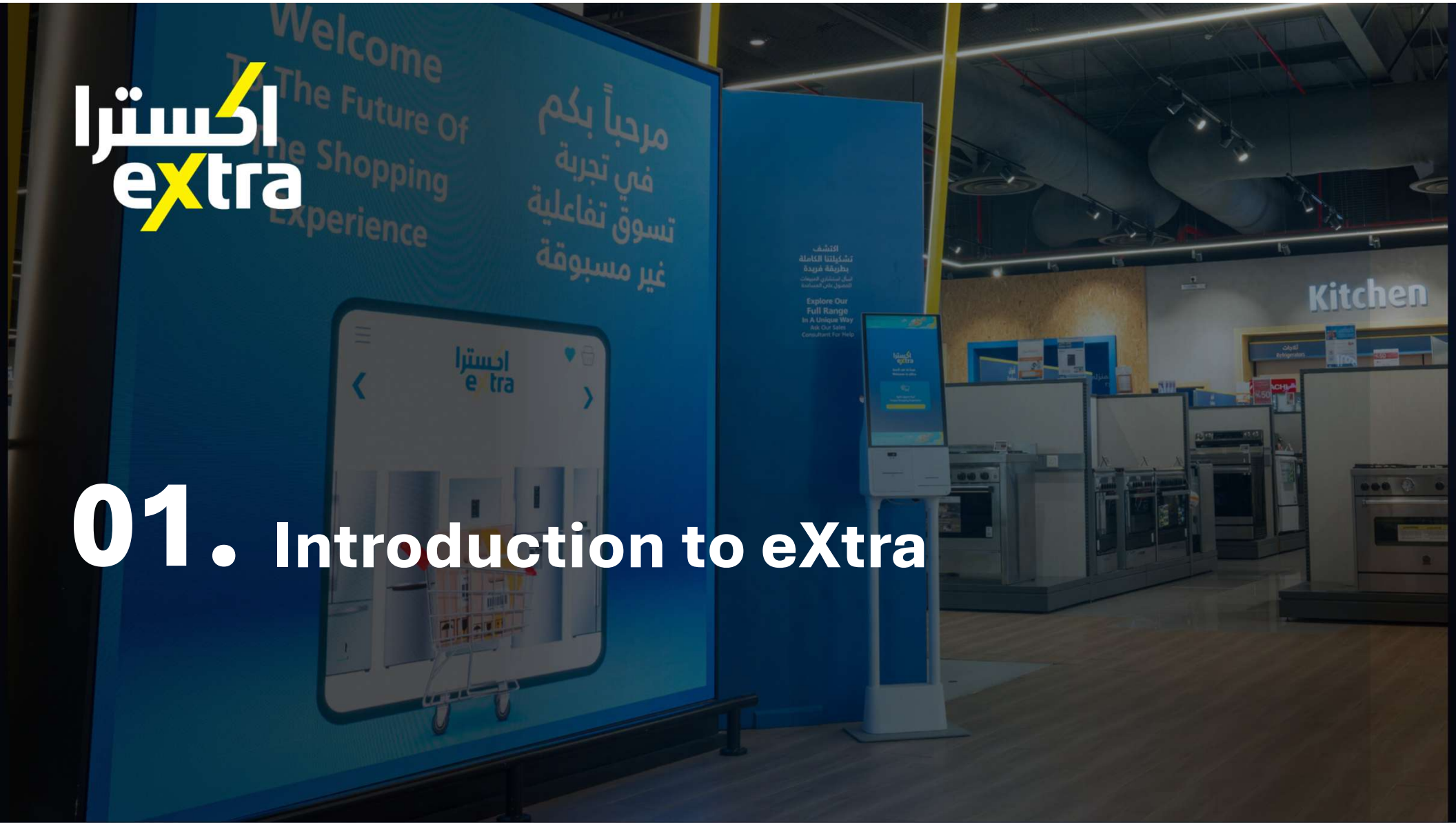
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extra

Q3 2026
Investor Presentation





01. Introduction to eXtra

Underpinned by a proven track record of strategic transformation and sustained growth through the cycle

2003–2010 — Establishing the KSA Anchor

2011–2022 — Digital Pioneering and Regional scale

2023–2026 — Further expansion and introduction of new offerings

	2003	2005	2011	2013	2019	2023	2024	Today[2]
	Established in Saudi Arabia	**eXtra Services** launched	**SAR396mm** IPO completed **1st online platform** in KSA	**Oman** Opened first store **Bahrain** Opened first store	**Tasheel Finance** Launched	**"Clix" Partnership:** Signed a 10-year alliance with Panda Retail to manage their electronics via "store-in-store," extending eXtra's presence across **48 cities**	**SAR 990mm IPO** of UIHC (Tasheel) completed	**Middle-east integrated electronics retail champion**
No. of cities	1	3	14	24	27	31	31	32
No. of stores	1	4	21	38	50	54[1]	55	58

eXtra Building Blocks: Leveraging a growing footprint built over 23 years, eXtra continues to penetrate new segments

Stores
- **58 Stores in 32 cities** across the region (with the highest Geo coverage in KSA[1])
- Over **144k sqm of retail footprint** across KSA

eXtra.com
- **1 Hour Click & Collect**
- **Same-day** Delivery (Mobiles/Acc.)
- Advanced Platform (Extra.com)

Extra Marketplace
- **Launched in Q1 26**
- Allows a wider assortment into new categories

ExtraServices
- 4 Groups of **Value-Added Services**
- Authorized Service Partner for Top Brands

Clix
- **Expanding our customer reach into 48 cities**, through our Panda partnership under the **Clix** brand

Jood (ENDLESS BENEFITS)
- Exclusive **membership program**
- **Instant discounts** & more benefits

TAS'HEEL finance
- Online & Offline Process
- Licensed by **SAMA**

noon
- Strengthen foothold in e-com
- Wider Range of Customer's segments
- Primary fulfiller for **consumer electronics**

LFL Growth
- **Elevated customer experience**, within new store model, NPS: **57**
- Strong Seasonal campaigns

Private Label
- **ClassPro:** Strong brand equity built over 20 years
- **PrimePlus:** Available in CliX stores

Direct Supply
- **Enhancing margins** by cutting middleman
- Apple, Samsung, HP, Bosch, Huawei, and many more

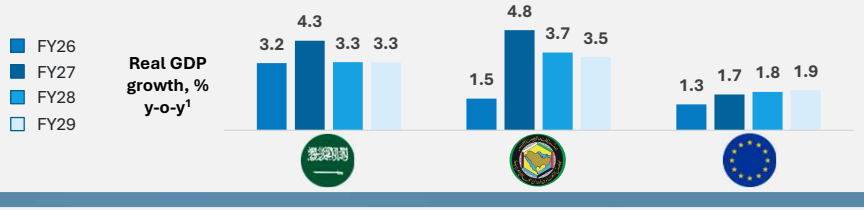
tamara / tabby / baseeta
- Providing **ease of financing** through BNPL solution in stores & online
- **Split your payment option**

GCC Expansion
- The **KSA, Oman, & Bahrain**
- **Expansion plan in more countries**

eXtra operates in a structurally high-growth market, with superior execution driving growth above the sector

KSA's superior GDP growth...

- **KSA is projected to grow at ~2–3x the rate of the EU through FY29E**, underpinned by Vision 2030 diversification and government-led infrastructure investment



...is underpinned by a rapidly expanding, increasingly affluent, and digitally native consumer base...

- Total **consumers expected to exceed 100 million by 2035 (from ~60 million in 2023) CAGR of c. 4.3%,** driven by population growth, rising tourism, **a young demographic** (83% under Gen Alpha/Z/Millennial by 2035), and doubling female workforce participation

- **Disposable income forecast to double by 2035, with 75% of the population becoming middle class**, concentrated in high-density urban hubs like Riyadh

...creating a powerful structural tailwind for omnichannel retailers like eXtra

- **77% use omnichannel for purchases, e-commerce accounts for ~40% of POS transactions**, and social commerce is growing ~30% p.a., favoring retailers with integrated digital platforms



02. Retail segment

eXtra Retail: A scaled, integrated retail engine with strong omnichannel reach and solid supply chain...

Dominant KSA and regional presence

58 stores...

...with ongoing success in regional expansion

52 KSA stores...

...anchoring regional expansion to a dominant core strategy

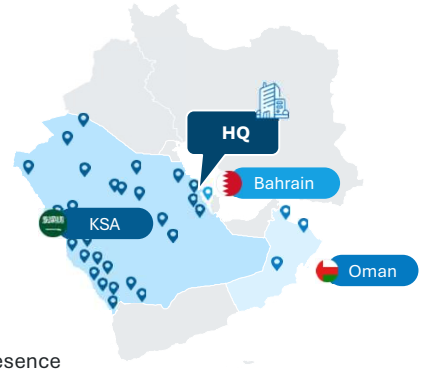
200+ Clix stores...

...with near-universal reach across the Kingdom

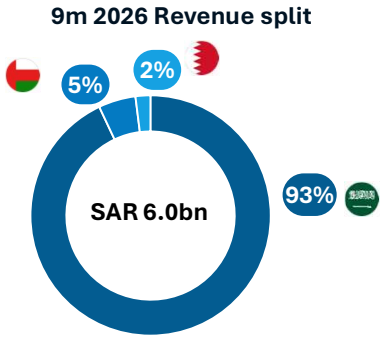
6 Additional gulf branches...

...replicating a profitable formula in regional markets

Presence and revenue by geography



Presence



Key Suppliers

SAMSUNG, Apple, hp, LG, Lenovo, PHILIPS, HUAWEI, Panasonic, Haier, BOSCH, Hisense

Key Partnerships

Panda
شركة بنده للتجزئة
Panda Retail Company

- Landmark 10-year commercial alliance with Panda Retail Company, signed in December 2023
- eXtra manages the electronics and home appliances departments across Panda's extensive super/hypermarket network in Saudi Arabia. **Clix** is now available across all 150 Panda supermarkets and 58 hypermarkets
- Allows eXtra to leverage Panda's high footfall and nationwide reach without the capital expenditure of building new standalone stores



- A strategic partnership where eXtra acts as the primary electronics provider for Noon.com, the region's largest digital marketplace
- Delivers customer flexibility, enabling them to buy through the marketplace while benefiting from eXtra's product authority
- This allows eXtra to capture sales from Noon's sales volume without additional customer acquisition costs

Jood membership builds loyalty, and supports repeat purchases

Higher retention & engagement
Jood customers exhibit stronger repeat purchase behavior

Higher average basket size
Consistently larger transaction values vs non-Jood customers

Favorable category mix Spend is skewed toward higher-margin categories

≈ 400k
Customers benefited from the program

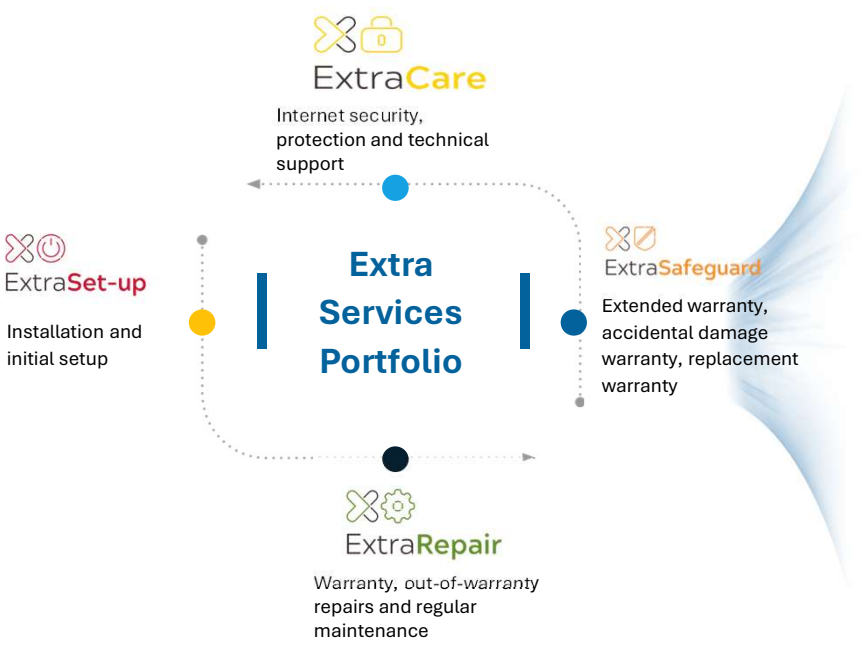
Expanded Jood with a new membership tier, transforming the experience into an integrated digital wallet



- Additional Credit
- Extended Warranty Discounts
- 30 Days Return & Exchange
- Early access to the main sale events
- Free 24/7 technical support
- Free nights AlHokair hotels & offers more

And more...

Strategic service offerings elevate customer experience and reinforce competitive positioning



Kingdom's leading consumer tech services hub
Established market position since 2005

Comprehensive after-sales support
Provides services across installation, warranties, repairs and technical support

Authorized Scale
Serves as the authorized service center for **24+ international brands**

Extensive network

7	5	16
Main Technical Centers	Major Service Workshops	Remote Workshops

Skilled workforce
Supported by a workforce of **500+ skilled professionals**

Business Impact

- Acts as a critical pillar of the business and a powerful customer loyalty driver, **enabling "stress-free" shopping journeys**

Growth Strategy

- Investing heavily to capture **the "untapped potential" of Saudi Arabia's under-resourced and fragmented after-sales market**

Competitive Differentiation

- Focuses on differentiating through a **comprehensive offering** that consistently addresses evolving customer demands



03. Q3 26 Financial Overview

Business Landscape Supported by Retail Segment

United Electronics Company “eXtra”

Revenues
In (m,SAR)

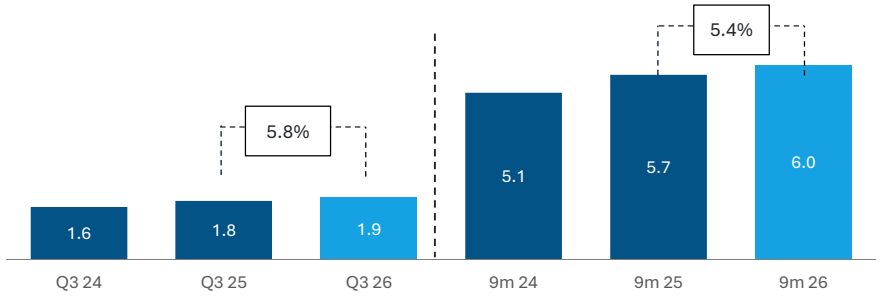


Operating Profit
In (m,SAR)

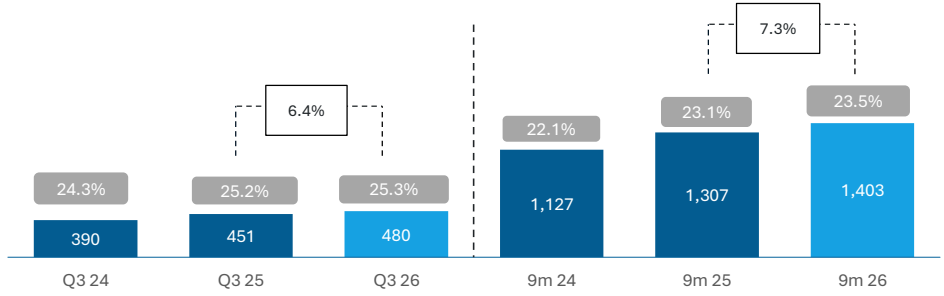
eXtra Maintains Revenue Growth Amid Short-Term Profitability Pressure

Financial Performance

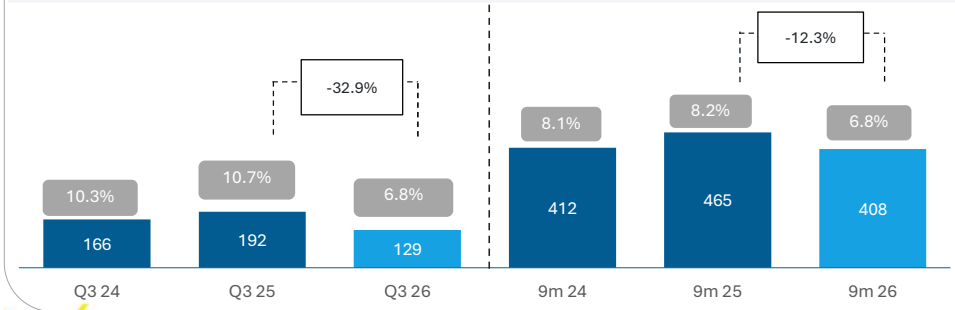
Revenue (SAR, bn)



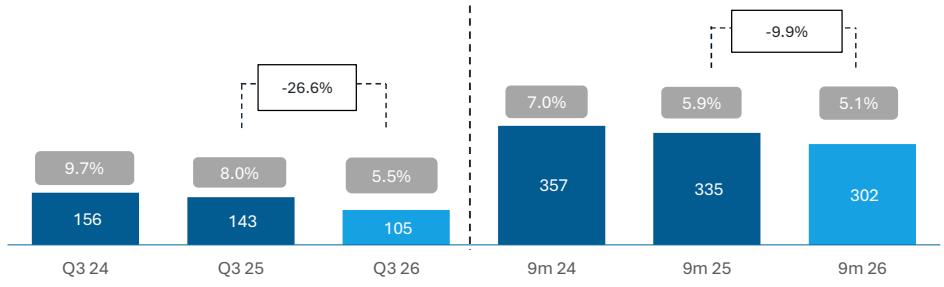
Gross Profit | Margin (SAR, mn | %)



EBIT| Margin (SAR, mn | %)



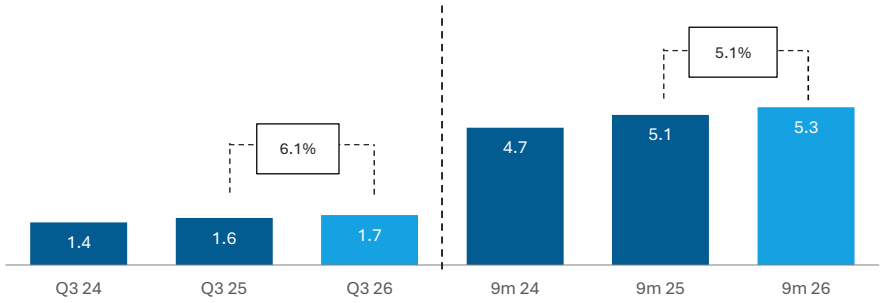
Attrib. Net Profit | Margin (SAR, mn | %)



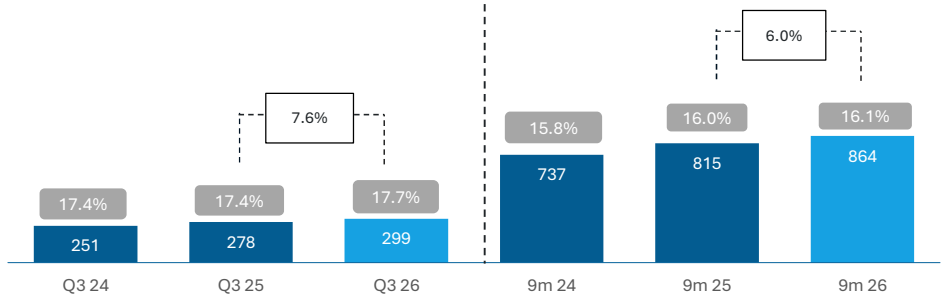
Resilient Performance of Core Retail Segment

Retail Standalone Financial Performance

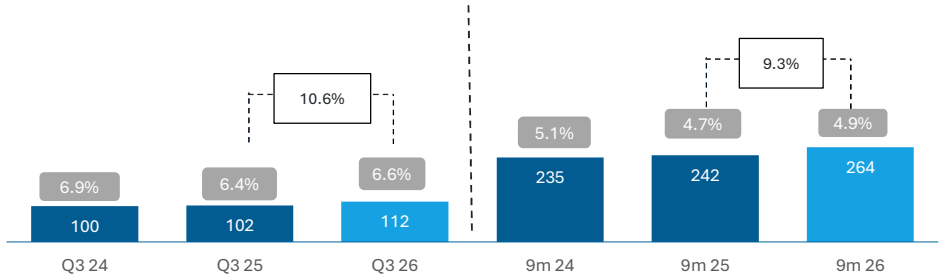
Revenue (SAR, bn)



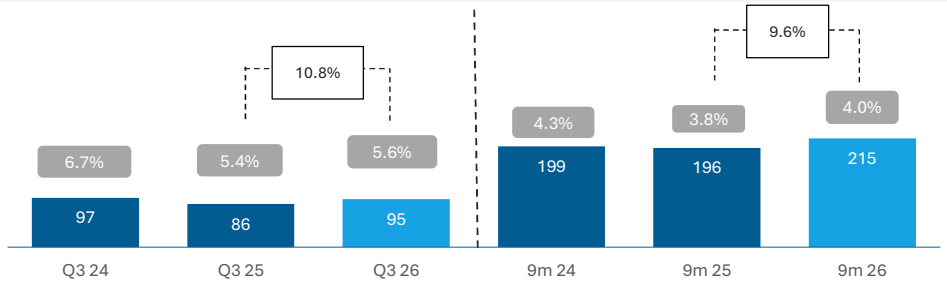
Gross Profit | Margin (SAR, mn | %)



EBIT| Margin (SAR, mn | %)



Net Profit | Margin (SAR, mn | %)



04. ESG

CONFIDENTIAL

Our strategy is built around five core pillars aligned with our sustainability framework and commitment to responsible growth

Pillar	Key Commitments
Environmental Responsibility	• Minimize environmental impact by reducing emissions and promoting sustainable resource use. • Enhance electronic waste management and recycling initiatives. • Work toward measurable targets for carbon footprint reduction and energy efficiency improvements.
Empowering Our People	• Foster a safe, inclusive, and diverse workplace that supports professional and personal growth. • Promote employee well-being through health, safety, and work-life balance initiatives. • Invest in continuous learning and leadership development to empower employees.
Customer Experience & Product Responsibility	• Deliver exceptional customer service and ensure transparency in marketing and product information. • Utilize digital innovation to enhance customer interactions and streamline service efficiency. • Offer sustainable products and services to encourage environmentally conscious choices.
Community Impact & Engagement	• Support local communities through partnerships, social responsibility, and education programs. • Collaborate with educational institutions for skills training and career development. • Encourage employee volunteering and community engagement in addressing social challenges.
Governance, Ethics & Responsible Sourcing	• Maintain the highest standards of corporate governance, ethics, and accountability. • Implement strict anti-corruption policies and enforce transparency in operations. • Promote responsible sourcing via a Supplier Code of Conduct upholding environmental, labour, and ethical standards.

Our ESG strategy is embedded across our operations and culture to create a sustainable long-term value for our stakeholders

2025 KEY HIGHLIGHTS

Economic

- **SAR 7,446.1M** Revenue (+9.8% YoY)
- **SAR 576M** Net income (+7.8% YoY)
- **SAR 5,924.1M** Total Assets
- **22.1%** Revenue from digital platforms
- **58** Stores across 32 cities (KSA, Oman & Bahrain)
- **14,000+** Products from the world's most trusted brands

Social

- **3,100+** Employees
- **14%** Female employees
- **91,000+** Training hours
- **650+** Waed trainees
- **SAR 2M** Community investment
- **87%** Local procurement
- **57%** NPS score
- **52%** Saudization Rate

Environmental

- **100%** Electric material handling equipment
- **86%** E-waste recycling rate (vs 31% in 2024)
- **45 MT** E-waste collected
- **10.3** tCO_2e/employee

Governance

- **3** Foundational ESG policies approved
- **44%** Independent Board members
- **0** Data breaches or cyber incidents (PDPL)
- **100%** Corruption risk assessments
- **3.0/5** Cybersecurity maturity (industry average 2.5)
- **100%** Vendors with signed DPAs
- **74%** Trade spend from compliant suppliers
- **3,100+** Employees completed Code of Conduct, Anti-Corruption, and Sustainability training (13K hours)
- **100%** Whistle-blowing cases resolved

Thank you