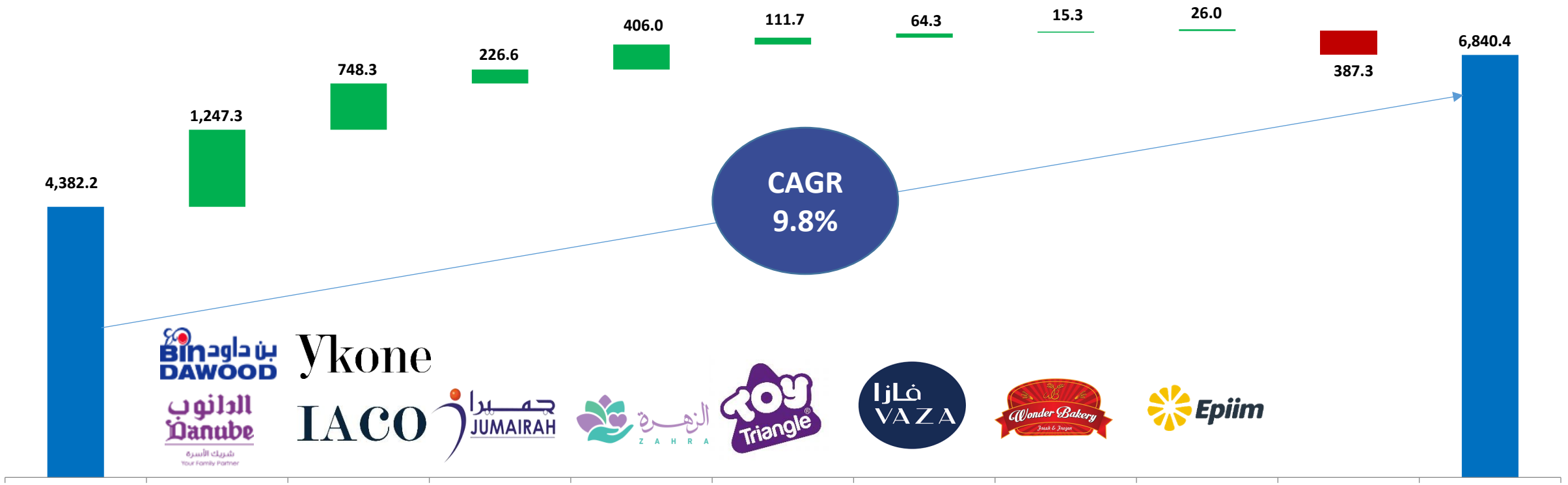
ACQUIRED	COMPANY		OWNERSHIP	PRICE	FUNDING
Jul 2022	IACO	Apps & loyalty	**62%**	**SAR 107.5m · initial**	Cash funded
Jul 2022	Ykone	Influencer marketing	**85.3%**	**SAR 138m · initial**	Cash funded
Aug 2024	جميرا JUMAIRAH	Food & non-food distribution	**100%**	**SAR 186.5m**	Cash funded
Feb 2025	الزهرة ZAHRA	Retail pharmacies	**100%**	**SAR 441.1m**	Cash + loan
Oct 2025	Toy Triangle	Toy development & distribution	**51%**	**SAR 47m · initial**	Cash + Asset Contribution
Jun 2026	فازا VAZA	Confectionery & bakery	**51%**	**SAR 217.9m**	Fully loan funded
Aug 2026	Wonder Bakery	B2B bakery manufacturing	**51%**	**SAR 117m**	Fully loan funded
Aug 2026	Epiim	Estonia dairy assets	**100%**	**SAR 592m**	Fully loan funded



Revenue Value Creation Bridge

from FY 2021 to TTM 9M 2026

Revenue Value Creation Bridge



** Amounts in SAR millions*

Financial Outlook & Trading Performance Review





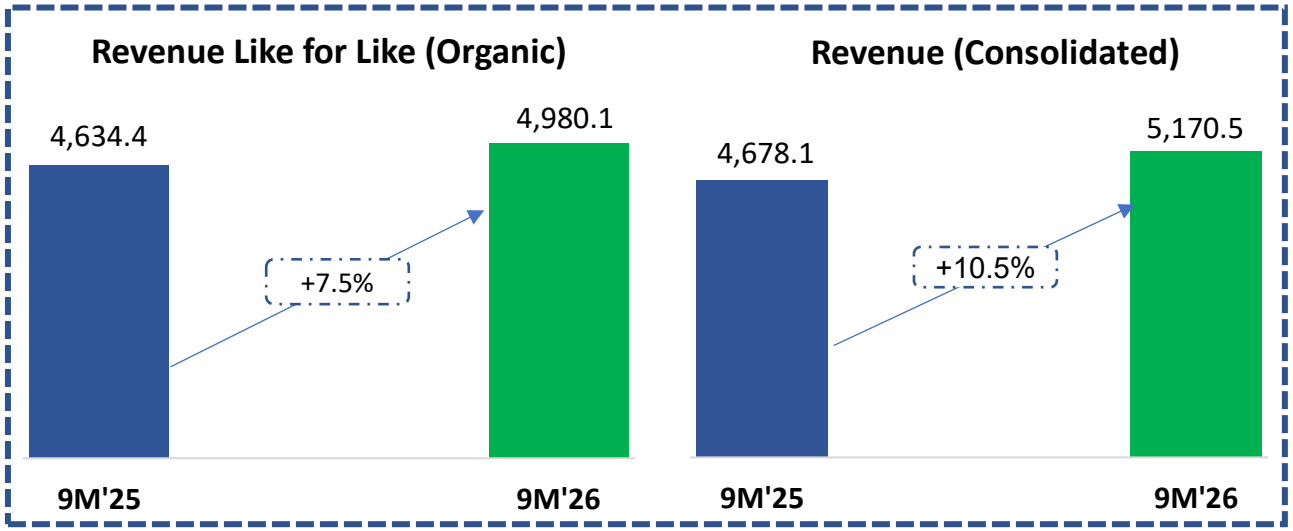


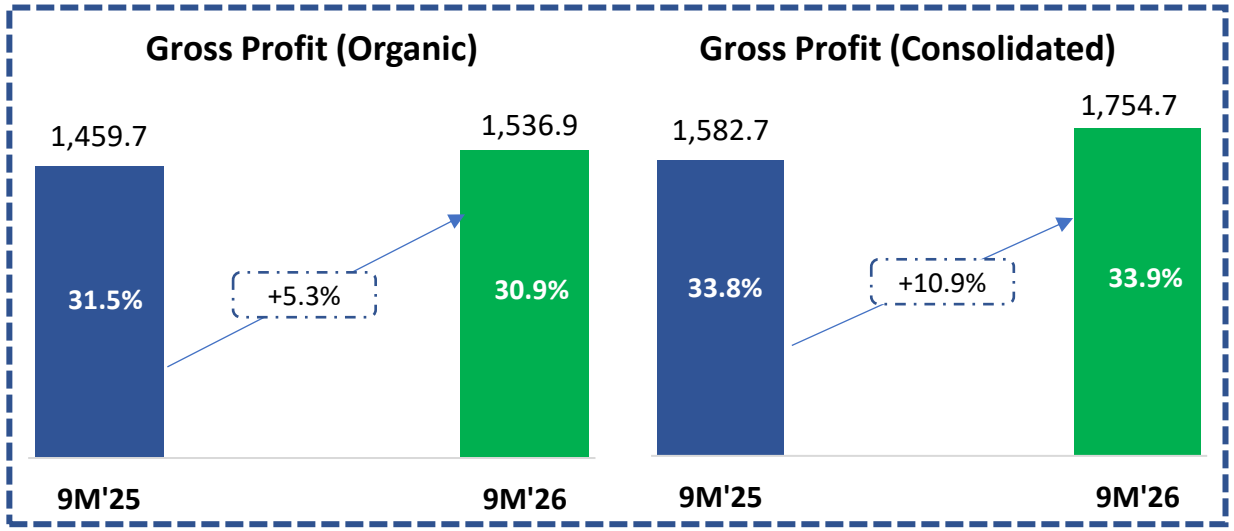






Balanced Growth: Organic & Acquisitions

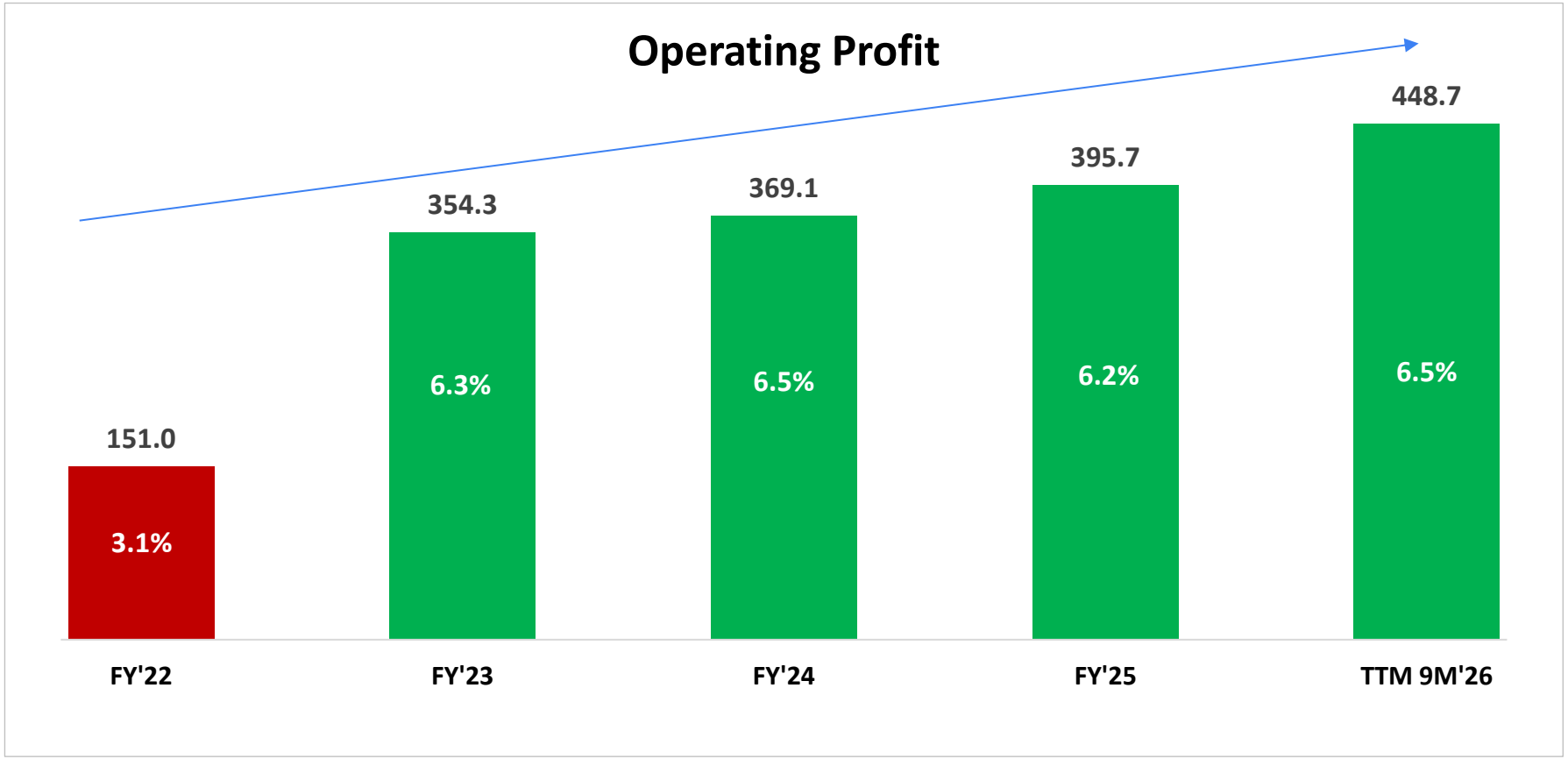




- **Like-for-Like (Organic):** Represents performance from existing operations, excluding any newly acquired entities. This metric includes Retail Grocery, FTR and Distribution (JTC).
- **Consolidated Numbers:** Comprises total organic performance plus newly acquired segments (Toy Triangle, Retail Pharma, Vaza Foods, Wonder Bakery and JUUST & JUBN OÜ), adjusted for intercompany elimination entries.

**** Amounts in SAR millions***

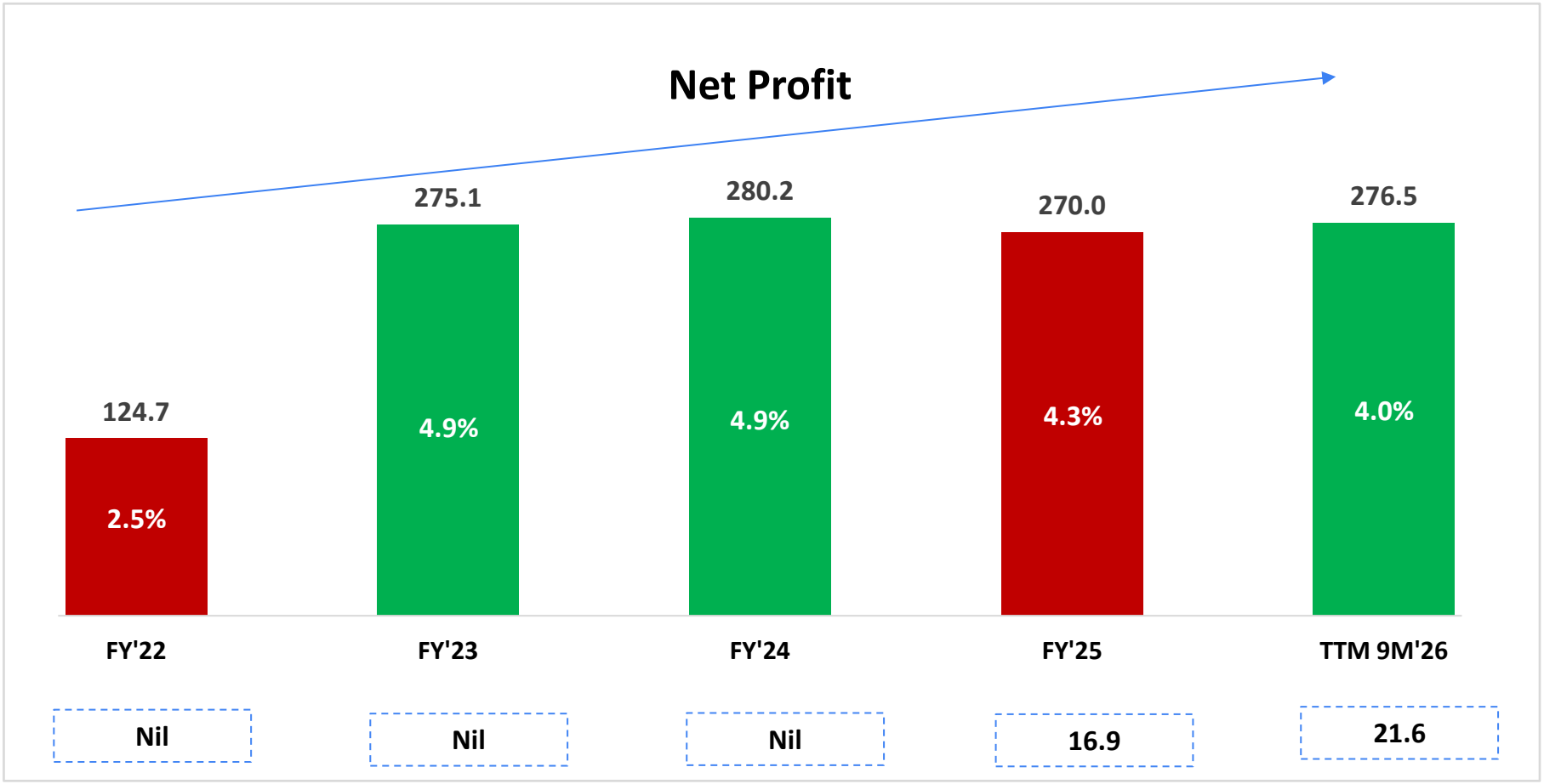
FY 2022- TTM 9M 2026 Operating Profit



**** Amounts in SAR millions***

Source: Company Information 9M'2026, FY'2025, FY'2024 , FY'2023 and FY,2022 FS.

FY 2022- TTM 9M 2026 Net Profit

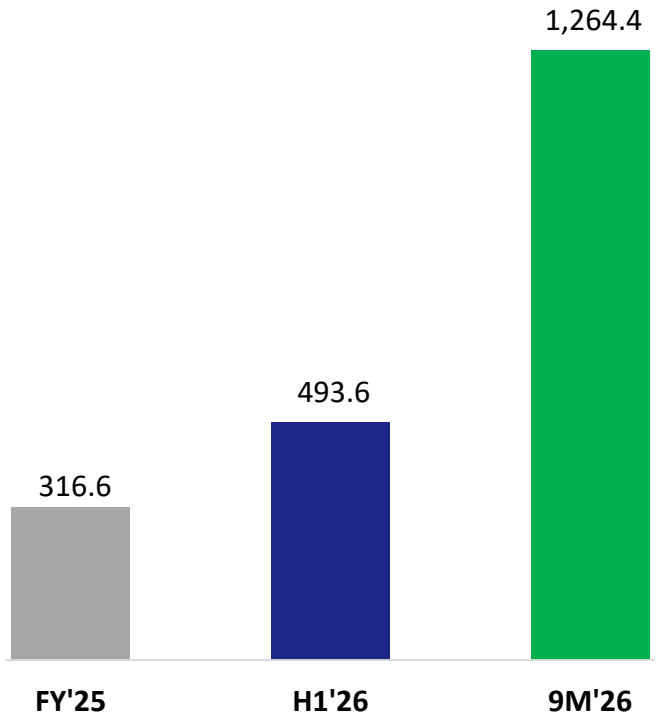


** Amounts in SAR millions*

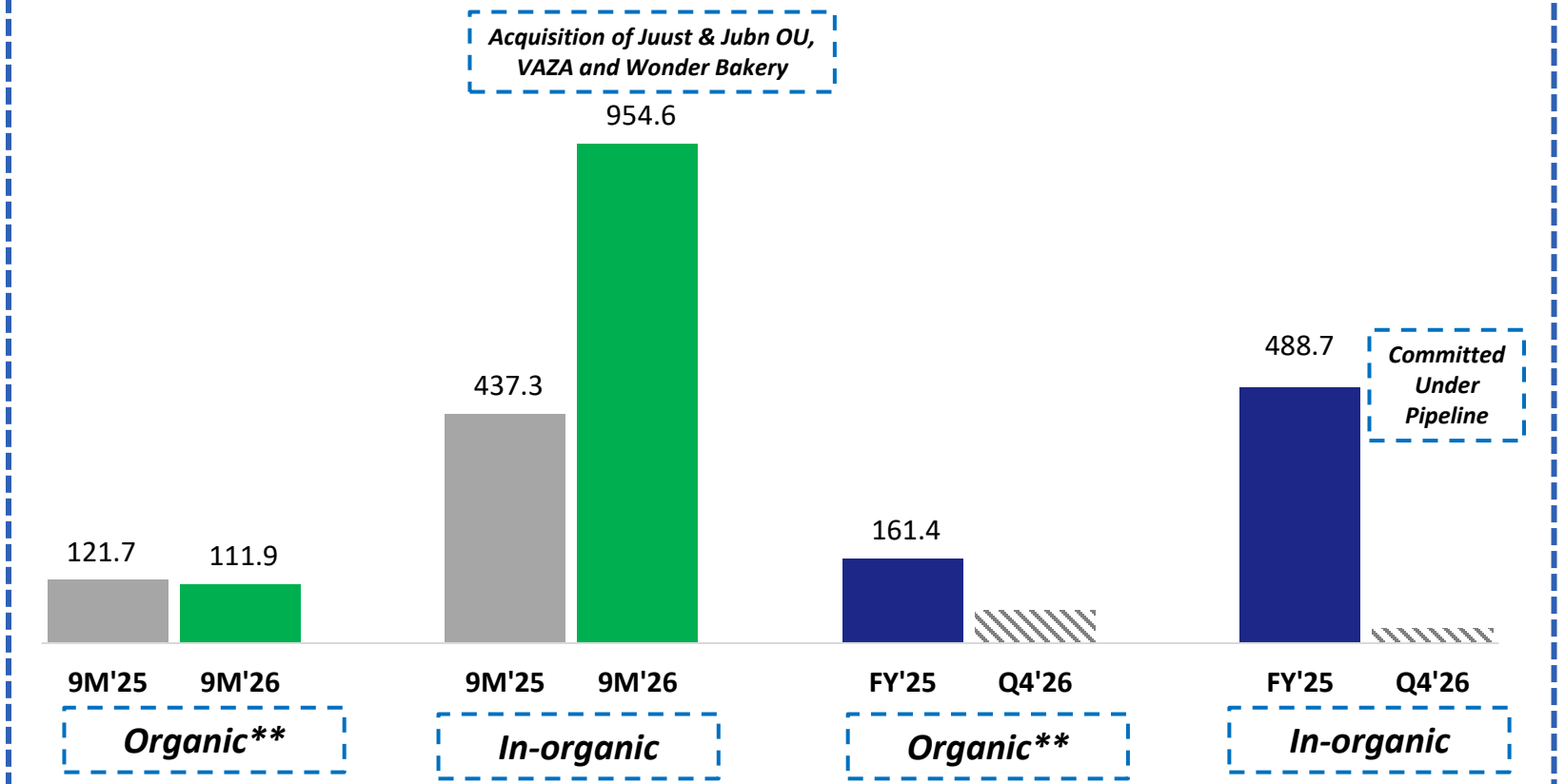
Source: Company Information 9M'2026, FY'2025, FY'2024 , FY'2023 and FY,2022 FS.

Loan Outstanding & CAPEX Projection

Loan Outstanding



CAPEX Projection

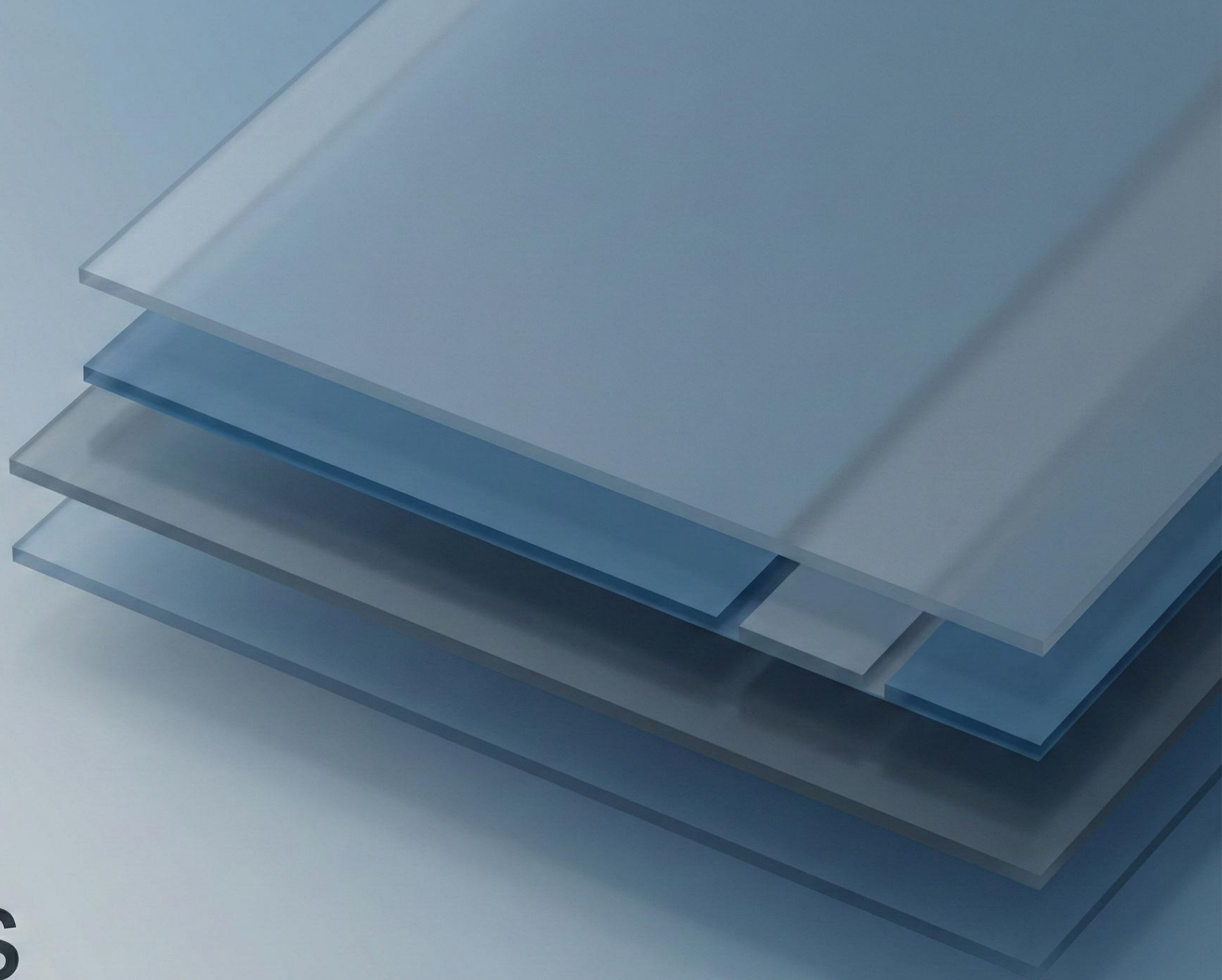


** Amount in SAR millions*

*** This includes store opening facility and renovation etc.*

Repayment made during FY 2025 is SAR 247.8 millions.
Repayment made during 9M 2026 is SAR 130.3 millions.

Source: Company Information 9M'2026, FY'2025 FS



Annexures

BIN DAWOOD HOLDING بن داود القابضة

Retail Segment

Serving millions every day through a diversified portfolio of retail formats and renowned brands

- **100+** Locations (BinDawood and Danube)
- **200+** Locations (Zahrat Al Rawdah Pharmacies)

- Kingdom-Wide Presence and GCC Region
- Diverse Retail Formats
- Strong Customer Base
- Trusted Brands
- Sustainable Growth









Retail Segment – BinDawood and Danube – (1/4)

- Chain of Supermarkets, Hypermarkets and Convenience Stores having presence of 100+ locations













Under Dual Brand Strategy, Retail Segment targets both premium and mid-tier category of consumers via its diversified format of stores

Retail Segment – Zahrat Al Rawdah Pharmacies – (2/4)

- Chain of Integrated Stores within BinDawood/Danube and Standalone Stores having 200+ locations













BDH is the pioneer in KSA to launch integrated pharmacy concept inside Bindawood/Danube stores post-acquisition of Zahrat Al Rawdah

Retail Segment – Etre – (3/4)

- Focuses on Luxury Retail Household













Retail Segment - Franchise Model in Qatar - BinDawood – (4/4)

- Franchise Arrangement with The Regional Group to expand in Qatar







BDH also embarked the journey of expansion via franchise agreement with BinDawood brand, one store opened in February 2026

Bin داود DAWOOD HOLDING القابضة

Distribution Segment

Portfolio of renowned food and non-food local and international brands

Diverse Brand Portfolio

Strong Market Presence

Wide Customer Reach

Sustainable Growth



Distribution Segment – JTC and Toy Triangle

- Portfolio of renowned food and non-food local and international brands



BDH's Distribution segment strengthened its portfolio by adding several renowned brands, broadening its market presence and customer base.

Bin Dawood Holding

Tech Segment

Global Reach | Digital Leadership | E-Commerce Excellence | Innovative Solutions



Tech Segment – Ykone

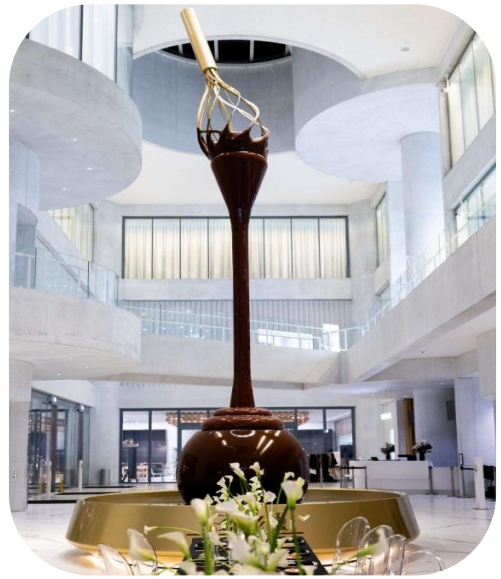
- Global influencer marketing leader offering end-to-end strategy, talent and content production across Europe, Asia and US.

CAMPAYGN by Ykone













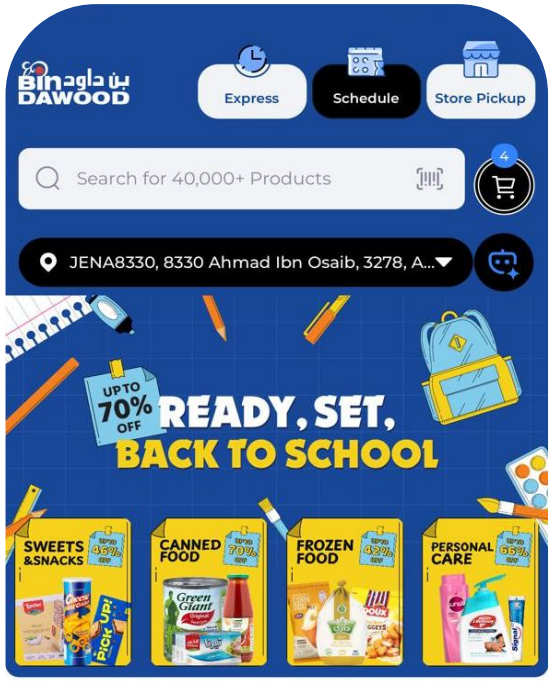




Tech Segment – IACO

- Owned Danube and BinDawood Apps and E-Commerce Platforms











BIN DAWOOD HOLDING
بن داود القابضة

Manufacturing Segment

- Integrated Operations
- Operational Excellence
- Premium Quality
- Sustainable Growth









Manufacturing Segment – Wonder Bakery LLC – (1/4)

- Serves Primarily B2B customers—including hotels, restaurants, cafés, supermarkets, airlines, and foodservice businesses







1 Company Overview

Croissants and other viennoiserie, Danish pastries, Cakes and desserts

2 Operating Model

Production & major B2B customers

3 Strategic Rationale

GCC Expansion, Supply chain optimization, increased production capacity and manufacturing integration

Operational Integration



Growth & Value Creation



Long-term Strategic Alignment



Manufacturing Segment - Vaza Foods Company – (2/4)

- Saudi Premium Foods Manufacturing Platform

Poco D'or CHOCOLATIAR | قريّب | La Bonté | بديع Badie | Pardon. | LOTTA | شوايـة قـنـدورة Shawaiat Qandorah

1

Company Overview

Confectionery, bakery & specialty foods

2

Operating Model

Production, cloud kitchens. & D2C retail

3

Strategic Rationale

Premium, high-margin portfolio expansion

Value Chain Integration



Growth & Synergies



Vision 2030 Aligned



Manufacturing Segment – JUUST & JUBN OÜ – (3/4)

- BDH, through its wholly owned subsidiary JUUST & JUBN OÜ, acquired dairy production assets in Estonia, including real estate, operating assets, contractual rights and investee stakes.







1 Operating in the dairy production sector in Estonia, producing several cheese products, whey products and other dairy products, and serving established domestic and international sales channels.

2 Enable BDH to benefit from the existing production, operational and export capabilities of the assets as well as the specialized expertise in the dairy production sector.

3 Support BDH's future growth and expansion opportunities and strengthen its presence in the manufacturing sector, in line with the strategic objectives and contributing to the creation of sustainable long-term value.

Operational Integration



Growth & Value Creation



Long-term Strategic Alignment



Manufacturing Segment – Trecot and Fruterra – (4/4)

- Meat and Fruit & Vegetables Processing under high-end brands

BDH's fully automated, tech-driven fresh food manufacturing project



TRECOT | FRUTERRA

Trecot: Flagship automated meat processing facility - operational and delivering premium quality.

Fruterra: Fruit & vegetable processing plant Operational launch in November 2026.



Cheese Processing: Automated cheese plant operational by H2 2026.

STRATEGIC HIGHLIGHTS

Vertically Integrated

Sourcing, processing & distribution in one hub

Dual-Channel

BDH retail stores + B2B partners

External Quality Assessment

Internal Audit Department

Achieved FULL CONFORMANCE with the Institute of Internal Auditors Global Internal Audit Standards following an independent external quality assessment conducted by CLA, Saudi Arabia.



Saudi Arabia

RESULT OF EXTERNAL QUALITY ASSESSMENT

Bindawood Holding Company

has successfully completed an Independent External Quality Assessment of its Internal Audit Department,

conducted in accordance with Standard 8.4 External Quality Assessment of the Global Internal Audit Standards (GIAS).

Overall Conformance Rating: **Full Conformance**

The assessment covered the Internal Audit Activity's organizational positioning, governance, operational processes, human resources and technology, in conformance with the IIA Standards, for the period specified in the engagement letter

Turki Alaufi

Chairman

CLA Saudi Arabia C.R 7004215436

07 October 2026

This is issued solely for the use of Company Name

Financial Performance

Premium Strategic Highlight

Core achievements

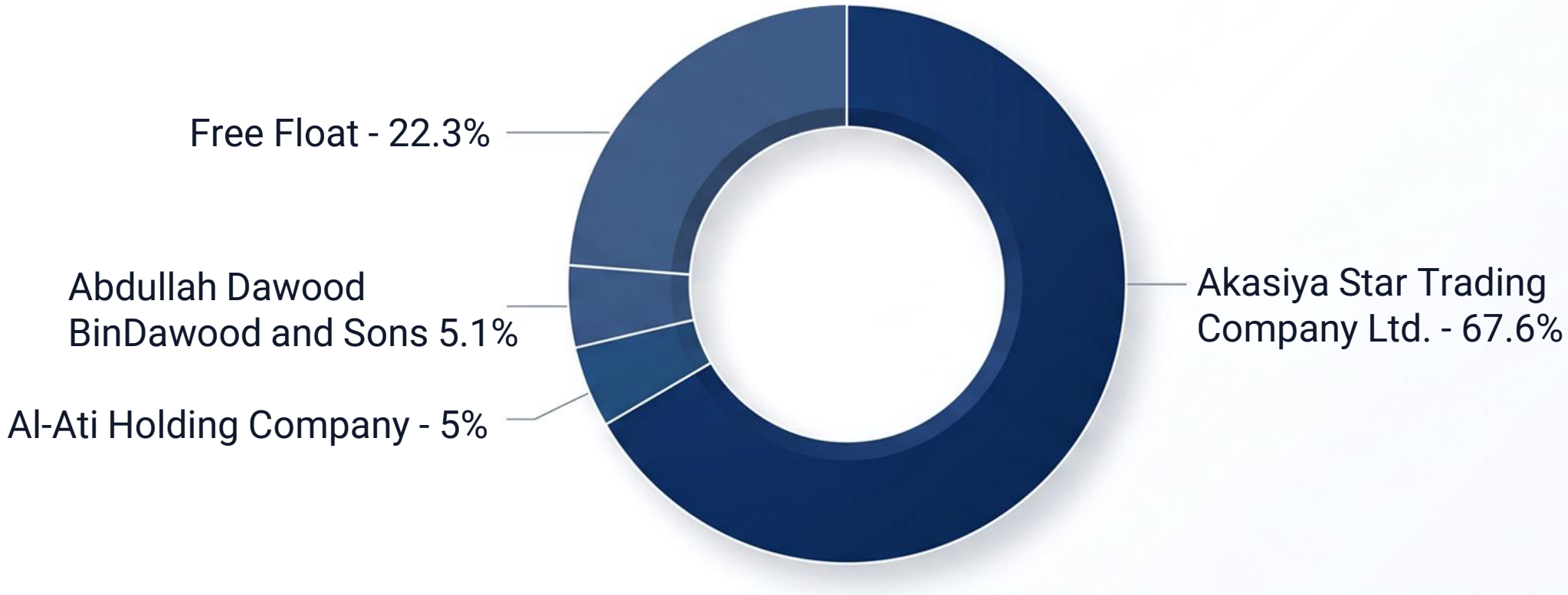
- Improvement of sales densities across segments
- Higher margins among the industry peers
- Disciplined cost management
- Solid financial foundation

	9M 2025	9M 2026	YoY
Sales	4,678.1	5,170.5	10.5%
Gross Profit	1,582.7	1,754.7	10.9%
Gross margin %	33.8%	33.9%	+10Bps
Operating Profit	248.8	301.8	21.3%
Operating Profit %	5.3%	5.8%	+52Bps
Net income	156.4	162.9	4.1%
Net income %	3.3%	3.1%	-19Bps
Net Profit attributable to Shareholders of the Issuer	161.0	155.5	-3.4%

**** Amount in SAR millions***

Source: Company Information 9M'2026 FS.

Shareholding Structure



- Akasiya Star Trading Company Ltd. - 67.6%
- Free Float 22.3%
- Abdullah Dawood BinDawood and Sons 5.1%
- Al-Ati Holding Company - 5%

THANK YOU

INVESTOR ENQUIRIES

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