



INVESTOR RELATIONS

ENHANCING LIVES, ENHANCING VALUE

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CONTENT

CONTENT OVERVIEW

**RAK PROPERTIES PERFORMANCE
& TRACK RECORD**

KEY FINANCIALS

OPERATIONAL HIGHLIGHTS

SUSTAINABILITY

OUTLOOK





VISION

To be a global real estate company that creates sustainable lifestyle developments where people aspire to live, work, and enjoy, generating long-term value.



MISSION

RAK Properties is committed to leading and developing Ras Al Khaimah's real estate and tourism infrastructure by attracting reputable foreign investors to launch state-of-the-art projects, from luxury hotels and resorts to shopping malls and industrial hubs. Through these initiatives, RAK Properties serves as a catalyst for a thriving real estate market in Ras Al Khaimah and the UAE.

GOALS

- Supporting and promoting the economic growth of Ras Al Khaimah.
- Assisting in the Emirate's development plans.
- Maximising shareholder value through pioneering projects in and around the coastal and inland areas of Ras Al Khaimah.



RESPONSIBLE & ACCOUNTABLE

We are guided by integrity, respect, and transparency in all our actions. We make decisions responsibly, considering their impact on people, places, and the environment. Our dedication to ESG principles ensures our developments honor and enhance Ras Al Khaimah's natural beauty for future generations. With a transformative mindset, we align our operations with the overarching Vision 2030, striving for excellence and innovation in every project.

COMMUNITY-CENTRIC

We aim to foster environments in Ras Al Khaimah where people can connect, grow, and flourish. Committed to the well-being of our investors, team, partners, and society, we strive to positively impact every individual we engage with. Our initiatives are designed to foster collaboration and support the RAK ecosystem, contributing to the emirate's sustainable growth and development.

VALUE-DRIVEN

Our ethos is anchored in adding meaningful value through positive economic, social, and environmental contributions. Our commitment to sustainable practices reflects our dedication to the betterment of society and the preservation of our planet, ensuring that we leave a legacy of positive change. We focus on creating holistic value through strategic partnerships and innovative solutions that address the needs of our stakeholders.

SUSTAINABILITY

Sustainability is the cornerstone of our vision, guiding us to consider the long-term impact of our actions on the community and environment. We aim to create lasting value by balancing progress with preservation, ensuring responsible stewardship and sustainable growth. By integrating wellness and environmental sustainability into our projects, we contribute to the overall well-being of our residents and the natural surroundings.

EXCELLENCE

We are relentlessly committed to excellence, always setting new benchmarks and striving to exceed expectations. For us, excellence is a continuous journey that distinguishes RAK Properties as a leader in quality and innovation. Our strategic initiatives and rebranding efforts underscore our commitment to transforming the real estate landscape in Ras Al Khaimah and beyond.

CORE BUSINESS SEGMENTS & LANDBANK



COMPLETED RESIDENTIAL DEVELOPMENTS

Approximately 50 million sq. ft. land bank in Mina Al Arab.
2 Completed Residential development in Abu Dhabi.
Land Parcels in Dubai.
Additional c. 2 million sq. ft. acquired in RAK.

ASSET MANAGEMENT

Approximately 1 million sq. ft. Gross Leasable Area.

HOSPITALITY PARTNERSHIPS

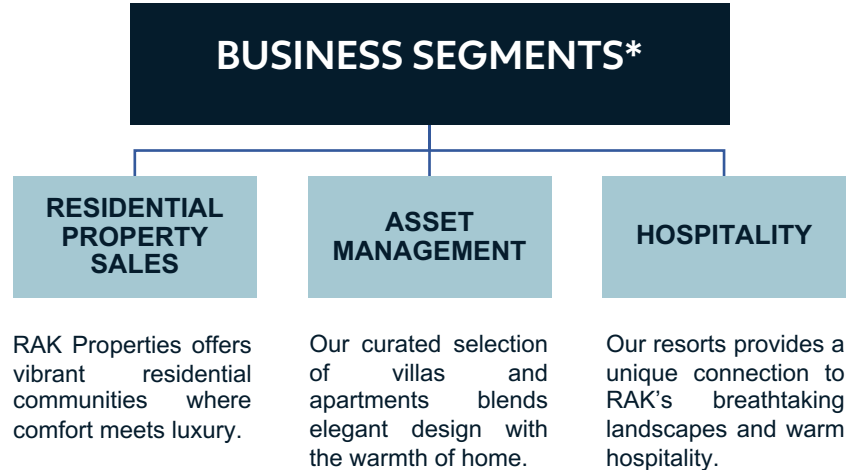
525 keys in operation, c. 316 keys in progress.



OUR BUSINESS MODEL

As a leading master developer, our core strategy revolves around transforming prime land into luxurious properties that offer an unparalleled lifestyle. We also generate revenue from leasing and sales of these high-end units, with income expected to grow as more of our projects come to life. Additionally, we own or have access to further land ideal for developing similar upscale communities and luxury infrastructure. Complementing this, we leverage Ras Al Khaimah's rising popularity as a tourist destination through strategic partnerships with renowned international hotel brands. Ultimately, our business model is designed to enhance shareholder value by creating projects that define exceptional living.

** Asset management includes villas & apartments, retail/marina operations/FM and community management*



211 employees at the end of Q3 2024 and growing

MINA AL ARAB MASTER DEVELOPMENT IN RAS AL KHAIMAH

RESIDENTIAL, COMMERCIAL, AND HOSPITALITY



BERMUDA

RAHA ISLAND

CAPE HAYAT

NIKKI BEACH RESORT & SPA

PORTO PLAYA

BAY RESIDENCES

INTERCONTINENTAL RESORT

ANANTARA RESORT

FLAMINGO VILLAS

MALIBU

LAGOONS

GATEWAY I

EDGE

QUATTRO DEL MAR

HAYAT ISLAND

BAYVIEWS

MARBELLA VILLAS

GATEWAY II

GRANADA

MARbella VILLAS

HAYAT ISLAND (within Mina Al Arab, RAK)

RESIDENTIAL, COMMERCIAL, AND HOSPITALITY



INTERCONTINENTAL
RAS AL KHAIMAH
RESORT & SPA

STAY BRIDGE
SUITES

BAY RESIDENCES
AND NASIM LOFTS

PORTO
PLAYA

ANGEL BAY

BRANDED
APARTMENTS

MARBELLA I
VILLAS

BAY VIEWS

NB COLLECTION

NIKKI BEACH
RESORT & SPA

BRANDED
VILLAS

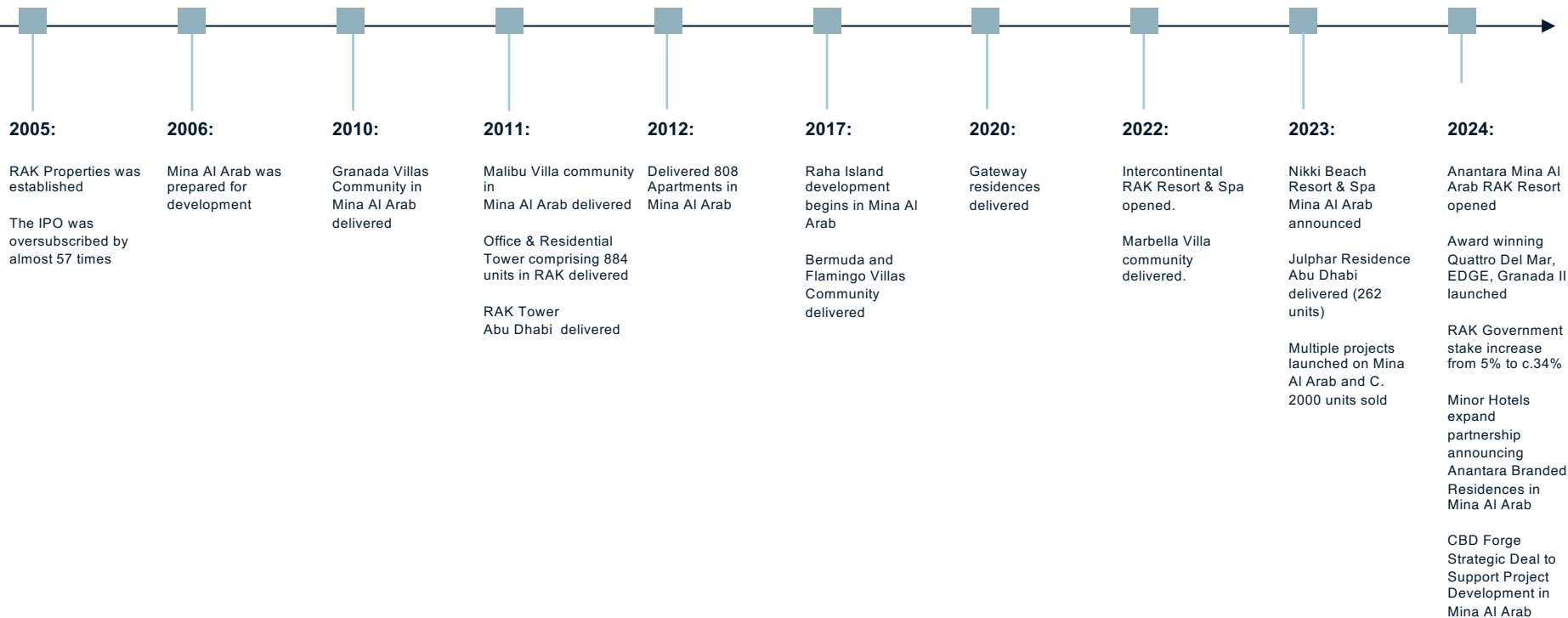
MARBELLA II
VILLAS

CAPE
HAYAT

GATEWAY II
RESIDENCES

QUATTRO
DEL MAR

RAK PROPERTIES AT A GLANCE



2023



BAY VIEWS

Best Residential Project
at the Annual Design
Middle East Awards
2023

2023



CEO MIDDLE EAST AWARDS

Sameh Muhtadi won in
the CEO Middle East
Awards

2024

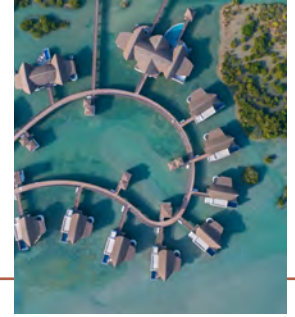


QUATTRO DEL MAR

Best mixed-use project
at the Pillars of Real
Estate Awards 2024

MUSE Design Award for
Mix Use Architectural
Designs

2024



ANANTARA RESORTS & SPA

Leading New Hotel
Award at this year's
Leaders in Hospitality
Awards by Hotel &
Catering News Middle
East

STRATEGY FOR GROWTH

Masterplan-led development with timely delivery of mixed-use communities

Deploy Raha Island land to fuel future development projects and continue to acquire new landbank

Increase recurring revenues through retail and hospitality offerings

Form strategic partnerships with renowned brands at Mina Al Arab

Ensure prudent management of capital and costs

Set high standards to enhance customer experience and lifestyles

FINANCIALS AT A GLANCE

A trusted name in Ras Al Khaimah's real estate

46%

INCREASE IN
EBITDA

Q3 2024 VS Q3 2023

30%

INCREASE IN
REVENUE

Q3 2024 VS Q3 2023

925 Mn

IN SALES
VALUE YTD
SEPTEMBER

3%

ANNUAL
INCREASE IN
SHARE PRICE

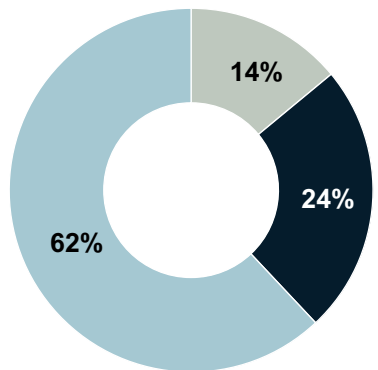
Growth in Total Assets and Equity driven by additional land acquired c. 2 Mn sqft on Beach District within Marjan Master Development with a corresponding increase in Government shareholding in RAK Properties to c. 34%.

SEGMENTAL PERFORMANCE



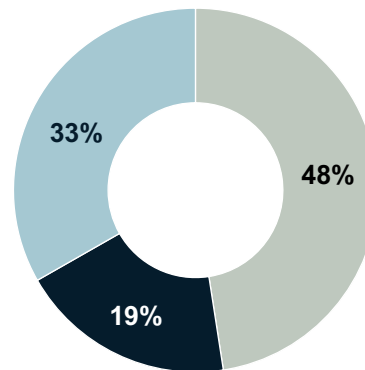
Q3 2024	COMPLETED	CONSTRUCTION	PLANNING
GDV (AED MN)	3,172	3,173	850
NO. OF UNITS	3,176	2,886	359

Around 1 Million Sq.ft. GLA
in Q3 2024



■ Commercial ■ Retail ■ Residential

C. AED 7,744 Mn in Total Assets
as of Q3 2024



■ Property Sales ■ Hospitality ■ Asset Management

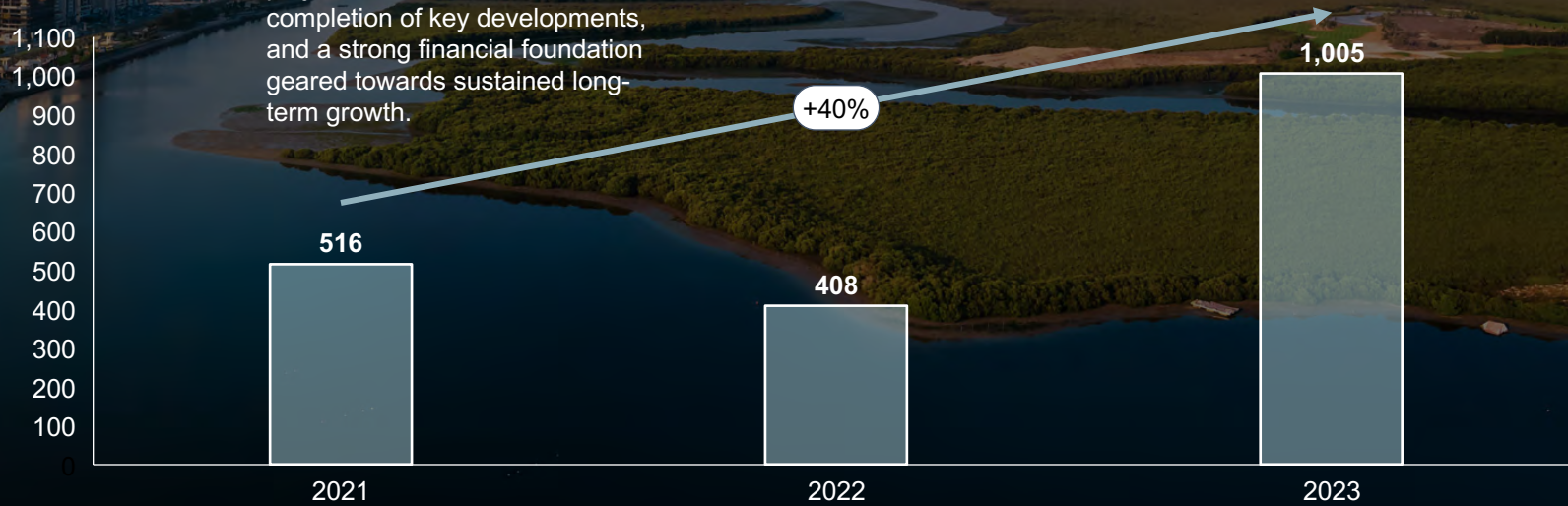
A NEW STRATEGIC TRACK RECORD



Revenues in AED Mns

Substantial investments in residential and hospitality projects, the successful completion of key developments, and a strong financial foundation geared towards sustained long-term growth.

An outstanding sales track record for numerous residential projects, including Julphar Residence, Bay Residence, Gateway Residences, Bayviews, Cape Hayat, and Marbella.



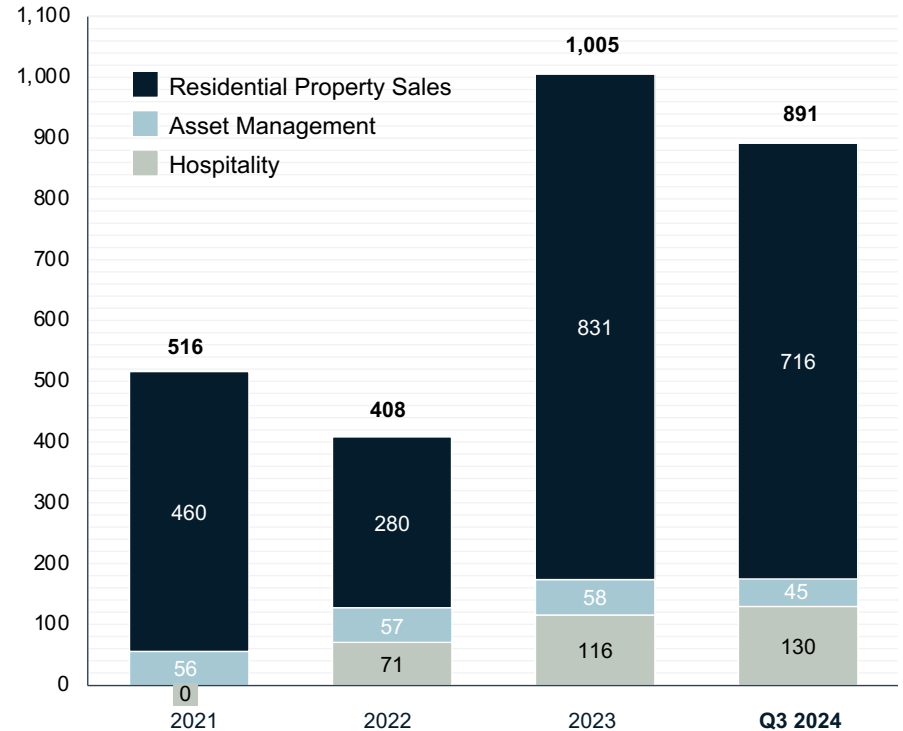
EXPANSION OF REVENUE STREAMS BEYOND RESIDENTIAL PROPERTIES



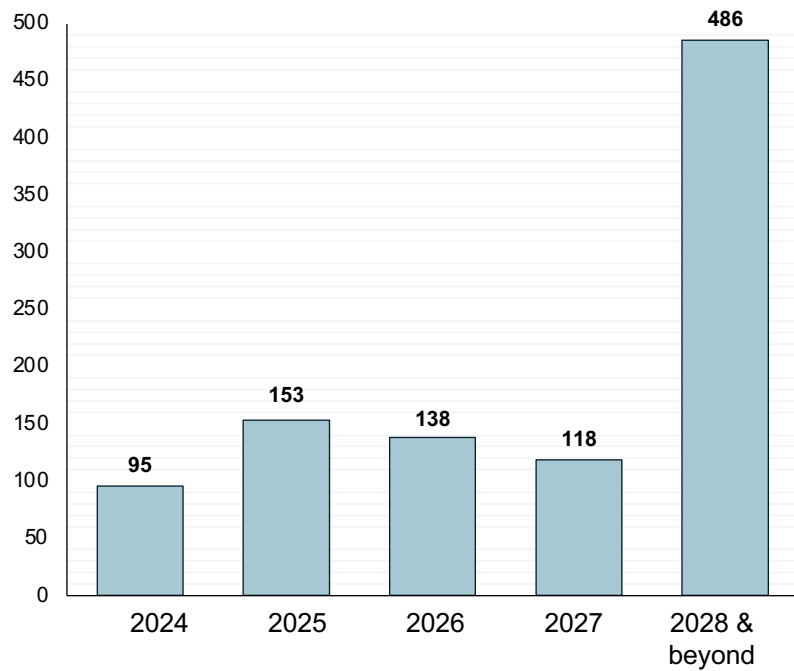
**Q3 2024
REVENUES
GREW BY
30% YOY**

RAK Properties continues to expand its hospitality sector, leveraging the growth in tourism

REVENUE BY SEGMENT in AED Mns



DEBT MATURITY PROFILE* in AED Mns



*Excluding Overdrafts

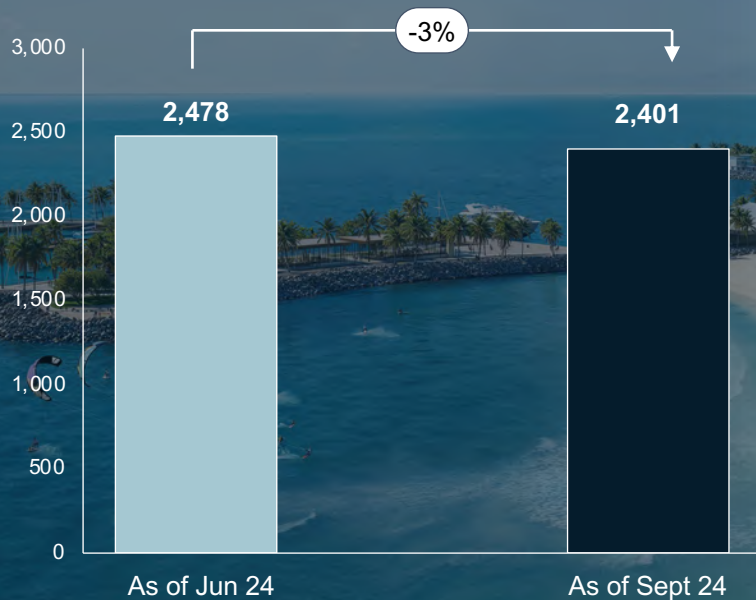
In AED MNs	Q2 2024	Q3 2024
DEBT	1,358	1,328
CASH	461	443
NET DEBT	897	886
TOTAL EQUITY	5,308	5,343
TOTAL ASSETS	7,787	7,744

	Q2 2024	Q3 2024
NET DEBT/EQUITY	16.9%	16.6%
DEBT/TOTAL ASSETS	17.5%	17.2%
EBITDA/ INTEREST	3.9x	3.5x

TOTAL LIABILITIES



LIABILITIES in AED Mns



As of Jun 24

As of Sept 24

RAK Properties is adequately funded through sufficient sales collections and credit facilities

INCOME STATEMENT



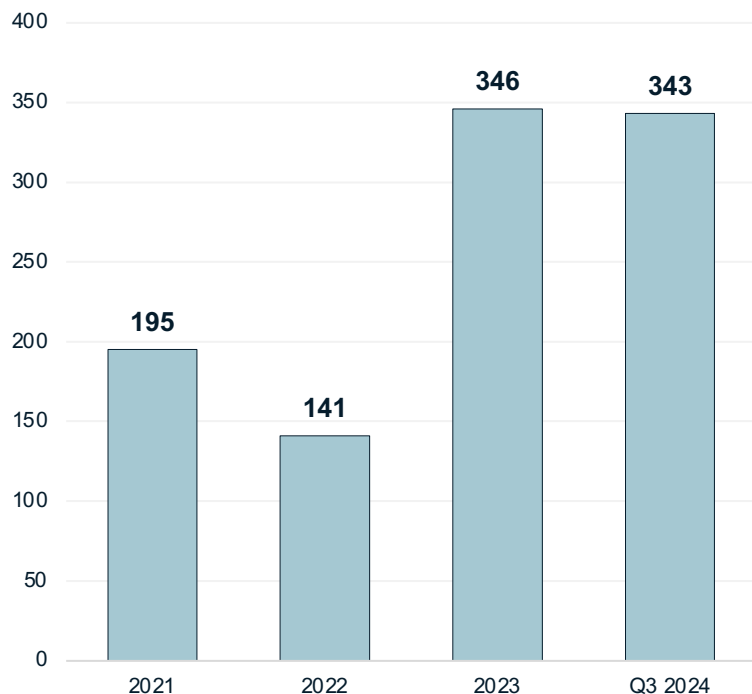
	FY 2021	FY 2022	FY 2023	Q3 2024
REVENUE (AED M)	515.6	408.2	1004.9	891.3
GROSS PROFIT (AED M)	194.9	140.5	346.4	342.6
EBITDA (AED M)	220.7	94.2	267.0	237.4
NET PROFIT BEFORE TAX (AED M)	201.5	30.8	201.8	133.4
GROSS PROFIT MARGIN (%)	37.8	34.4	34.5	38.4

**Q3 GROSS
PROFIT
INCREASED
BY 46% YOY**

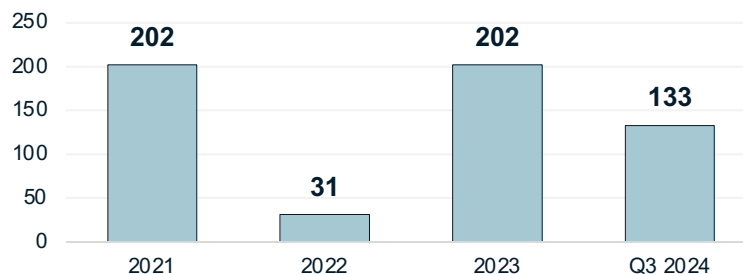
Q3 NET PROFIT BEFORE TAX HIGHER BY 15% Y/Y



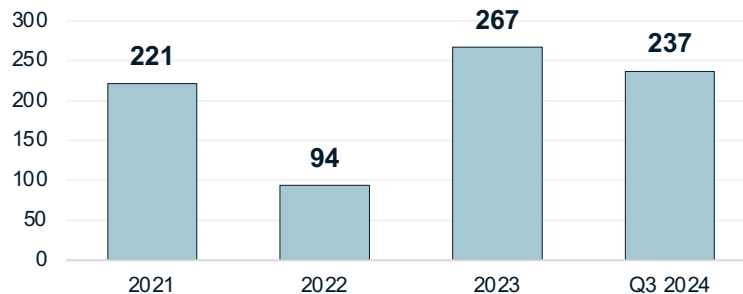
GROSS PROFIT in AED MNs



NET PROFIT BEFORE TAX in AED MNs



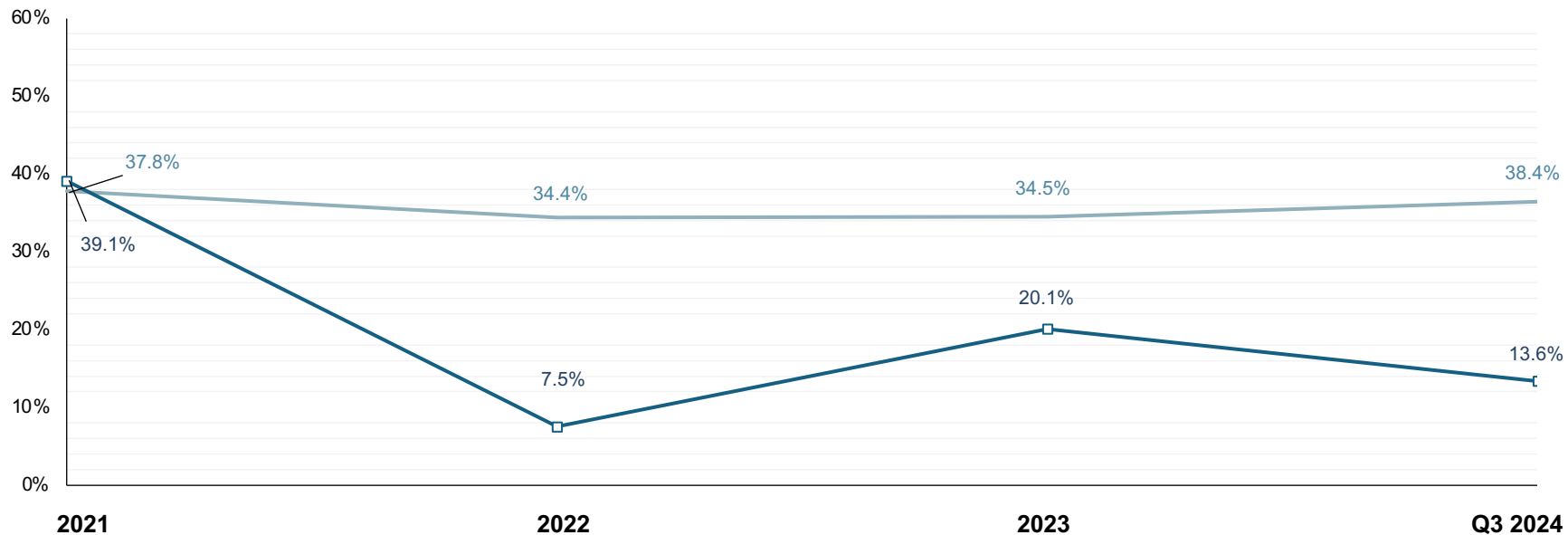
EBITDA in AED MNs



A STABLE PERFORMANCE IN Q3 2024



GROSS AND NET PROFIT MARGINS in %

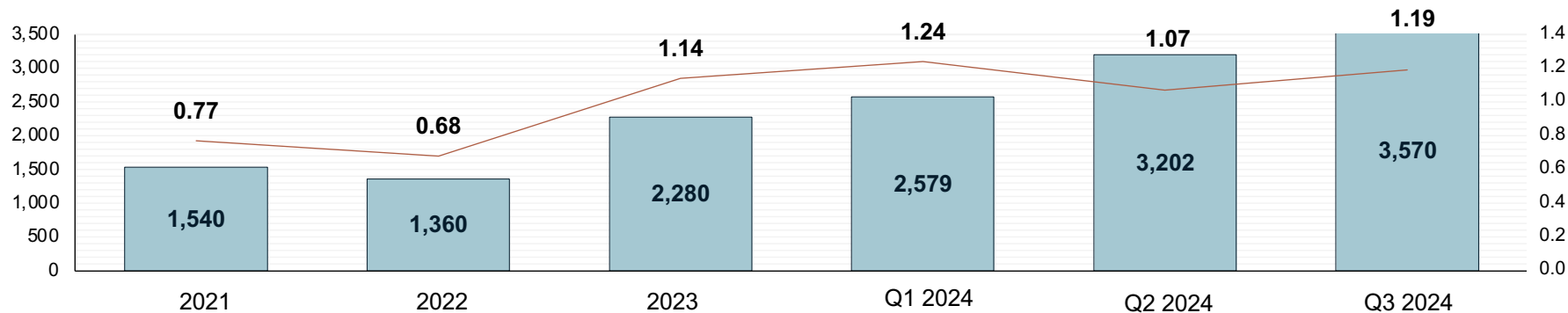


— Gross Profit Margin — Net Profit Margin

SHARE INFORMATION



	2021	2022	2023	Q1 2024	Q2 2024	Q3 2024
MARKET CAP (AED MNS)	1,540	1,360	2,280	2,579.2	3,201.9	3,570.0
SHARE PRICE (AED/SHARE)	0.77	0.68	1.14	1.24 <i>(As of Mar 31)</i>	1.07 <i>(As of Jun 30)</i>	1.19 <i>(As of Sept 30)</i>
EPS (AED/SHARE)	0.10	0.015	0.101	0.020	0.022	0.051



— Share Price in AED/ Share (RHS)

■ Market Cap in AED MNs (LHS)



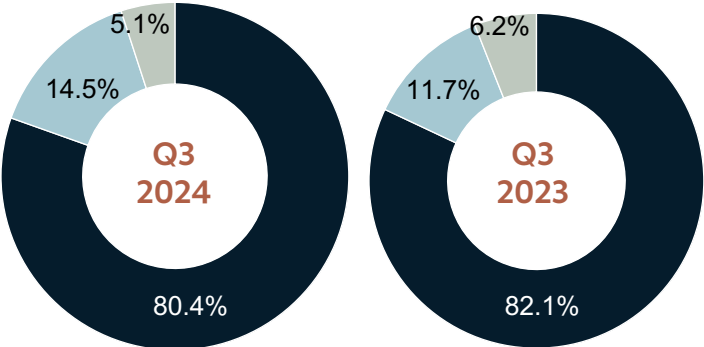
CONTRIBUTION FROM RECURRING BUSINESSES IN Q3 2024

Revenue: 20%

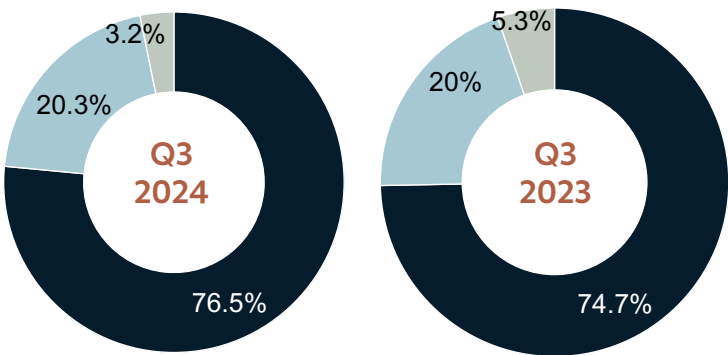


Gross profit: 23%

REVENUE SHARE



GROSS PROFIT SHARE



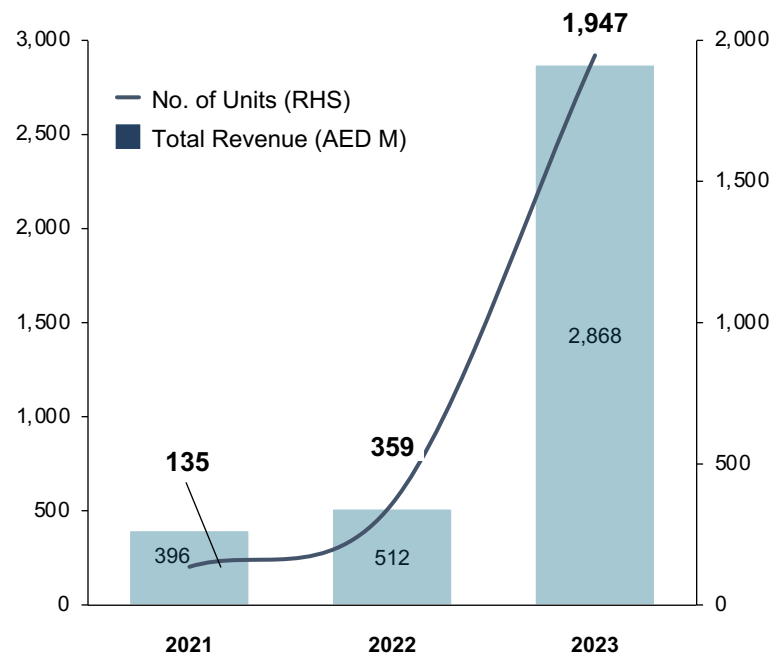
■ Property Sales ■ Hospitality ■ Asset Management

NOTABLE GROWTH IN RESIDENTIAL SEGMENT



RESIDENTIAL PROPERTY SALES	Q1 2024	Q2 2024	Q3 2024
AED Mn	373	330	222
No. of Units	266	230	144

RESIDENTIAL PROPERTY SALES*



* In 2023, including JV

ROBUST HOSPITALITY PERFORMANCE



HOSPITALITY	Q3 2023 INTERCON	Q3 2024 INTERCON	Q3 2024 ANANTARA
Number of Keys	351	351	174
Average Daily Rate (ADR, AED)	678	656	1290
Occupancy Rate (%)	70%	68%	47%
Revenue per available room (RevPar) (AED)	475	445	607
Room Revenue (AED Mn)	46	43	33
F&B & Other Revenue (AED Mn)	35	33	22

PROJECT	LOCATION	LAUNCH YEAR	KEYS	ESTIMATED COMPLETION
Staybridge	Mina Al Arab	2024	156	2027
Nikki Beach Resort & Spa	Mina Al Arab	2024	155	2027

* Anantara opened in 2024

Hotels in RAK Emirate reported a 69% occupancy, AED 538 ADR, and AED 371 RevPAR, YTD September 2024 according to STR

PROJECTS UNDER DEVELOPMENT As of 30 sept



PROJECT	LOCATION	LAUNCH YEAR	UNITS LAUNCHED	UNITS SOLD	NET SALES (AED M)	REVENUE BACKLOG	% SOLD	% COMPLETE
Gateway 2	Mina Al Arab	2023	146	146	164	6	100%	96%
Bayviews	Mina Al Arab	2023	344	344	421	311	100%	26%
Bay Residence Phase 1	Mina Al Arab	2023	331	324	371	39	98%	92%
Bay Residence Phase 2	Mina Al Arab	2023	330	326	405	128	99%	70%
Marbella Extension	Mina Al Arab	2023	89	84	220	2	94%	99%
Cape Hayat	Mina Al Arab	2023	678	602	830	650	89%	22%
Granada Extension	Mina Al Arab	2024	80	30	82	47	38%	43%
Quattro Del Mar	Mina Al Arab	2024	631	439	584	533	70%	9%
The Edge	Mina Al Arab	2024	237	104	116	116	44%	NIL
Porto Playa*	Mina Al Arab	2023	141	138	357	357	98%	NIL

**50% share as per JV equity accounting*

Revenue Backlog of c. AED 1.8 Bn (excluding JV)

TRACK RECORD	ECONOMIC BACKDROP	QUALITY PORTFOLIO	FINANCIAL PERFORMANCE	STRONG MANAGEMENT	NEW LAND ACQUISITIONS	PRUDENT MANAGEMENT
<p>Almost 20 years of creating shareholder value, by consistently delivering high-quality products that form the fabric of RAK's real estate.</p>	<p>RAK's long term growth prospects as a tourist destination and as a diverse and thriving economy are highly favourable.</p>	<p>Covering residential, commercial, retail and hospitality, in four highly attractive and sought after destinations, with substantial landbank to fuel further growth on the back of positive real estate tailwinds.</p>	<p>Q3 2024 results show stable growth track, which can be sustained by healthy development pipeline and strong balance sheet.</p>	<p>Highly experienced and talented team which has delivered significant value, well placed to meet responsibilities as RAK's leading master developer.</p>	<p>New land acquisitions to fuel future development projects.</p>	<p>Prudent management of capital and costs.</p>

ESG - A PILLAR OF OUR VISION & MISSION

ENVIRONMENTAL COMMITMENT

We are dedicated to integrating sustainable practices across all development projects and operations.

SOCIAL RESPONSIBILITY

We focus on improving the well-being of all stakeholders, including employees, shareholders, customers, and the communities we serve.

GOVERNANCE EXCELLENCE

Our robust governance framework ensures accountability through stringent checks, balances, and operational protocols.

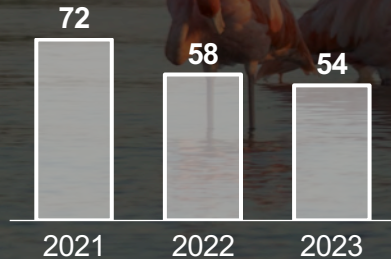
STRENGTHENING OUR ENVIRONMENTAL SUSTAINABILITY EFFORTS



ENERGY EFFICIENCY

Key initiatives to reduce carbon footprint

- Investment in energy - efficient LED lighting
- Introduction of electric motorcycles
- Implementation of Segways
- Adoption of hybrid vehicles

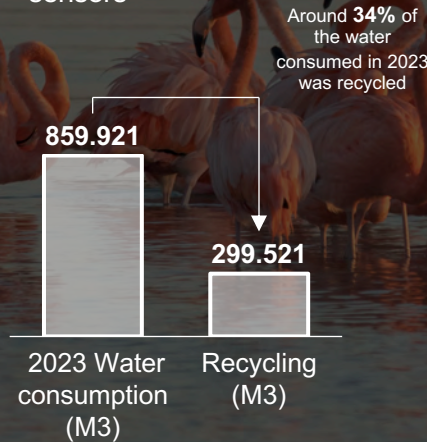


□ Total emission intensity (MT CO2E per employee)

WATER CONSUMPTION

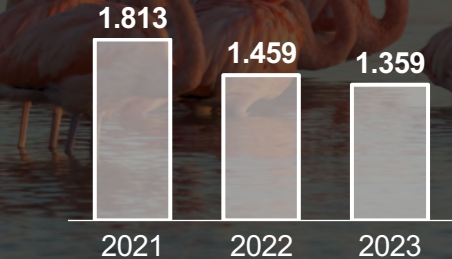
Key measures to optimise water use:

- Installation of waterless urinals
- Implementation of low flow taps with sensors



WASTE MANAGEMENT

Key efforts include the recycling of non-hazardous waste.



□ Total weight of non-hazardous waste generated (Mt)

DISCOVERY CENTER: A CLOSER LOOK



The Mina Al Arab Discovery Center is a community hub dedicated to environmental education and preservation. Located in Mina Al Arab, it focuses on teaching residents, especially schoolchildren, the importance of mangrove ecosystems and local wildlife. This initiative goes beyond traditional CSR, creating lasting value through strategic, structured actions.

KEY OBJECTIVES



Research & Conservation

Support for local mangrove and biodiversity protection.

Public Awareness

Promote the ecological importance of mangroves.



Environmental Education

Programs on mangrove ecology, conservation, and sustainability.

Community Engagement

Culture active participation in preservation efforts.

EDUCATIONAL PROGRAMS



Volunteer Opportunities

Mangrove planting and conservation activities.

Partnerships

Collaborations with environmental and research organisations.



For Schools

Curriculum-aligned workshops and field trips.

For the Community

Workshops on sustainable living and conservation.

ADVANCING OUR SOCIAL RESPONSIBILITY

OUR PEOPLE - THE CORNERSTONE OF OUR SUCCESS

DIVERSITY & INCLUSION

RAK Properties cultivates an inclusive work environment.

- 211 employees: 27% female, 73% male
- A female board member joined in Q1 2024
- Employees from 20 different nationalities

HEALTH & SAFETY

- Commitment to Occupational Health and Safety, evidenced by our ISO 45001:2018 certification.
- OH&S system encompasses all employees and service providers.
- Covers a range of activities, including fit-out works and maintenance tasks.
- Regular assessments of suppliers' workplace conditions for safety compliance.



RAK PROPERTIES' COMMITMENT TO GOVERNANCE PRINCIPLES & BEST PRACTICES

ENSURING ROBUST RISK MANAGEMENT

Oversight by the Auditing Committee of Ethics and Compliance & Internal Audit team.

UPHOLDING ETHICAL STANDARDS

Our Ethics and Compliance policies guide responsible business practices.

KEY BUSINESS POLICIES

Whistleblowing Policy
Anti-Money Laundering & Combating Finance of Terrorism Policy
Department Procedures Manuals



MARKET OUTLOOK



RAK IS THE 4th LARGEST EMIRATE IN TERMS OF LAND MASS



- A well-connected emirate, Ras Al Khaimah benefits from connectivity to all major destinations across Europe, Asia, and the Middle East through various airports in the UAE.
- With an estimated population of 0.4 million and a GDP of approximately \$13 billion, Ras Al Khaimah also boasts a long track record of political and social stability.
- The emirate offers 100% foreign ownership and profit repatriation, along with one of the lowest corporate tax rates in the world.

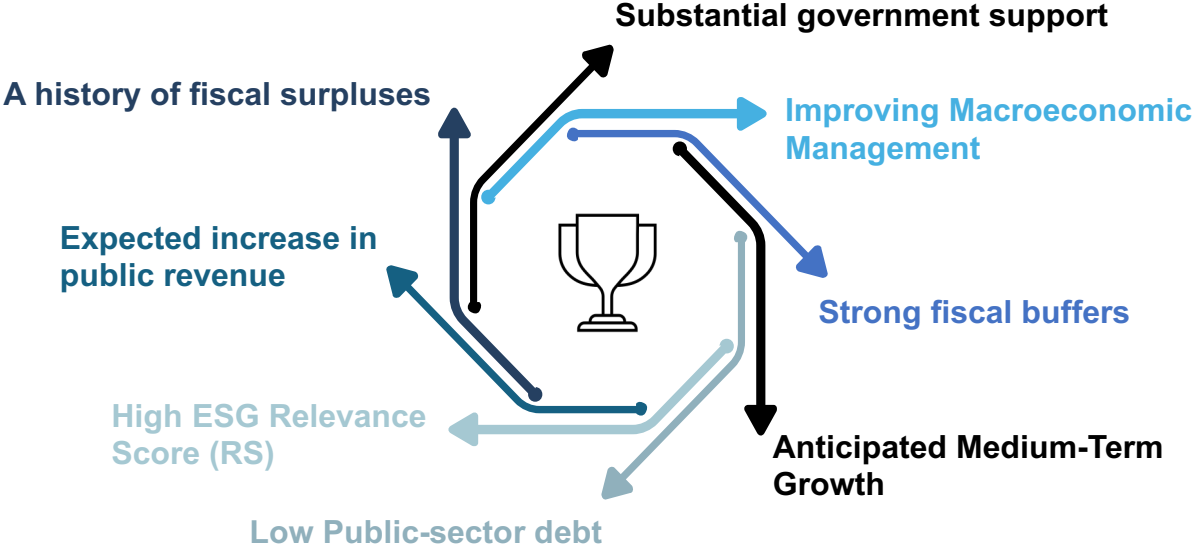
Source: RAK Government Media Office



POSITIVE MACROECONOMIC DRIVERS



FITCH RATINGS UPGRADED RAK'S ISSUER DEFAULT RATINGS (IDRS) TO A+ AMID EXPECTATIONS OF STRONGER GROWTH AND FISCAL MANAGEMENT



Source: Fitch Ratings May 2024

RAK PROPERTY MARKET IS WITNESSING A SIGNIFICANT BOOM



Rising real-estate prices by 20-25% in the past eight months. Trend to continue as demand outpace supply.



A surge in activity, around 1-2 new property launches each week for Q2 2024



Diverse market from high-end branded properties to more affordable options.



Developers offered appealing payment incentives

Q2 2024 PREFERRED TYPOLOGY:

TYPE/3-MONTH PRICE GROWTH	DRIVER
Studios (+10-15%) 1-bed units (+5-10%)	Investors seeking lucrative holiday and short-term rental opportunities
3-Bed units Branded apartments Water-front villas >AED7M	Buyers seeking personal residences or secondary holiday homes

STRONG INTEREST FROM FOREIGN INVESTORS IN:



US



UK



EU



CHN

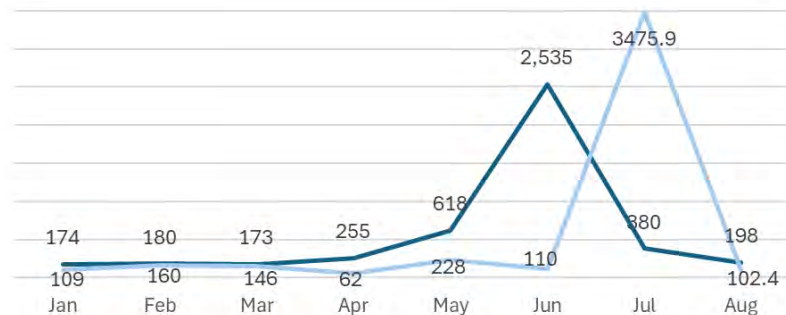


CIS

STRONG REAL-ESTATE TRAJECTORY

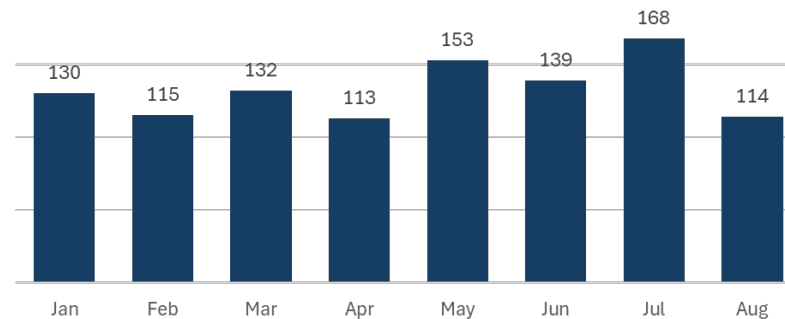


REAL ESTATE TRANSACTIONS BY MONTH IN RAK 2024 (AED MN)



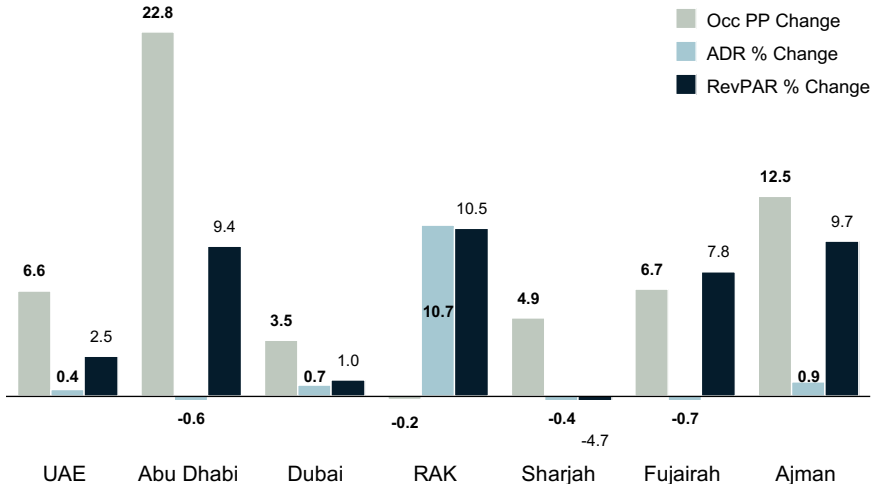
— Real Estate Transactions (AED Mn)

— Mortgage Value (AED Mn)

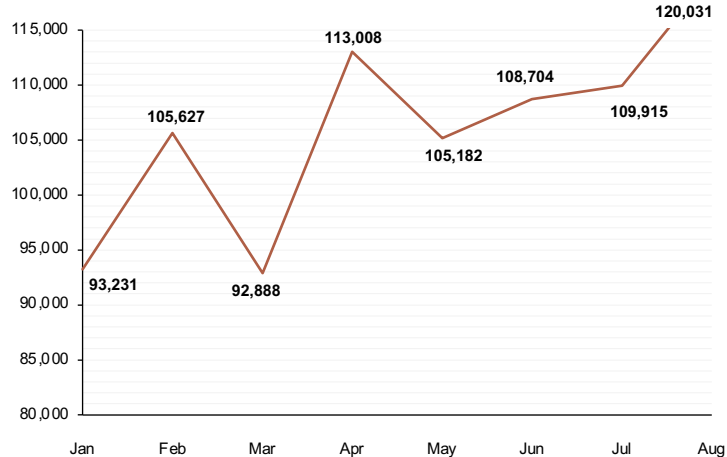


■ No. of Final New Building Permits in RAK in 2024

HOSPITALITY MARKET CONTINUED TO SHOW RESILIENCE



Year to Date - Sept 2024 vs Sept 2023



— Total Tourist Arrivals (RAK) - 2024

Source: CBRE & Ras Al Khaimah Statistical Center

WHY INVEST IN RAS AL KHAIMAH

100% Foreign Ownership, 0-9% Corporate Tax, and Long-Term Residency Through Investment are just some of the reasons why investing in Ras Al Khaimah is so attractive

POLITICAL AND ECONOMIC STABILITY

- One of the most stable political systems in the greater Arab region.
- Strong economic growth.
- Diversified and business-friendly economy.
- UAE's currency is pegged to the US dollar which offers additional stability.

GEOGRAPHIC ADVANTAGES

- Strategically located on the axis of the GCC, Asia and Africa
- Direct trade routes to growing GCC market as well as India and Africa
- Highly developed ports and access to major routes

FAVOURABLE BUSINESS ENVIRONMENT

- Highest ranked economy in the MENA region in the “Doing Business” report issued by the World Bank.
- Hosts 400 of all the world's Fortune 500 companies.
- Attractive tax benefits, business-friendly regulations, and robust government support
- RAK is home to more than 38k businesses from 100 countries, representing over 50 diverse economic fields.

MODERN INFRASTRUCTURE

- High-end telecommunication facilities and IT infrastructure
- Premium logistics infrastructure



APPENDIX
RAK PROPERTIES



- 01. GRANADA I VILLAS
- 02. GRANADA II VILLAS
- 03. LAGOON MARINA
- 04. RETAIL PLAZA
- 05. MALIBU VILLAS
- 06. FLAMINGO VILLAS
- 07. ECO LODGE
- 08. ANANTARA RESORT AND SPA
- 09. MARBELLA I VILLAS
- 10. MARBELLA II VILLAS
- 11. GATEWAY II RESIDENCES
- 12. QUATTRO DEL MAR
- 13. INTERCONTINENTAL RESORT & SPA
- 14. ANGEL BAY
- 15. BAY RESIDENCES
- 16. STAYBRIDGE
- 17. BAY VIEWS
- 18. CAPE HAYAT
- 19. PORTO PLAYA
- 20. NIKKI BEACH RESORT & SPA
- 21. NB COLLECTION
- 22. BRANDED APARTMENTS
- 23. BRANDED VILLAS
- 24. BERMUDA VILLAS
- 25. GATEWAY I RESIDENCES
- 26. EDGE
- 27. BRANDED RESIDENCES



TOTAL SIZE
44 SQFT
 Million



HAYAT ISLAND

RESIDENTIAL, COMMERCIAL, AND HOSPITALITY



PROJECT	TYPE	UNITS
NB COLLECTION	Villas	11 Units
QUATTRO DEL MAR	Apartments	888 Units
CAPE HAYAT	Apartments	678 Units
PORTO PLAYA	Apartments	269 Units
BAY VIEWS	Apartments	344 Units
BAY RESIDENCES	Apartments	661 Units
GATEWAY II RESIDENCES	Apartments	146 Units
INTERCONTINENTAL	Hotel	351 Keys
MARBELLA VILLAS	Villas /Townhouses	296 Units



RAHA ISLAND

RAHA PROPERTIES
RESIDENTIALS





PROJECT	TYPE	UNITS
BERMUDA	Villas/Townhouses	157 Units
GATEWAY I RESIDENCES	Apartments	144 Units
EDGE	Apartments	237 units



LAGOONS

RESIDENTIAL, COMMERCIAL, AND HOSPITALITY



PROJECT	TYPE	UNITS
GRANADA I	Villas/Townhouses	93 Units
MALIBU VILLAS	Villas/Townhouses	213 Units
FLAMINGO VILLAS	Villas/Townhouses	192 Units
ANANTARA RESORT	Hotel	174 Keys
LAGOON WALK	20 Towers	800 Units
GRANADA II	Villas	80 Units



PROJECT	TYPE	UNITS
JULPHAR TOWER RAK	Apartment/Offices/Retail	884 Units
RAK TOWER (ABU DHABI)	Apartments	212 Units
JULPHAR RESIDENCE (ABU DHABI)	Apartments	266 Units

RAK PROPERTIES ENHANCING LIVES & PLACES

