At a Glance

A Year of Firsts

For over a decade, Retal has strived to elevate the standards of real estate development, building an unrivalled track record of delivering cutting-edge residential, commercial and mixed-use developments, while cementing its position as a leader in the real estate industry. Today, Retal's leading brand name alongside best-in-class customer service has advantageously positioned it as the developer of choice, propelling Saudi Arabia's urban transformation.



SAR 1.9_{BN}

Contracted Sales vs. SAR 1.4 bn in 2022 SAR 1.4 BN

Revenues 24% YoY 2.62%

Retal's Share of KSA Mortage Market* ▲ 80% YoY

27.3%

Return on Equity SAR 202 MN

▼ 18% YoY Net Profit to Shareholders

Projects Under Development*

SAR 1.27 BN

Revenues from Development Contracts ▲ 83% YoY

SAR 379 MN SAR 325 MN

Record-Breaking Gross Profit *▲ 25% YoY*

▲ 11% YoY EBITDA

16

Projects Completed

Projects and Funds Awarded

1,350+

Total Number of Units Sold

* Include the upcoming and development projects

The Next Generation of Real Estate Developers Strategic Overview Business Model Financial Performance Corporate Governance

A Next Generation Real Estate Developer

For over a decade, Retal has been committed to reimagining Saudi Arabia's urban landscape, inspired by the vision to leave a legacy that promises improved quality of life for all Saudi Arabians – we build for generations.

Retal boasts a distinguished legacy spanning over a decade in the realm of urban development. Throughout this tenure, we've pioneered a transformative narrative, redefining the essence and stature of premier urban landscapes within the Kingdom of Saudi Arabia. Our ambitious vision is intricately woven into our fabric, striving to enhance the lives of millions while spearheading the creation of contemporary communities that resonate with the aspirations of new generations. As one of the foremost authorities in urban development, Retal remains steadfast in its commitment to executing strategic investments that elevate market value and propel urban projects forward. Our ethos revolves around innovation and sustainability,

catalyzing societal progress within the Kingdom in alignment with the objectives outlined in Vision 2030. Central to our strategy is fortifying the value chain in urban development, achieved through the establishment of new ventures and strategic acquisitions. This concerted effort ensures unparalleled quality across all facets of real estate development, from project inception and design to development, marketing, and sales. By meticulously orchestrating this holistic approach, we uphold stringent quality control mechanisms while fostering an environment ripe for innovation, thereby mitigating risks and consistently delivering exceptional urban communities across the Kingdom.





We have also continually nurtured partnerships with leading government institutions across the Kingdom, enabling us to provide exceptional living communities to an expanded customer base. These partnerships have resulted in the development of encompassing communities, complete with a host of services and new architectural landmarks, providing quality living spaces suited for the needs of Saudi families. In these endeavors, Retal has constantly aligned with and furthered the government's vision of 70% home ownership by 2030.

In line with our long-term growth and revenue diversification strategies, we also focus on indirect investments for revenue generation, acting as developers and co-investors for several different real estate funds in Saudi Arabia.



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The Next Generation of Real Estate Developers Strategic Overview Business Model Financial Performance Corporate Governance

An Extensive Development Portfolio

Our track record of pioneering future-proof developments has set an industry benchmark, and today, we sit at the helm of a diverse portfolio of more than 8 thousand units spanning 37 projects*, representing a total built-up area of over 4.6 million square meters.

Throughout its extensive history, Retal has excelled in crafting integrated, modern, and dynamic destinations, exemplified by

4,512

Units Delivered to Date

1,736

Unit Backlog Eastern Region 4,188

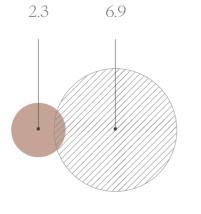
Unit Backlog Central Region

1,736

Unit Backlog Eastern Region



Revenues From Upcoming and Ongoing Projects

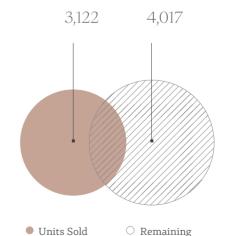


Unrecognized

Recognized

SAR 9.2 BN 7,139 Units

Units Sold from Upcoming and Ongoing Projects



Units Available

Strong Revenue Visibility

Our strategic planning is backed by a healthy, long-term financial outlook, providing confidence in a fluctuating market and volatile global financial climate.

> By understanding our revenue streams and cultivating a substantial project backlog, we have successfully mapped out a stable revenue trajectory to ensure steady income for the coming years.

> Retal's expansive portfolio encompasses 21 ongoing and upcoming projects, with total anticipated revenues of SAR 9.2 billion until the completion of the final project in its current portfolio in 2026. Also wirth noting that the Company continues to be awarded with new contract going up to 2026. As such, the total anticipated revenues including new contracts is expected to exceed the aforementioned SAR 9.2 billion figure. To date, we have only recognized SAR 2.3 billion of our backlog revenues, constituting 25% of its total. Such projections deliver a promising financial outlook for sustained revenue generation over the coming years.

* Excludes upcoming projects