



INVESTOR RELATIONS

ENHANCING LIVES, ENHANCING VALUE

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CONTENT

- 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
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. 461 keys in progress.



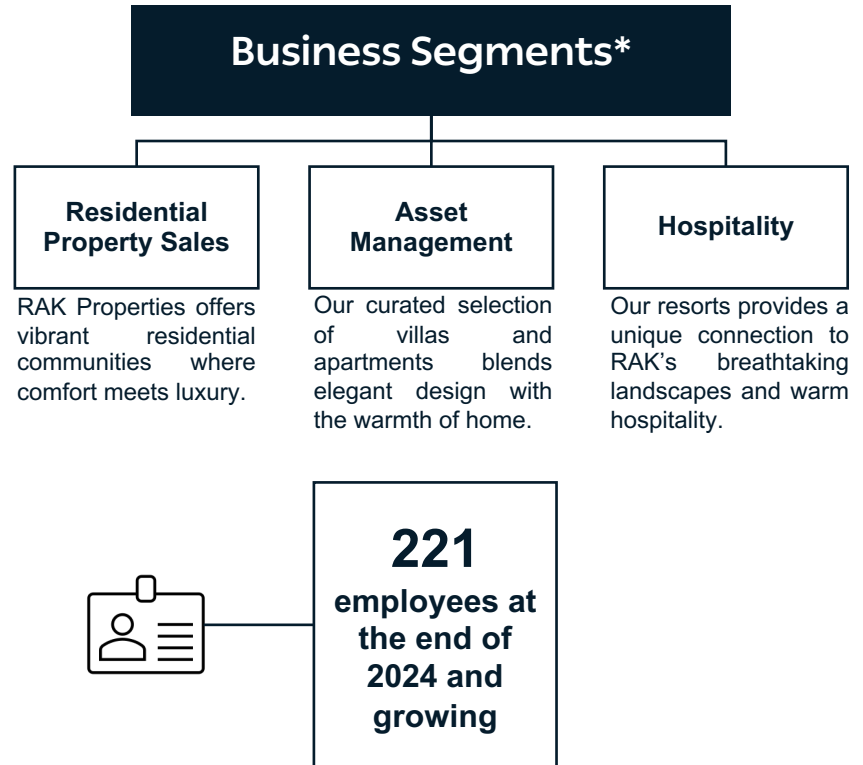
Our Business Model

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



2024 Development Updates

Residential



Bay Residence Phase 1
Hayat Island, Mina
Beachfront Residential Buildings

- Construction of these 2 towers is progressing according to the development plan.
- All 324 units within the two towers have been fully sold out.



Gateway Residence 2
Hayat Island, Mina
Residential Building

- Construction of this 8-storey tower at the entrance of Hayat Island is progressing as planned.
- All 146 apartments in this tower have been fully sold out.



Marbella Villa Phase 2
Hayat Island, Mina
Luxury Villas & Townhouses

- Construction of the additional 89 villas and townhouses has been completed, and units handover ongoing successfully.



Bay Views
Hayat Island, Mina
Residential Buildings

- Construction of these 2 towers commenced at the end of 2023.
- All 344 apartments within the 2 towers sold out within a few hours of launch.

2024 Development Updates

Residential



Porto Playa

Hayat Island, Mina
Residential Building

- A collaboration between Ellington Properties and RAK Properties to develop this waterfront residential project.
- Marks Ellington's strategic expansion into Ras Al Khaimah.



Cape Hayat

Hayat Island, Mina
Residential Buildings

The sale of these 4 towers comprising 678 apartments was launched last year, with 96% of the project sold by Q4 2024.

Project construction commenced at the end of 2023 and is on track.



Quattro Del Mar

Hayat Island, Mina
Residential Buildings

- Featuring an integrated lifestyle hub with entertainment and world-class facilities, was launched at the beginning of 2024.
- Piling works have commenced, with planned completion by the end of 2026.



Granada II

Mina
Townhouses

- Phase 2 of Granada, consisting of 80 townhouses, was launched at the end of Q2 2024.
- Construction of the Granada extension project is underway, with planned completion in Q1 2026.



Edge

Raha Island, Mina
Residential Buildings

- Introduced as a yacht-inspired waterfront residential tower of 237 units (studios, one-bedroom, and two-bedroom apartments).
- Launched at the end of Q2 2024, with 80% of the launched inventory sold as of Q4 2024.



NB Collection

Hayat Island, Mina
Exclusive Beachfront
Villas

- A bespoke collection of 11 high-end beachfront villas launched at the end of Q2 2024.
- Completion date is expected by the end of 2026.

2024 HOSPITALITY UPDATES AND ANNOUNCEMENTS



**InterContinental Ras Al Khaimah
Mina Al Arab Resort & Spa**

This multi award winning 351-key hotel on Hayat Island continues to perform strongly, with high occupancy rates and robust financial returns.



**Anantara Mina Al Arab
Hotel & Resort Ras Al Khaimah**

The second 5-star luxury hospitality asset (174 keys) opened on 2 January 2024. Initial operating results have surpassed targets.



RAK Properties & Nikki Beach Global

Partnership to open the first branded resort and beach club in Mina, Ras Al Khaimah.



Strategic Partnership with IHG Hotels & Resorts

Introduction of Staybridge Suites at Mina Hayat Island.



Anantara Branded Residences & Collaboration with Minor Hotels

Development of the upcoming Anantara Branded Residences, furthering the vision to make Mina a premier global destination for luxury island living.

Dividend Distribution

- In 2024, RAK Properties distributed a 3% cash dividend totaling AED 60 million and issued a 4% bonus share of the share capital for the year ended 2023.
- Approved at the AGM on 20 March 2024.

Government of RAK Increases Stake

- Following the AGM on 20 March 2024, the Government of Ras Al Khaimah increased its stake to ~34% after receiving SCA approval in June 2024.
- This strategic injection of additional land bank strengthens RAK Properties' assets and share capital and underlines the government's confidence in master-planned developments.

AED 2 Billion Financing Facility

- RAK Properties partnered with Commercial Bank of Dubai to secure AED 2 billion in long-term financing.
- Funds will accelerate growth plans in Mina and support the development of green buildings.

2024 PERFORMANCE OUTLOOK

RAK Properties recorded a **40% year-on-year revenue increase to AED 1,406 million and a profit before tax of AED 308 million**, reflecting strong execution of its strategic vision and diverse project appeal.

Multiple residential projects have sold out swiftly, underscoring robust investor and end-user demand.

Hospitality assets continue to excel, with high occupancy rates indicating growing interest in Ras Al Khaimah as a tourism hub. Developments remain on schedule and uphold high-quality standards, reinforcing RAK Properties' reputation for excellence. Key handovers are anticipated by year-end, further bolstering revenue streams.



Mina Master Development In Ras Al Khaimah

Residential, Commercial, and Hospitality



BRANDED APARTMENTS

NIKKI BEACH RESORT & SPA

NB COLLECTION

CAPE HAYAT

PORTO PLAYA

INTERCONTINENTAL RAS AL KHAIMAH RESORT & SPA

STAY BRIDGE SUITES

BAY RESIDENCES AND NASIM LOFTS

MARBELLA II VILLAS

GATEWAY II RESIDENCES

BAY VIEWS

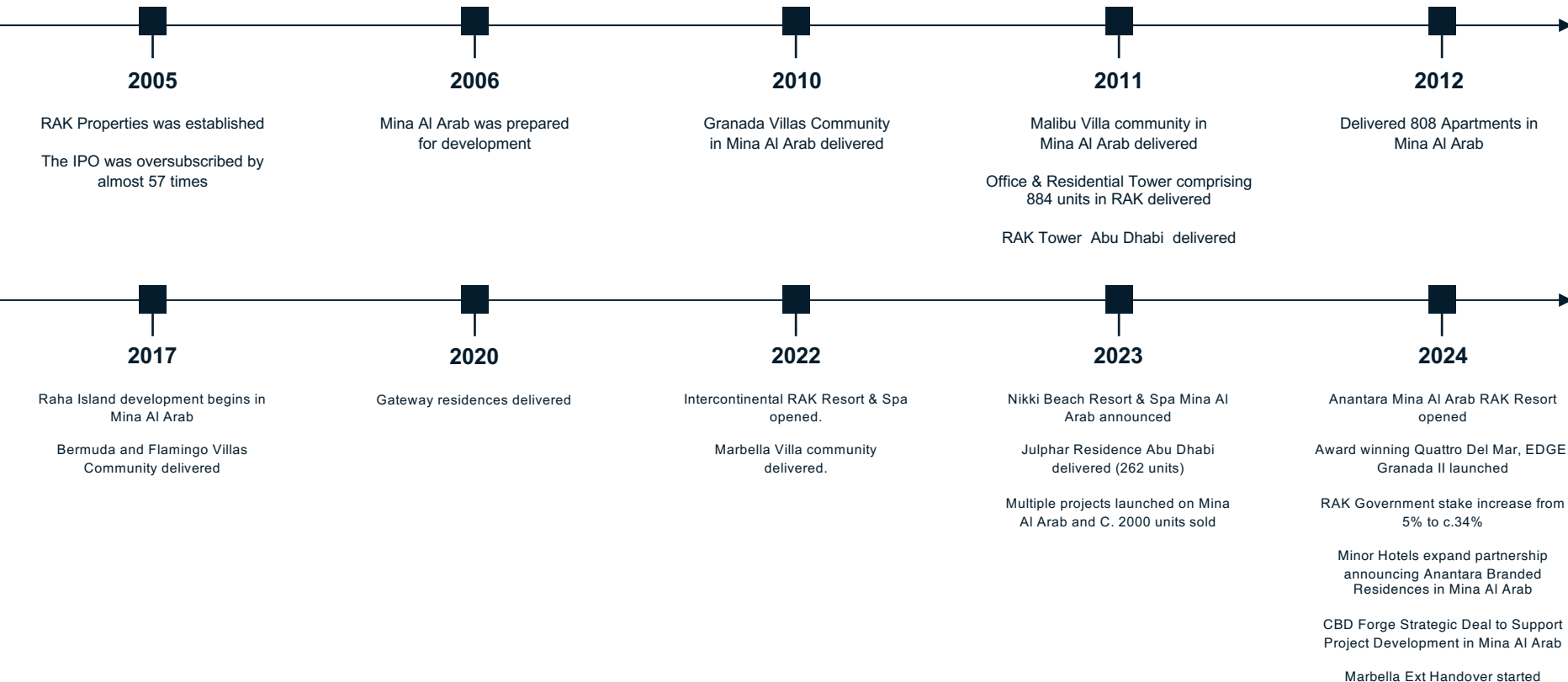
BRANDED VILLAS

QUATTRO DEL MAR

Hayat Island (within Mina, RAK)

Residential, Commercial, and Hospitality

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

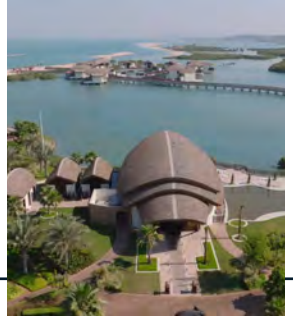


Quattro Del Mar

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

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%.

42%

INCREASE IN
EBITDA

FY 2024 VS FY 2023

40%

INCREASE IN
REVENUE

FY 2024 VS FY 2023

1,389 Mn

IN SALES
VALUE FY
2024

1.14

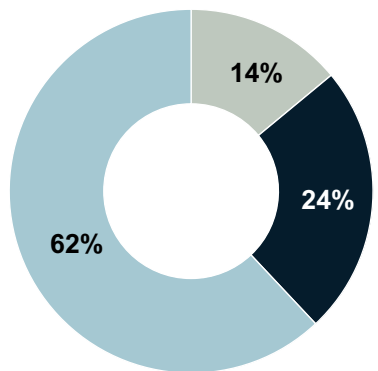
SHARE PRICE
as on 31 Dec24

SEGMENTAL PERFORMANCE



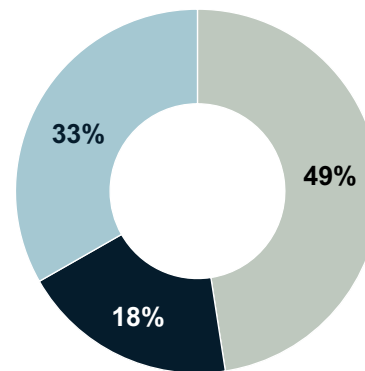
FY 2024	Completed	Construction	Planning
GDV (AED Mn)	3,330	3,006	1,323
No. Of Units	3,265	2,797	698

Around 1 Million Sq.ft. GLA
in FY 2024



■ Commercial ■ Retail ■ Residential

C. AED 8,012 Mn in Total Assets
as of Dec 2024



■ Property Sales ■ Hospitality ■ Asset Management

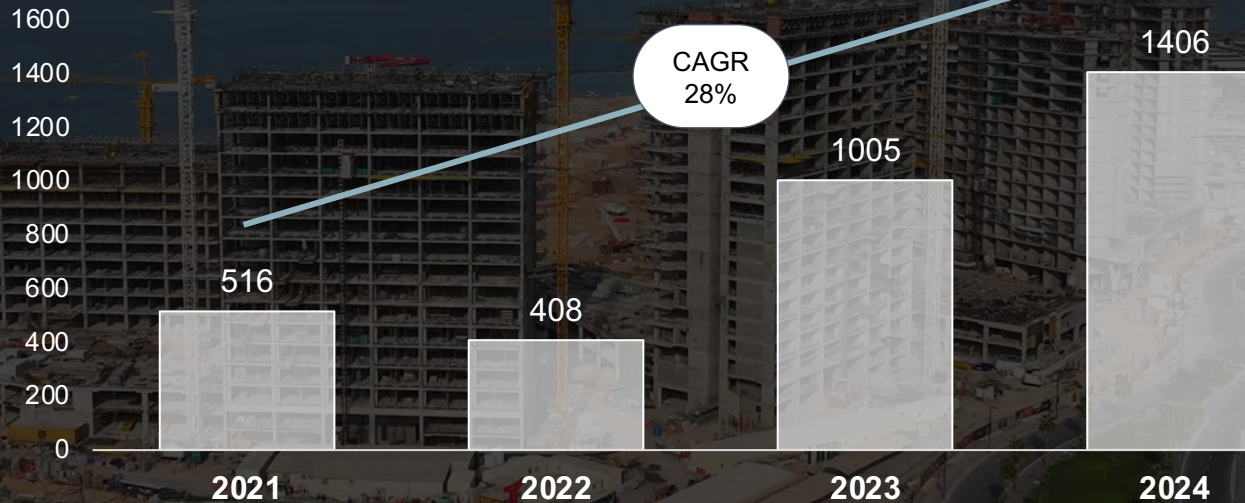
A NEW STRATEGIC TRACK RECORD



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 Cape Hayat, Marbella II, Bay residences, Quattro Del Mar, The Edge



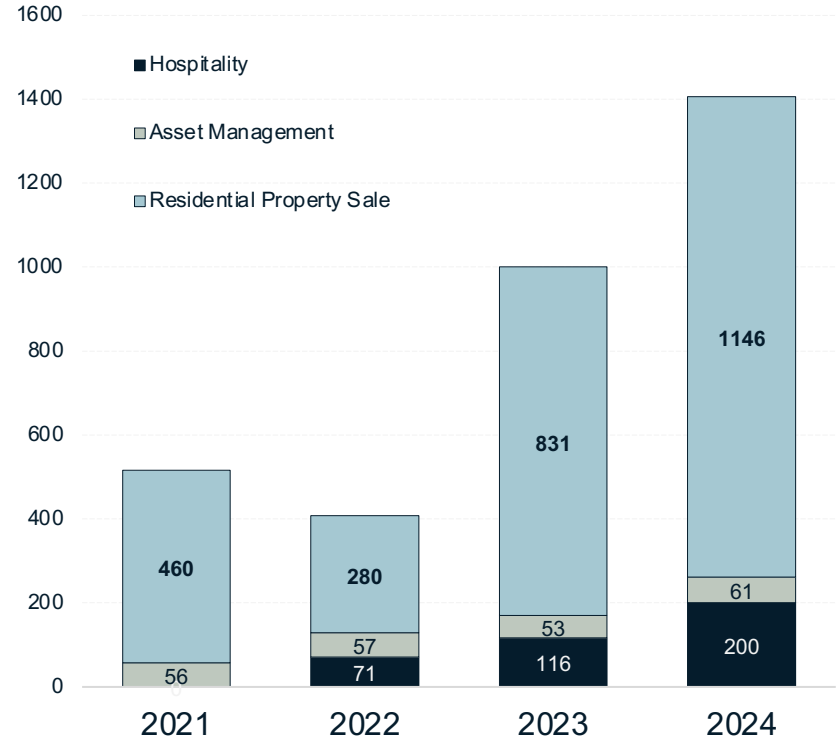
EXPANSION OF REVENUE STREAMS BEYOND RESIDENTIAL PROPERTIES



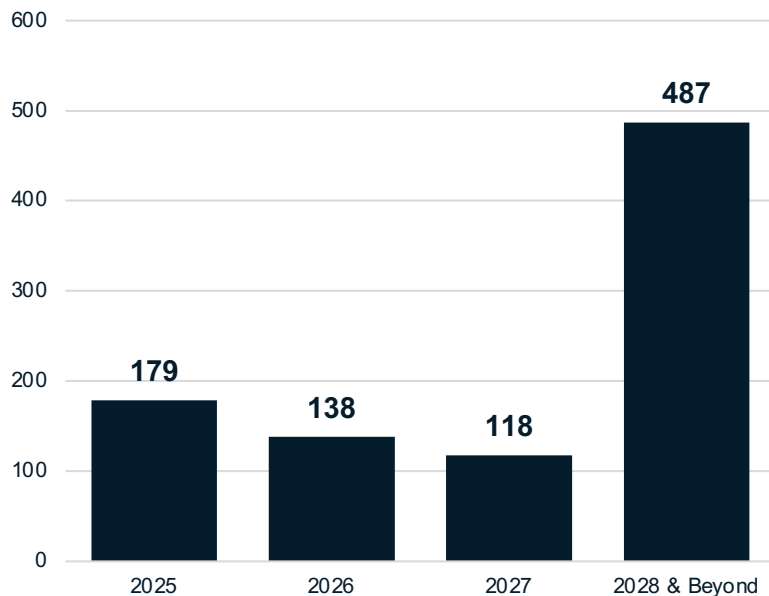
2024 REVENUE GREW BY 40%

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

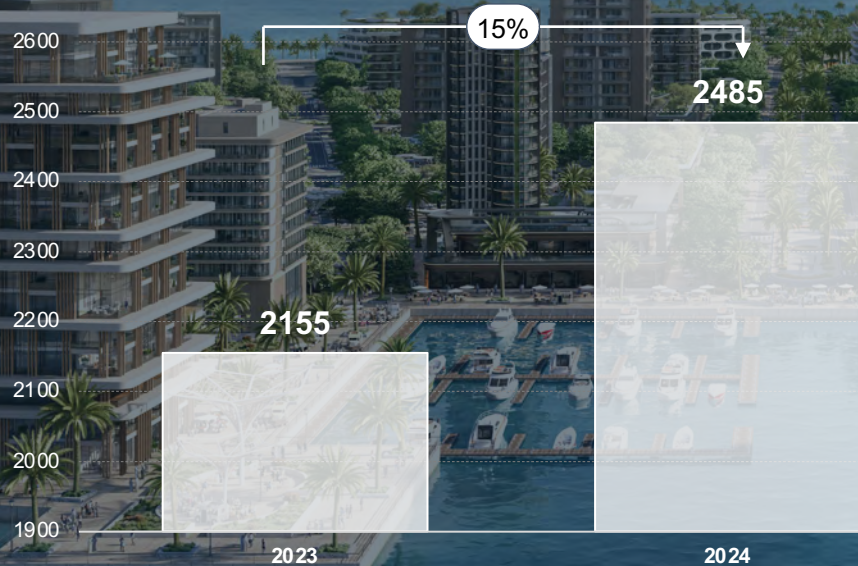
In AED Mns	2023	2024
Debt	1,233	1,262
Cash	458	463
Net Debt	775	799
Total Equity	4,304	5,527
Total Assets	6,459	8,012

	2023	2024
Net Debt/Equity	18.0%	14.5%
Debt/Total Assets	19.1%	15.8%
Ebitda/ Interest	4.1x	4.2x

TOTAL LIABILITIES



LIABILITIES in AED Mns



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

INCOME STATEMENT



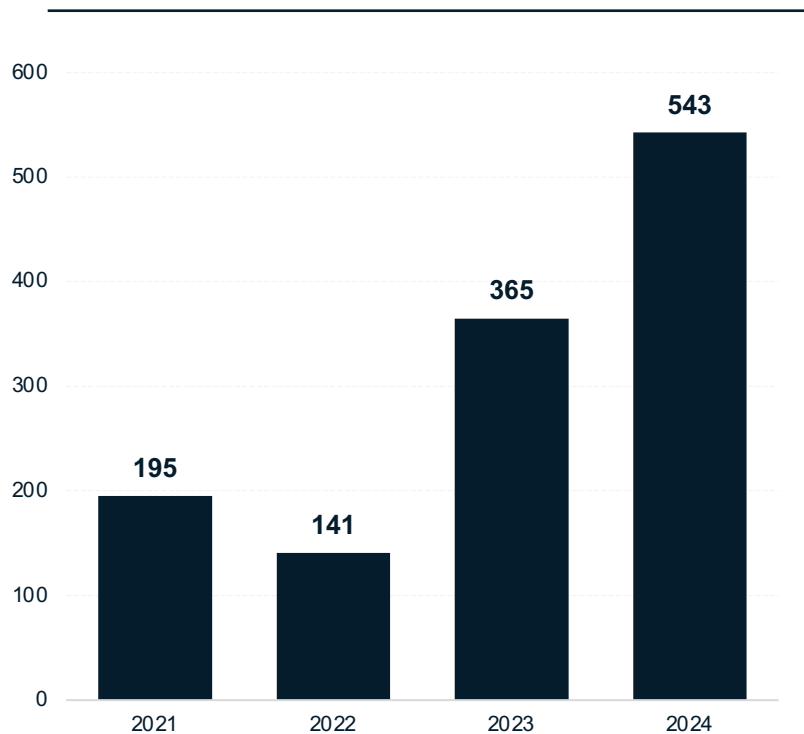
	FY 2021	FY 2022	FY 2023	FY 2024
Revenue (AED M)	515.6	408.2	1004.9	1406.3
Gross Profit (AED M)	194.9	140.5	365.2	542.9
Ebitda (AED M)	220.7	94.2	264.2	375.9
Net Profit Before Tax (AED M)	201.5	30.8	201.8	308.2
Gross Profit Margin (%)	37.8	34.4	36.3	38.6

**2024 GROSS
PROFIT
INCREASED
BY 49%**

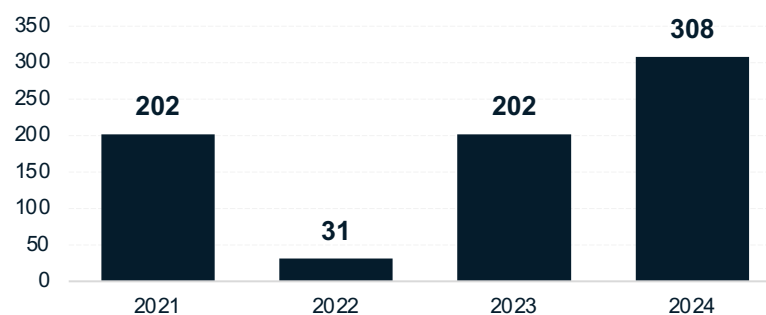
2024 NET PROFIT BEFORE TAX UP BY 37% THAN LY



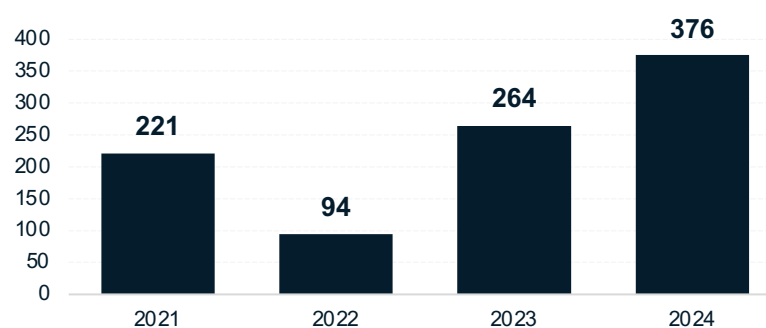
GROSS PROFIT in AED MNs



NET PROFIT BEFORE TAX in AED MNs



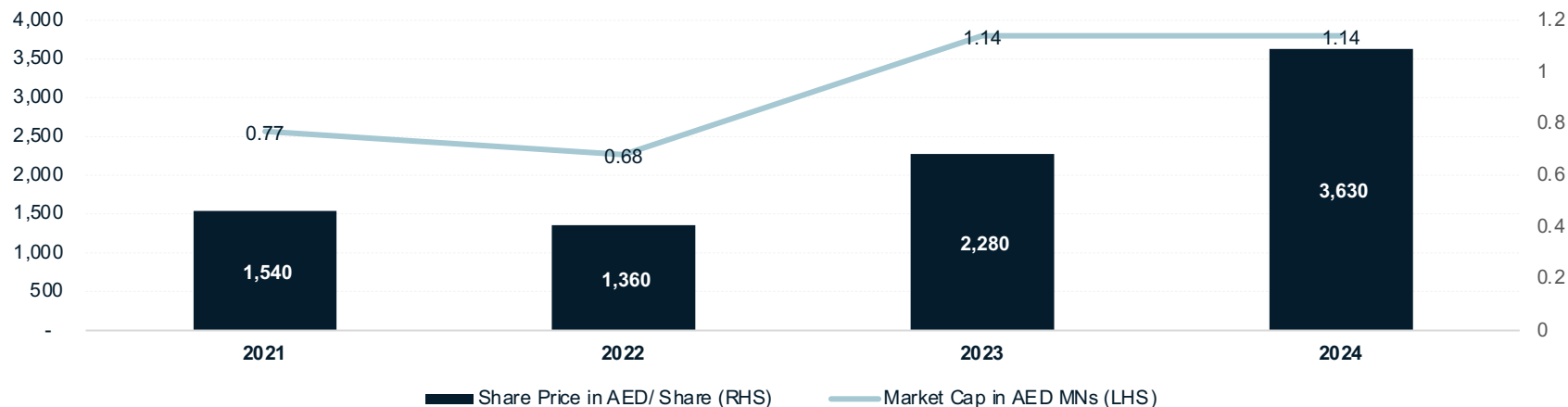
EBITDA in AED MNs



SHARE INFORMATION



	2021	2022	2023	2024
Market Cap (AED Mns)	1,540	1,360	2,280	3,420
Share Price (AED/Share)	0.77	0.68	1.14	1.14
Eps (AED/Share)	0.10	0.015	0.101	0.111

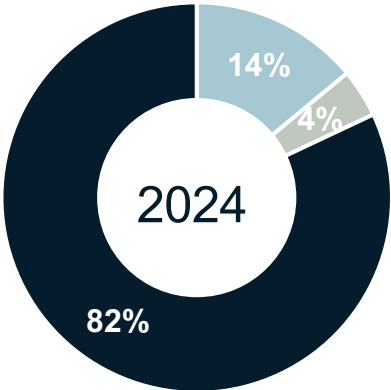
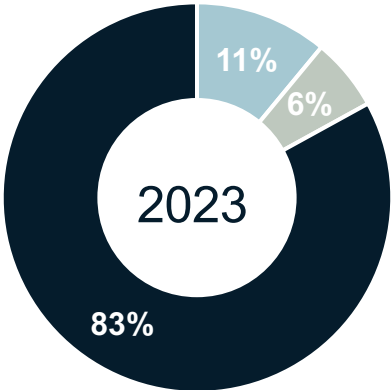




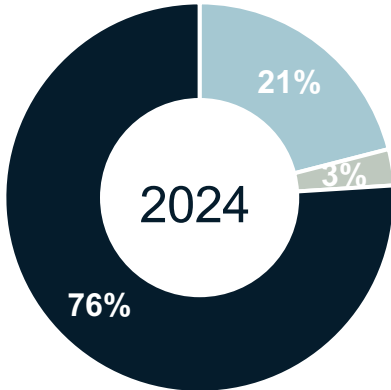
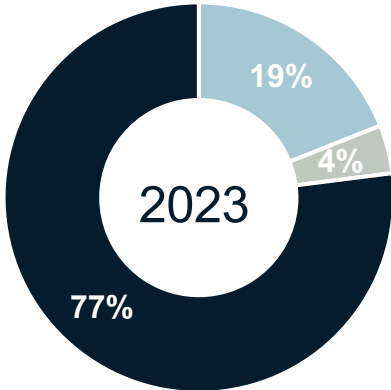
Contribution From Recurring Businesses In 2024

Revenue: 17% | Gross profit: 24%

Revenue Share



Gross Profit Share



■ Property Sales ■ Hospitality ■ Asset Management

ROBUST HOSPITALITY PERFORMANCE



Hospitality	2023 Intercontinental	2024 Intercontinental	2024 Anantara
Number of Keys	351	351	174
Average Daily Rate (ADR, AED)	753	750	1370
Occupancy Rate (%)	69.2%	68.9%	53.3%
Revenue per available room (RevPar) (AED)	521	517	730
Room Revenue (AED Mn)	67	66	51
F&B & Other Revenue (AED Mn)	49	48	35

Project	Location	Launch Year	Keys	Estimated Completion
Staybridge	Mina Al Arab	2024	156	2027
Nikki Beach Resort & Spa	Mina Al Arab	2024	155	2027
Four Seasons	Mina Al Arab	2024	150	2028

* Anantara opened in 2024

Hotels in RAK Emirate reported a 71% occupancy, AED 592.5 ADR, and AED 421.9 RevPAR, FY December 2024 according to STR

PROJECTS UNDER DEVELOPMENT As of 31 December 2024



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	1	100%	99%
Bayviews	Mina Al Arab	2023	344	344	421	240	100%	43%
Bay Residence Phase 1	Mina Al Arab	2023	324	324	364	18	100%	95%
Bay Residence Phase 2	Mina Al Arab	2023	324	324	395	62	100%	84%
Marbella Extension	Mina Al Arab	2023	89	85	225	0	95%	99%
Cape Hayat	Mina Al Arab	2023	678	650	965	617	96%	36%
Granada Extension	Mina Al Arab	2024	80	69	184	82	86%	55%
Quattro Del Mar	Mina Al Arab	2024	888	507	687	606	57%	12%
The Edge	Mina Al Arab	2024	237	188	205	205	80%	NIL
NB Collections	Mina Al Arab	2024	11	1	24	24	9%	NIL
Porto Playa*	Mina Al Arab	2023	141	139	361	344	98%	5%

*50% share as per JV equity accounting

Revenue Backlog of c. AED 1.9 Bn (excluding JV)

INVESTMENT PROPOSITION



Track Record

Almost 20 years of creating shareholder value, by consistently delivering high-quality products that form the fabric of RAK's real estate.

Economic Backdrop

RAK's long term growth prospects as a tourist destination and as a diverse and thriving economy are highly favourable.

Quality Portfolio

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.

Financial Performance

Q3 2024 results show stable growth track, which can be sustained by healthy development pipeline and strong balance sheet.

Strong Management

Highly experienced and talented team which has delivered significant value, well placed to meet responsibilities as RAK's leading master developer.

New Land Acquisitions

New land acquisitions to fuel future development projects.

Prudent Management

Prudent management of capital and costs.



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.

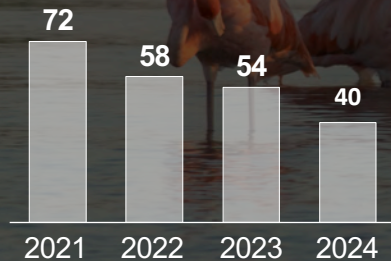
STRENGTHENING OUR ENVIRONMENTAL SUSTAINABILITY EFFORTS



Energy Efficiency

Key initiatives to reduce carbon footprint

- Energy Audits
- Lighting retrofit using high-efficient LED
- HVAC retrofits
- Use of electric bikes/ Segways
- Adoption of hybrid vehicles



□ Total emission intensity (MT CO2E per employee)

Water Consumption

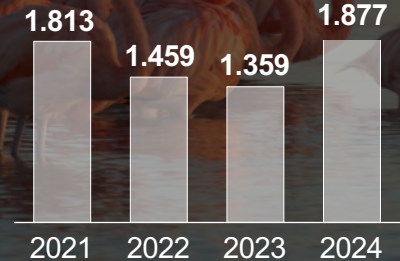
Key measures to optimise water use:

- Water fixture retrofits- waterless urinals, low-flow aerators
- Advanced irrigation controllers
- Maintaining the existing STP



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

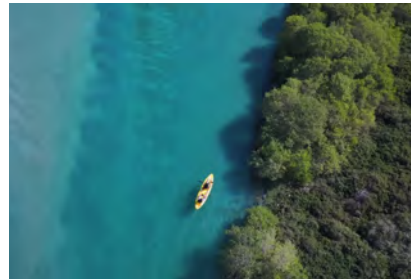


Volunteer Opportunities

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.

- 221 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.

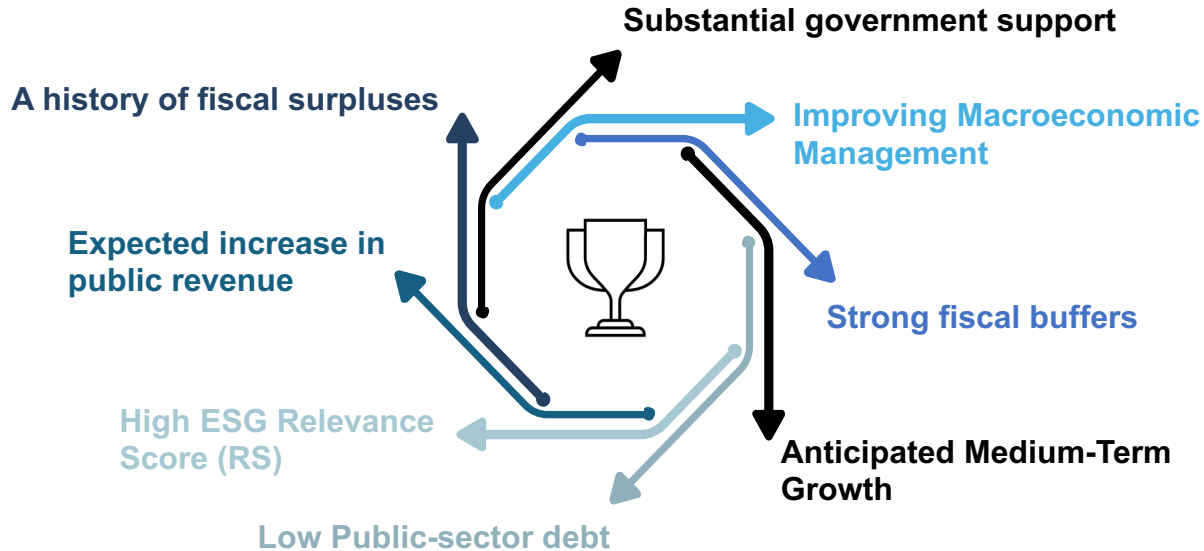
Source: RAK Government Media Office



POSITIVE MACROECONOMIC DRIVERS



Fitch Ratings Upgraded Rak's Issuer Default Ratings (Idrs) To A+ Amid Expectations Of Stronger Growth And Fiscal Management

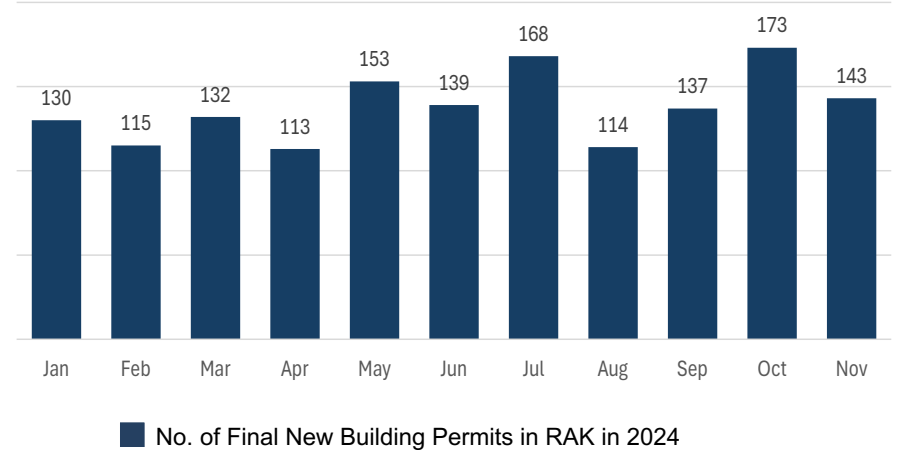
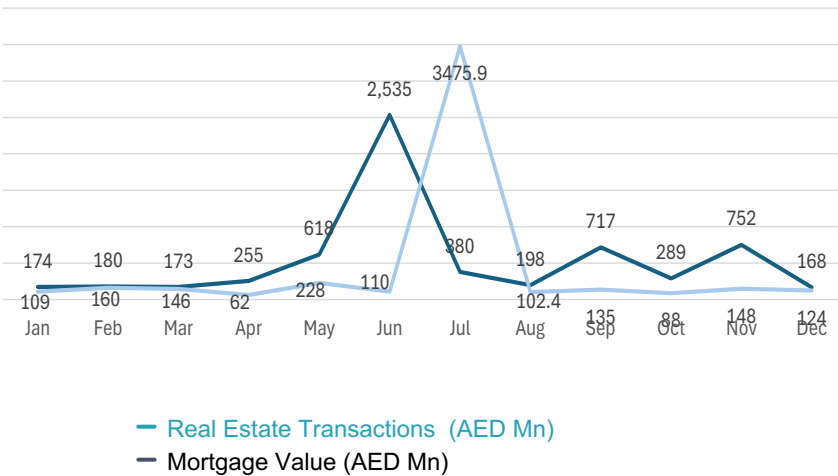


Source: Fitch Ratings May 2024

STRONG REAL-ESTATE TRAJECTORY



Real Estate Transactions By Month In RAK 2024 (AED Mn)



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

- 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. MIRASOL
- 28. 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

Residentials





PROJECT	TYPE	UNITS
Bermuda	Villas/Townhouses	157 Units
Gateway I Residences	Apartments	144 Units
Edge	Apartments	237 units
Mirasol	Apartments	339 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

