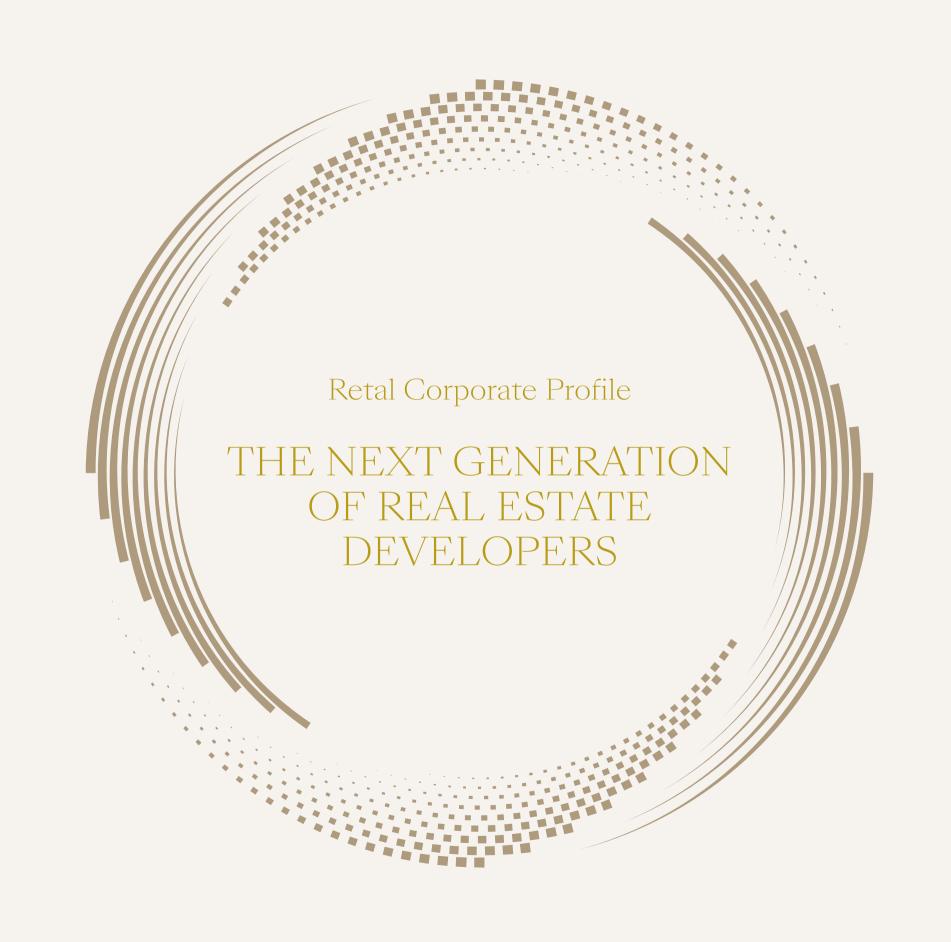
# 





# Contents



Page 52 Community Living



Page 182



Page 60 🗷 Our Projects



Our Capabilities



Page 34 🗷



Our dedication

vibrant living

to creating

spaces that

enrich lives

our success.

has been the

cornerstone of





# Chairman's Message

Over the past decade, Retal has established itself as a leading developer in the Saudi real estate sector, renowned for delivering exceptional quality and award-winning design across a diverse range of developments. Our focus on innovative design, superior craftsmanship, and community-centric planning has been instrumental in shaping our reputation for excellence. With the dedication and expertise of our 1,700 employees, we continue to set new benchmarks for urban development and sustainable growth.

As we look back on our storied history at Retal, I am filled with pride for what we have achieved together. Our journey has been marked by resilience, innovation, and an unwavering commitment to excellence. Throughout the years, we have not only delivered remarkable projects but also forged enduring relationships with our valued partners and the communities we serve. Our dedication to creating vibrant living spaces that enrich lives has been the cornerstone of our success, and we remain steadfast in our mission to push boundaries and explore new horizons, ensuring that we continue to meet the evolving needs of the Kingdom and its people.

I extend my heartfelt gratitude to our team for their exceptional contributions and to our shareholders for their continued support. Together, we will continue to forge a prosperous future, and leave a lasting impact on Saudi Arabia's urban landscape.

Abdullah Abdullatif Al-Fozan Chairman of Retal





# CEO's Message

It is a privilege to reflect on Retal's remarkable progress. Our journey has seen Retal evolve from a traditional real estate developer into a vertically integrated real estate group with an established and growing market presence throughout the Kingdom, culminating into a successful initial public offering in 2022. Since then, we have successfully expanded our footprint across the Kingdom, with a fast-growing presence across Riyadh, Jeddah, and other key high growth cities. To date, we have delivered 16 projects, with a growing pipeline of 23 ongoing and upcoming projects, together comprising more than 10 thousand units.

In 2023, real estate transactions in Saudi Arabia reached an impressive SAR 194 billion\*, 58.6% of which originated from the residential sector—Retal's core business. Our contribution to this growth has been fueled by the successful expansion of our residential projects in collaboration with both existing and new partners. More recently, our landmark SAR 2.9 billion deal with ROSHN for Dhahran-based development, ALDANAH—the largest contract in Retal's history—further highlights our ability to secure and deliver large-scale developments and reinforces our commitment to expanding housing opportunities across the Kingdom. We now capitalize on our expanding footprint, strengthened by a progressively diversified portfolio

extending beyond our core residential business, into new geographical boundaries, and targeting a wider spectrum of income groups through our wide range of brands. Moreover, we continue to diversify project-funding structures by participating in real estate funds through joint ventures and special purpose vehicles, reinforcing our risk-mitigation strategy and supporting our growth objectives.

Our workforce is at the heart of Retal, continuously innovating and driving our success through every stage of the project development lifecycle. I extend my sincere gratitude for their invaluable contributions to our vision. Their dedication has powered Retal's consistent growth, ensuring strong revenue visibility, a healthy balance sheet and a leading market standing, positioning us for continued success.

Eng. Abdullah Faisal AlBraikan Chief Executive Officer of Retal

# Our Heritage

Crafting the Future, Honoring the Past

At Retal, we are passionately committed to safeguarding the rich cultural heritage of Saudi Arabia, a legacy we hold dear, by harmoniously blending tradition with modernity. Our developments go beyond mere structures—they are a celebration of Saudi Arabia's past and a promise for its future. Drawing inspiration from the Kingdom's historical architecture, local art, and social customs, we create developments that honor Saudi Arabia's unique cultural identity while incorporating contemporary styles and technologies. Our urban development approach fosters a sense of community while respecting the land and natural resources, ensuring sustainability, and upholding the Kingdom's legacy of stewardship for a vibrant and culturally rich future.

By honoring our heritage while embracing innovation, Retal creates spaces that embody the spirit of our nation, fostering a deep sense of community and paving the way for a sustainable and vibrant tomorrow.





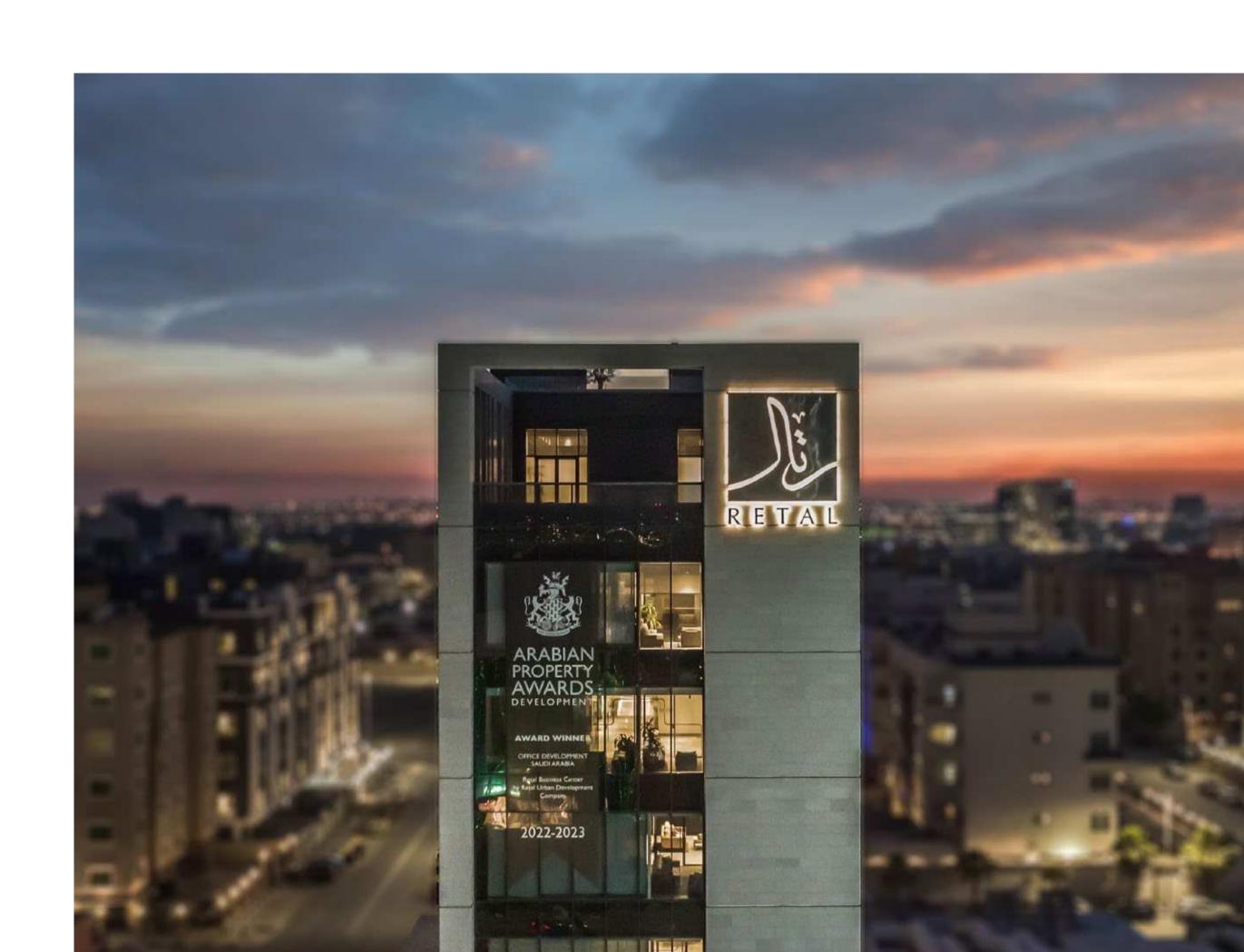
# About Retal Group

### A Next Generation Real Estate Developer

At the heart of Saudi Arabia's rapid development lies a simple truth: communities matter. Since 2012, our purpose has been to help millions of people all over the country live better, together. We have been privileged to shape the future of Saudi Arabia's urban landscape through residential, commercial, and mixed-use developments that enrich lives in resilient, flourishing communities. As part of the Al Fozan Group of Companies, we are committed to delivering projects that advance the nation, through finding innovative ways to redefine urban life while honouring the values and wisdom of our ancient heritage.

At Retal, we are guided by the goal of connection: between people and place; people and community; people and planet. We're driven by a profound belief that thriving nations are built on understanding what truly matters to families, neighbourhoods, and the natural environment. That's why we've dedicated the past decade to pioneering deeply researched, sustainable, human-centred solutions that put people and the planet first. In a world and Kingdom advancing at unprecedented speed, we balance innovation with responsibility, uniting forward-thinking architecture with practical urban planning, creating solutions that address the most pressing urban and global challenges.

Every project we undertake is a promise to our nation: to build environments where Saudi families can flourish, where neighbourhoods become communities, and where sustainable urban design meets the needs of generations to come.





Retal in Numbers

# Behind the Scenes

+53

Total Number of Projects

SAR + 32 Bn

Total project value of completed, ongoing and upcoming projects

+16,000

Total #
of units delivered,
under development,
and construction

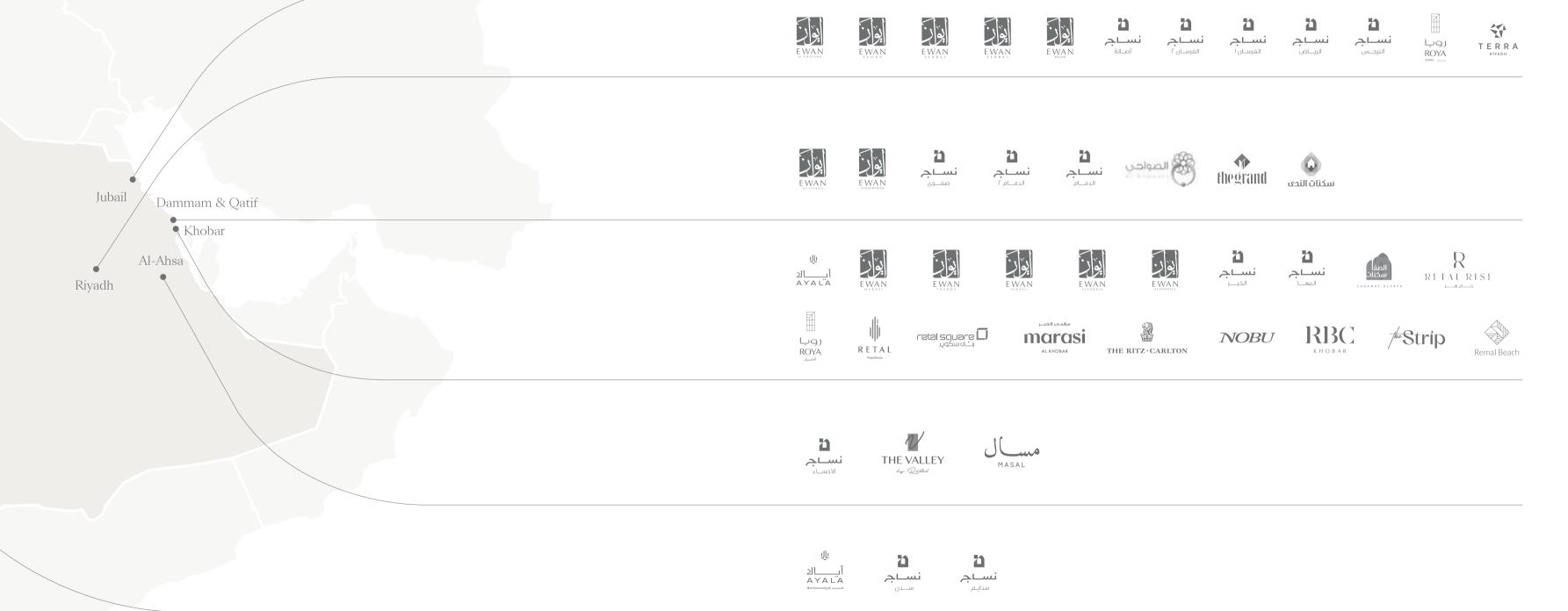
SQM + 6MN

Total built-up area (sqm) of completed, ongoing and upcoming projects

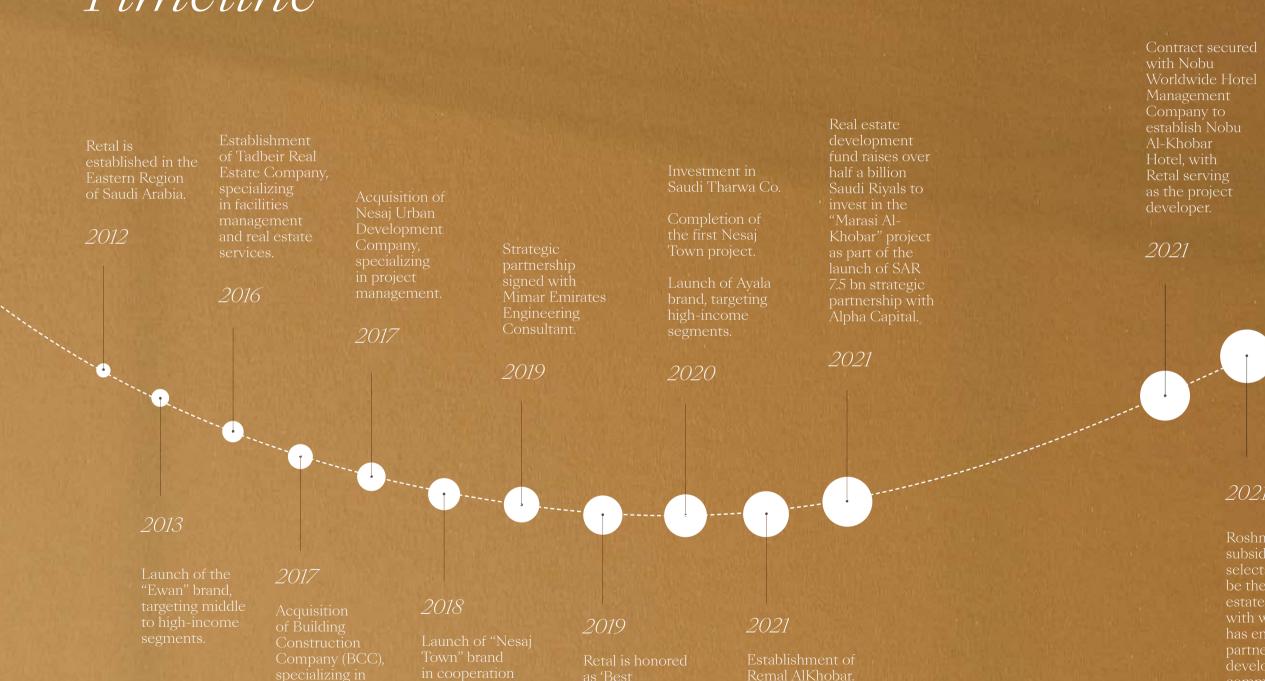
# Retal's Footprint

Jeddah





# The Group Establishment Timeline



Retal signs Arabia Railways create a new

2023

LDPI.

2022

2021

2022

company on the Tadawul in June 2022.

Retal and BlomInvest and the Kingdom's Eastern Province.

2024

Retal and BLOMINVEST

the development of a luxurious office complex

and showrooms in Rivadh

establish the Oasis Fund which will see

2023

2024

BCC, inks SAR with ROSHN housing units in ALDANAH.

Retal and Marriott destination in Al Carlton brand.

2023

# Integrated Value Chain

### Innovative Operational Excellence

Our real estate capabilities cover the entire development spectrum, from design through to project development, marketing, and aftersales services. With the support of our subsidiaries and affiliates, we ensure efficient production, costeffective operations, and exceptional quality control, while maximizing returns throughout the development process.











Infrastructure Development Design & Engineering Consultancy

Interior Design Consultancy





LDPi

Lighting

Architect

Consultancy









Property

RC .

Contracting





Facility Management Management

# Partnerships

Strong focus on establishing robust, enduring partnerships that generate substantial value.

We have formed strategic partnership agreements and joint ventures with prominent private and public entities across various verticals in the real estate sector. Our collaborations with Government-Related Entities have been vital for executing large-scale national projects, driving up our market share, enhancing shared resources, and reinforcing our reputation as a trusted partner.

Government	وزارة الشؤون البلدية والقروية والرسكان	REGA JIBBAH BALAH BALEETA'S GAMBAL AJTROMIN	سکنی				
Real Estate	الوطنية للإسكان الوطنية للإسكان	روش	LLOO MOSN	SAR الخطوط الحديدية السعودية SAUDI ARABIA RAILWAYS	JABEEN		
Funds	بلــوم إنفســت BLOMINVEST	ALPHA CAPITAL	dērayah (	البالالمالية Albilad Capital			
Financiers	SNB بنك الجزيرة BANK ALJAZIRA	مصرف الراجدي alrajhi bank كا يتكليلاد Bank Albilad	Tourism عندوق Development التنوي Fund	مصرف الإنماء alinma bank GiB	مال الأولى للتمويل First Finance	الأول SAB	FAB
Consultancy	Knight Frank	<b>(()</b> JLL	Colliers	pwc			
Operators	THE RITZ-CARLTON	NOBU					
Engineering and Consultancy	BENOY	cracknell	Dewan Architects+	ubs N/A	GA JERE	دار العمران DAR AL OMRAN	



# A Winning Business Strategy

A Vision of the Future

To be the Saudi real estate *champion* by delivering *sustainable urban* communities and destinations

### Our Mission

To develop real estate products through an integrated business model that ensures superiority and sustainability of the built environment, and innovative solutions that contribute to the improvement of the real estate industry and quality of life for all.

# A Winning Proposition

Retal stands out as the leader in the Kingdom's residential and mixed-use real estate sector, thanks to a unique blend of strategic advantages and industry expertise.



# 1. Robust Economic & Demographic Fundamentals

Thriving real estate sector backed by favorable demographic trends and supportive government initiatives.



# 2. Integrated Development Ecosystem

Extensive portfolio of subsidiaries and associates, enabling Retal to excel in every phase of real estate development.



# 3. Trailblazer in Off-Plan Sales

Driving industry advancement through off-plan sales, enabling Retal to minimize risk by securing confirmed revenues and enhance efficiencies in project delivery.



### 4. Diversified Portfolio

Skillful portfolio expansion beyond residential communities to encompass mixed-use developments, including offices, business parks, hotels, and retail outlets.



# 5. Robust Financial Health & Profitability

Consistent revenue growth and profitability underpinned by a strategic approach that balances risk management with expansion opportunities.



### 6. Collaborative Value Creation

Enduring partnerships with key government bodies and international firms that enhance value creation and drive mutual growth.





# Financial Capabilities

Retal has demonstrated impressive growth over the last decade, with a top-line that surpassed the 1-billion mark in 2023, driven by an ever-growing project portfolio. We maintain healthy profit margins, underpinned by our efficient operations, deep financial expertise, and technology integration. Moreover, our robust balance sheet and off-sales business model enable us to undertake multiple projects simultaneously.

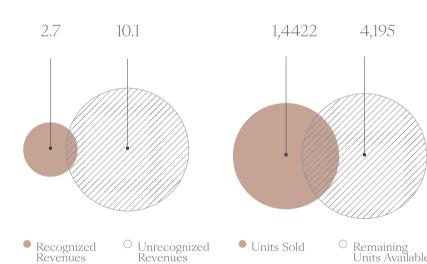
SAR 1.75 Bn Revenues	SAR 237.5 Mn  Net Profit Before Minority Interest	6.8% Return on Assets
3296 2019-23 Revenue CAGR	3796 2019-23 Net Profit CAGR	29.3% Return on Equity

### Strong Revenue Visibility on the back of a robust pipeline

We employ a robust financial strategy that keeps us secure in a dynamic market and ever-changing global environment. By clearly identifying our revenue streams and developing a strong project pipeline, we have ensured a stable revenue plan to guarantee consistent income for the future.

Ongoing Projects (SAR bn)

Revenues From Upcoming and Units Sold from Upcoming and Ongoing Projects

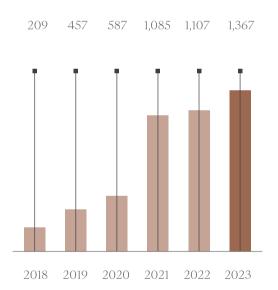


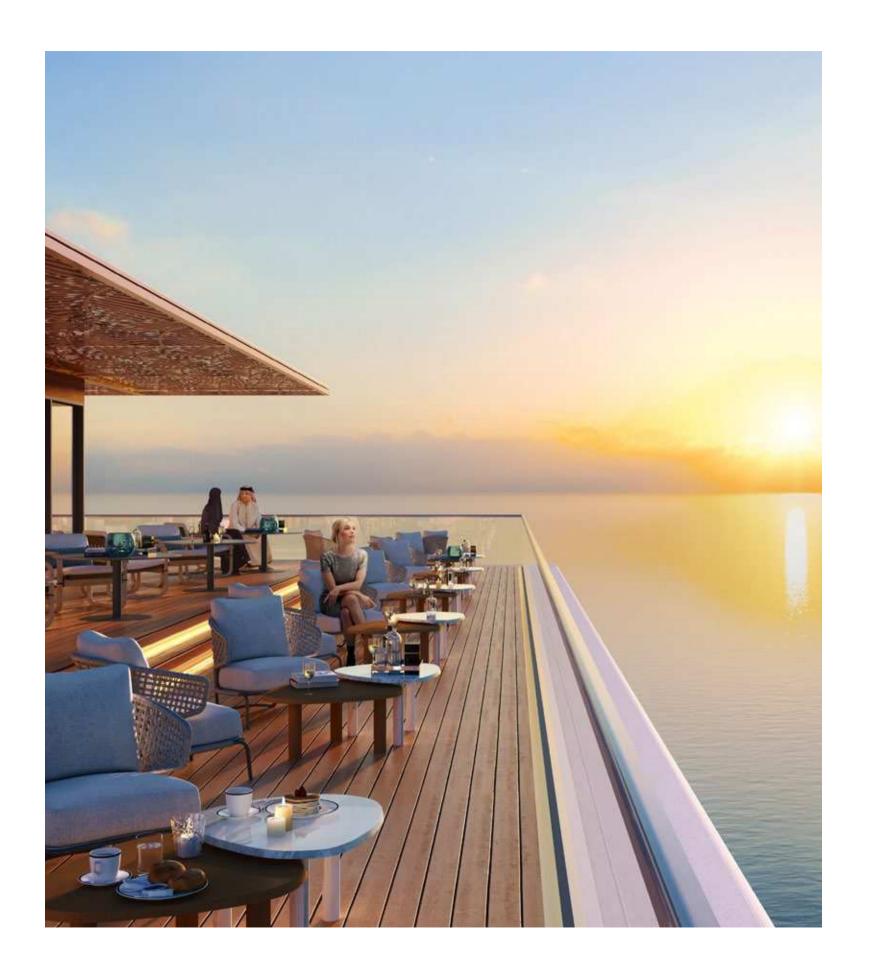
<sup>\*</sup>Figures are based on the trailing 12-month period ending June 30, 2024

# Proven Revenue & Profitability Track Record

Over the years, Retal's revenues have consistently grown, reflecting our solid track record of profitability and market resilience, with revenues and net profit up by a 4-year CAGR of 32% and 37%, respectively.

# Revenue Evolution (SAR mn)

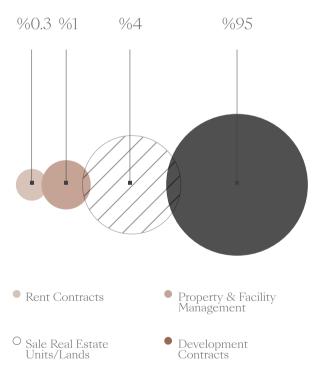




### Diversified & Healthy Revenue Streams

Our diversified revenue base, spread across various segments and geographies, ensures stability and reduces risk. Significant unrecognised revenues also provide future revenue visibility, securing our long-term financial health.

### Nature of Revenues H1 2024

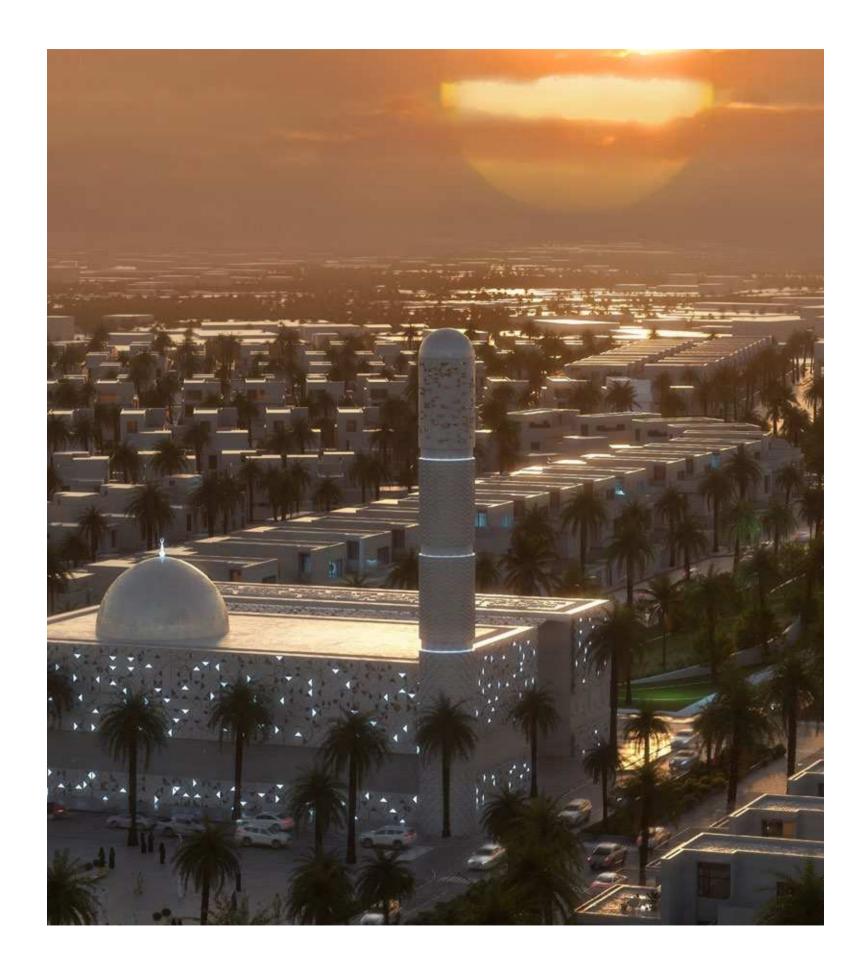


### Driving Financial Innovation

We minimise our risks by expanding beyond conventional development ventures as developers for various real estate funds and Special Purpose Vehicles (SPVs) dedicated to specific projects across the Kingdom. With an active participation in 8 out of 11 these funds with an equity stake, these initiatives strengthen our financial resilience, ensuring rapid adaptability in the region's dynamic real estate landscape.

# Focus on Long-Term Value Creation

At Retal, we prioritise sustainable growth. Our focus on long-term value creation encompasses various strategic initiatives aimed at enhancing shareholder value, while contributing to the development of vibrant communities. These include sustainable development projects, community engagement efforts, and strategic partnerships that align with our vision of creating enduring value for all stakeholders.



### Key Value Drivers

- Streamlined operations
- Strategic acquisitions
- Creating synergies
- Customer centricity
- Community building

# Competitive Advantages and Added Value

- Strong partnerships
- Longstanding track record
- Quality in human design

### Vision and Growth Sustainability

- Leading with sustainability
- Off-Plan sales and financial security
- Adapting to a digital world

# Development Capabilities

### Delivering Excellence

As a champion real estate developer, our development capabilities are the foundation of our success. Our capabilities enable us to deliver high-quality projects on time and within budget, while scaling quickly and efficiently. By leveraging strong relationships, advanced technologies, and strategic investments, we ensure precision, efficiency, and sustainability across all our projects.

### Integrated Value Chain

By maintaining high levels of control over quality, costs and timeliness through long-term partnerships and ownership of subsidiaries in the value chain, we ensure that every aspect of our projects aligns with our standards. This approach allows us to manage resources efficiently, reduce dependencies and deliver consistently high quality and timely projects.



### Unique Design Capabilities

At Retal, we prioritize exceptional design as the foundation of transformative spaces, with a focus on sustainability and community. Our diverse team of architects and planners collaborates with international consultants to deliver world-class projects that meet high aesthetic and functional standards. Leveraging cutting-edge technology and a dedicated R&D unit, we continually innovate, ensuring our developments are future-proof.

### Scalable & Agile Operations

Our development operations are designed to be scalable and agile, enabling us to efficiently expand by leveraging our scale and resources. Our approach allows us to adapt to changing market needs and to continuously optimize performance. Retal has been able to consistently deliver more projects while improving delivery quality and speed of delivery.

# Adoption of Innovative Technologies

We are committed to adopting the latest technologies to streamline our development, sales, and after-sales processes, optimizing efficiency and improving the overall customer experience. By integrating and using advanced project management tools and customer engagement applications, we increase planning and execution accuracy and provide seamless experiences to our clients.

### Advanced Risk Management

Our advanced risk management techniques are designed to identify and mitigate potential risks as early as possible. We employ comprehensive approaches to risk assessment and mitigation to safeguard our investments and foresee any delays and avoid them, making sure we deliver on time and within budget.

# Human Capabilities

### Human Capital Strategy

Foster dignity and fairness through people-centric solutions

Implement top recruitment practices for talent acquisition

Promote sustainability with performance-linked learning initiatives

Deliver excellent HR services digitally, meeting Service-Level-Agreements and proactive organizational needs

### Empowering our Workforce

Retal provides a healthy, safe and nondiscriminatory environment while ensuring fair compensation for all. We support our employees with open communication channels and various benefits, ensuring an ideal work-life balance that reaffirms Retal's reputation as an employer of choice and is evident in Retal being awarded Best Place to Work For three consecutive years.

### Strategic Leadership

Our leadership team drives Retal's growth through forward-thinking strategies that emphasize people, innovation, and operational excellence. By prioritizing leadership development and fostering a culture of accountability, we inspire our employees to contribute their best, driving collective success.



### Industry Expertise

Retal's expertise spans across the entire real estate development value chain, supported by a skilled workforce with deep industry knowledge. Our in-house R&D team routinely monitors the latest market trends and emerging technologies, ensuring we stay ahead of industry shifts, enabling us to maintain our leadership in the real estate sector.

# Talent Acquisition & Development

At Retal, we prioritize the development of our employees, empowering them to enhance their growth trajectories and, in turn, strengthen the company as a whole. We offer tailored training programs that align with career goals, performance, and work needs, ensuring a skilled and motivated workforce committed to innovation and growth.

- On-the-job training
- Local and International Training
- Cooperative and Summer Training
- Internal Training
- Specialized Management and Leadership Training
- Sponsoring Saudi Arabia Employees Training

### Health, Safety & Wellbeing

We are dedicated to fostering a supportive work environment by prioritizing employee well-being through comprehensive benefits, such as housing, transportation and medical care. Moreover, we strictly adhere to rigorous occupational health and safety standards in line with OHSAS 45001:2018 and conduct regular inspections to mitigate potential safety risks.

# Digital Capabilities

### Digitally Led Customer Experience

We pride ourselves in being a market leader in digital transformation, in line with our commitment to continuous innovation. By adopting cutting-edge innovations, we not only improve efficiency and reduce costs but also create sustainable, innovative, and customer-centric real estate solutions, enabling us to pave an interactive journey with our current and future homeowners.

### Digitally Led Customer Experience

35%

Property sales

.50%

Client engagement

30%

Faster decision-making process

+70%

Clients use our digital customization

+80%

Buyers have accessed our virtual tours



### Our Digital Ecosystem

# 1. Optimized Planning and Design

Building Information Modeling (BIM): We create detailed 3D models of our projects, allowing for more accurate planning, design, and visualization, helping us detect potential issues early on and make informed decisions.

Virtual Reality (VR) and Augmented Reality (AR): VR and AR technologies offer immersive experiences to stakeholders, enabling them to visualize the final product and provide feedback before construction begins.

### 2. Enhanced Construction Efficiency

Drones and Robotics: Deploying drones for site surveys and inspections allows us to gather precise data quickly and safely. Robotics in tasks like bricklaying and material transport improve efficiency and safety on-site.

3D Printing: This innovative technology enables the creation of complex structures and components with high precision and reduced waste, leading to faster and more cost-effective construction.

Digital Twin Technology: This technology allows us to simulate, analyze, and optimize every aspect of the project in a virtual environment, facilitating real-time monitoring, predictive maintenance, and improved decision-making.

### 3. Sustainable Practices

Energy Management Systems:
Advanced energy management
systems enable us to monitor and
optimize energy consumption in
real-time, ensuring our
developments are energy-efficient
and environmentally friendly.

Smart Building Technologies: Integrating smart sensors and IoT devices helps manage building operations more efficiently, from lighting and HVAC systems to security and maintenance.

### 4. Improved Project Management

Project Management Software: We leverage advanced project management tools to streamline communication, track progress, and manage resources effectively. These platforms provide real-time updates and analytics, ensuring the delivery of timely projects within budget.

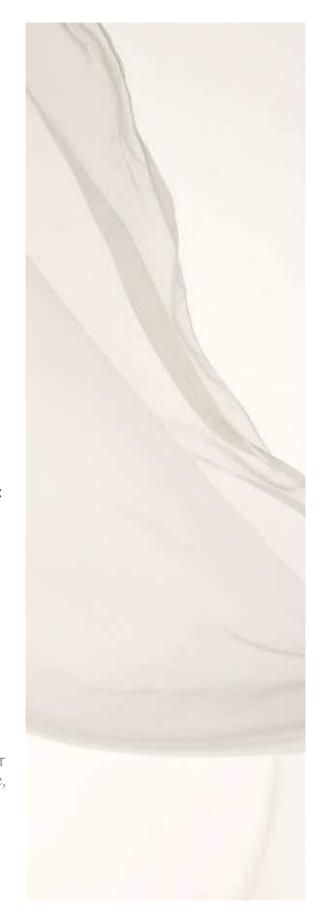
Data Analytics: By harnessing big data and analytics, we gain valuable insights into market trends, customer preferences, and operational performance, enabling us to make data-driven decisions.

# 5. Enhanced Customer Experience

Smart Home Integration: Our developments feature smart home technologies that offer residents greater control over their living environments, enhancing convenience, security, and comfort.

Virtual Tours and Online Platforms: We provide virtual tours and online platforms for property viewing and transactions, making the buying process more accessible and efficient for customers.

Customer Portal and Mobile Applications: Our robust customer portals and mobile applications allow our clients to manage their properties, access important documents, request maintenance services, and communicate with our team easily, enhancing convenience, and customer satisfaction.



# Retal's Innovative *Mobile Application*

Revolutionizing Customer and Tenant Experiences

2024 saw the launch Retal's groundbreaking mobile application designed to enhance the experience of property ownership. This state-of-the-art tool focuses on client-centricity, prioritizing convenience and transparency for both customers and tenants.

### Progress at Your Fingertips

With an intuitive interface, customers can easily see real-time construction progress, offering a visually immersive experience.

# A live Window to Your Future home

Our app's live view feature allows customers to visually connect with their developing properties from anywhere, showcasing Retal's commitment to quality, precision, and timely delivery

### Fostering Financial Transparency and Control

Our app ensures crystal-clear clarity in every transaction, payment plan, and financial interaction. Clients can easily track payment plans, receive timely reminders, and securely conduct transactions, reflecting our commitment to fostering trust and reliability.

# Efficient Support and Communication

Robust support and clear communication are essential. Our app allows clients to easily raise and track support tickets, which are promptly addressed by our dedicated support team, ensuring every interaction is resolved with the utmost care and attention.





# Community Living

### Designed for Better Quality of Life

At Retal, we prioritize creating communal spaces that encourage social interaction and strengthen community bonds. Our designs incorporate well-planned parks, plazas, and community centers where residents can gather, socialize, and engage in various activities. By integrating these communal areas into our developments, we aim to build neighborhoods where residents feel connected, supported, and part of a larger community.



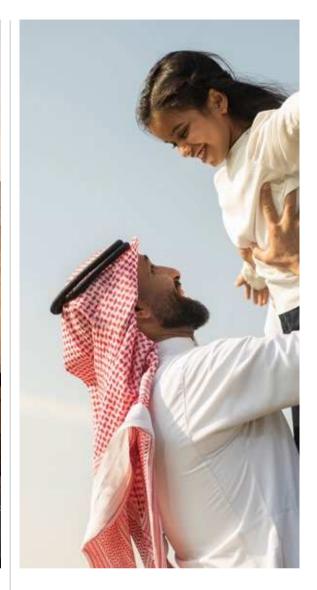


Atthecommunitylevel, our development strategy fosters a sense of inclusivity and cohesion through a diverse mix of properties and well-planned communal spaces. These spaces are filled with greenery, not only enhancing the aesthetic appeal but also contributing to improved air quality and encourage healthier lifestyle. Furthermore, our emphasis on sustainable transportation motivation, including green parking, sidewalks, and cycling infrastructure, reduces residents' reliance on vehicles and promotes eco-friendly living.



House Level

Each home is carefully designed to maximize natural lighting, creating bright and inviting interiors that contribute to occupants' well-being and comfort. Energy and water-efficient features are seamlessly integrated into the design and execution, ensuring sustainable living while reducing utility costs. Moreover, strategic placement of houses near facilities enhances convenience and accessibility for residents, further enriching their daily lives.



Individual Level

Residents have access to resources that promote physical well-being and encourage an active lifestyle, backed by pedestrian-friendly designs and robust cycling with ample shading and public spaces, as well as varying transportation networks that ensure residents have convenient and sustainable transportation options.

# Engaging Community Spaces

At Retal, our emphasis on community living is reflected in our meticulously designed communal spaces. From inviting parks and recreational areas to pedestrian-friendly walkways and vibrant gathering spots, our projects are thoughtfully crafted to promote social interaction and a sense of community.

# Inclusive Amenities and Facilities

In line with our commitment to community living, we prioritize the integration of inclusive amenities and facilities within our projects. A range of high-quality amenities encourages interaction and collaboration creating an environment where residents can come together, share experiences, and form a tightly knit community.



### 15-Minute Cities

We place a strong emphasis on our residents' convenience by pioneering the concept of 15-minute cities within our urban development strategy. This innovative approach aims to create urban environments where residents can access essential services and amenities within a 15-minute walk or bike ride from their homes.

# Sustainable Community Practices

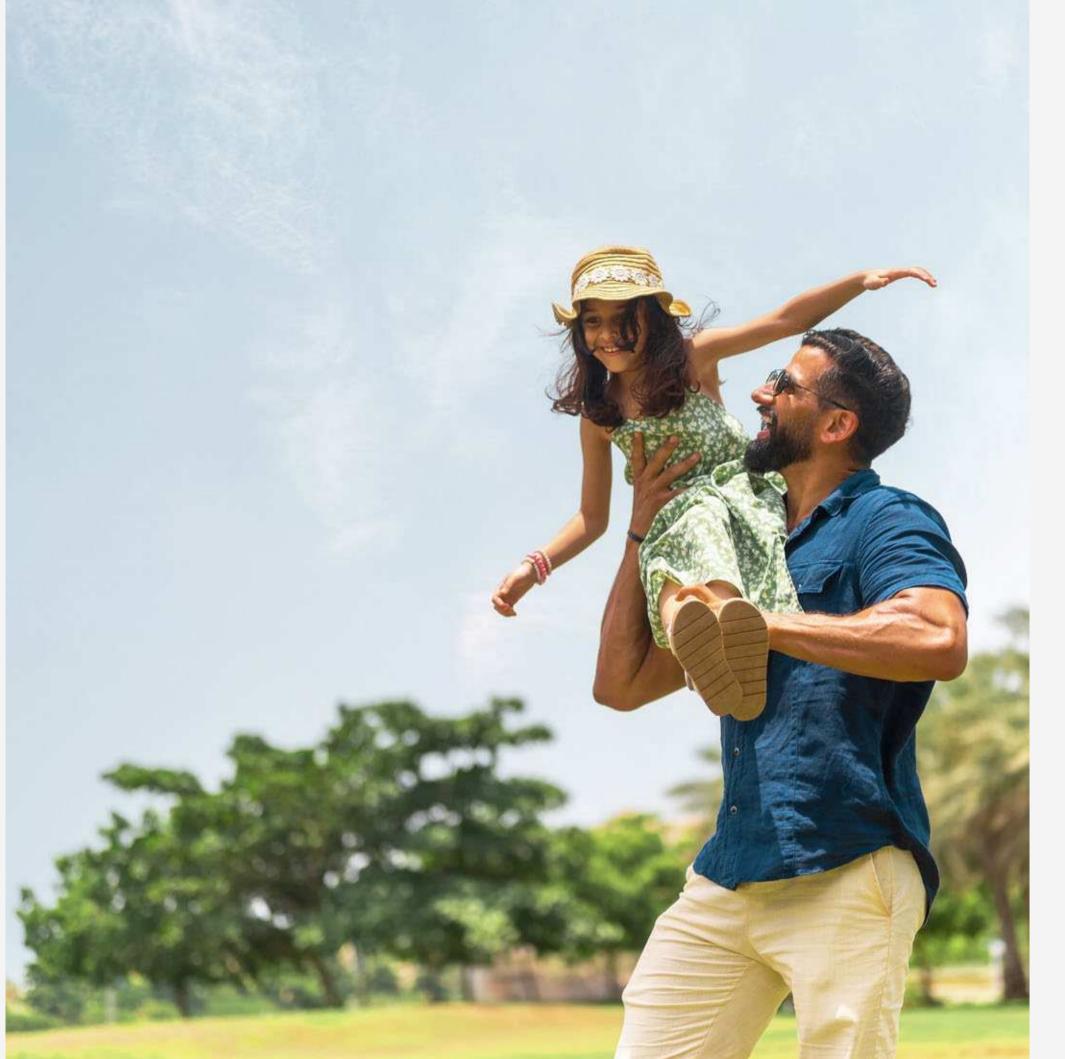
We implement green practices such as community gardens and green parking solutions to promote environmental responsibility among residents. By encouraging sustainable living habits and providing the infrastructure to support them, we help our communities reduce their environmental impact and foster a culture of conservation.

# Supporting Local Culture & Heritage

At Retal, our commitment to community living is deeply rooted in honoring Saudi heritage while embracing modern innovation. We thoughtfully integrate elements of local craftsmanship, artistry, and cultural traditions into our designs, preserving the unique identity of each community and ensuring our developments reflect the rich cultural fabric of Saudi Arabia.

### Enhancing Safety and Security

Safety is a cornerstone of our community-focused design. We incorporate well-lit pathways, and design spaces to facilitate natural surveillance, enhancing residents' sense of safety. By prioritizing safety, we ensure that our communities are welcoming and secure, allowing residents to enjoy their surroundings with peace of mind.



# Creating Vibrant and Cohesive Communities

Promenades

Social Hubs

Prayer Centers

Wellness Havens

Commercial Outlets

Learning Centers

Dining & Entertainment

Green Parking Solutions

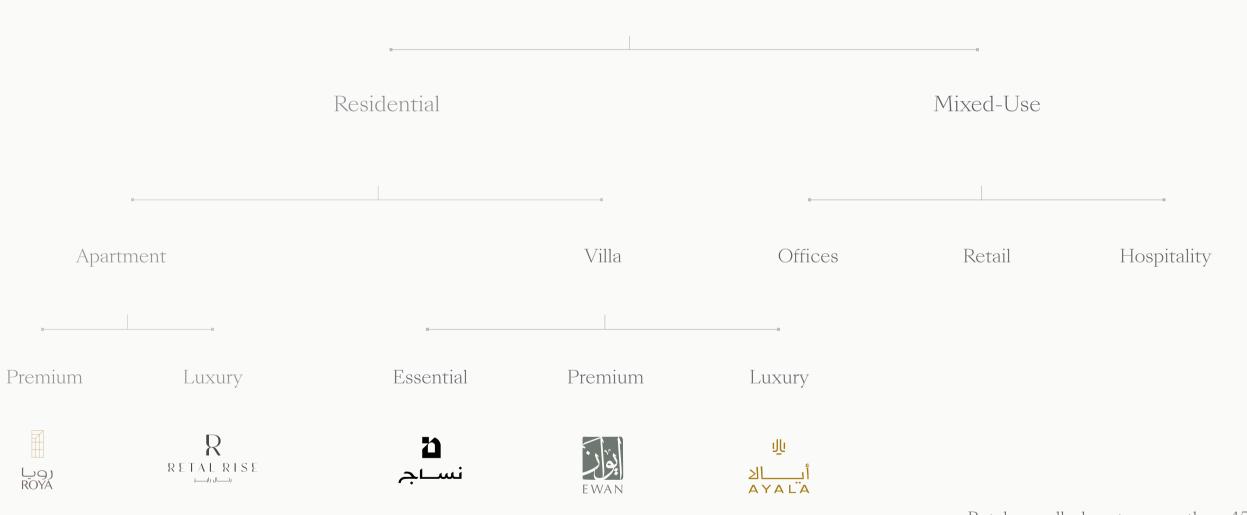
Pet-friendly Zones



# Portfolio Overview

# Diversity in Development

We pride ourselves in offering a diversified portfolio of residential and mixed-use projects that are well distributed across the Kingdom. With our unique designs and innovative execution, we create vibrant and cohesive communities that redefine the real estate landscape in the Kingdom.



Development Sectors

Retal proudly boasts more than 45 ongoing, upcoming and completed projects to its name in key Saudi cities. Its residential projects are developed under 5 brands, each of them a reflection of quality and trust in the sphere where it operates. In addition to residential developments, Retal develops for retail, hospitality, and mixed-use projects.

Retals' Projects

# Our Portfolio Evolution

Ewan Al Nahda 37 Units

Ewan Al Maali 76 Units

2020 • Nesaj Tov

Nesaj Town Dammam1 674 Unit

Remal Beach 6 Units

2015

Ewan Al Nawras 78 Units

• Sakanat Al Nada 28 Units

Sakanat Al Safa 56 Unit

2021

• Remal Al Khobar 52 Units

2016

The Grand 63 Units

2017

• Arab Open University 63 Units

The Valley 20 Retail Stores

Retal Square 96 Units

Al Dhawahi 148 Units

Ewan Al Qayrawan 164 Units

2022

Nesaj Town Dammam2 1,653 Units

Nesaj Town Khobar 170 Unit

2023 i A

Ayala Al Nakheel 58 Unit

Nesaj Town Riyadh 690 Un

2024

Ewan Sedral 103 Units

Marasi 582 Lands

Nesaj Town Al Narjis 455 Units

Nesaj Town Al Ahsa 347 Units

2025

Ewan Sedra2 372 Units

Ewan Tharwa 1,186 Units

The Strip Retail Stores

Roya Al Nakheel 68 Units

Nesaj Town Al Fursan 759 Units

2026

Nobu Hotel 101 Keys

Nobu Residence 62 Residence

Retal Rise 129 Units

Remal Business Park & Residence Office Buildings

Ewan Tharwa2 200 Units

Ewan Sedra3 242 Units

Roya Sedra 336 Units

Nesaj Town Safwa 356 Units

Ayala AlMohammadia 60 Units

Nesaj Town Sadayem 352 Units

Nesaj AlSadan 442 Units

2027

Masal Retail Stores

Nesaj Town Al Fursan2 561 Units

Nesaj Town Al Asalah 263 Units

Jabeen 897 Units

Terra Riyadh Office Buildings

The Ritz Carlton 48 & 130 Units

Ewan Marasi 188 Units

Ewan Rejan 286 Units

Ewan Sedra4 363 Units

Ewan Khuzam 1,722 Units

Nesaj Al Maha 998 Units

Khuzam Business Park1

Ewan Sedra5 633 Units

Qurtoba Square

Retal City

Khuzam Business Park2







Draw your elegannee!

Ayala is dedicated to creating spaces that reflect the individuality of our esteemed clients, offering a harmonious blend of contemporary style and authentic materials. Our brand blends unparalleled adaptability with uncompromising quality, offering over 300 customization options—a first in Saudi Arabia. Each home is tailored to meet the unique needs of its future owners, ensuring a perfect fit for their lifestyle. Ayala celebrates togetherness while honoring ones need for tranquility; Our meticulously planned communities provide the perfect balance of shared spaces for connection and private havens for quiet retreats, redefining the concept of luxury urban living in the Kingdom.

No. of Projects	2
Total Land Area	62,200 sqm
Total BUA	62,800 sqm
Total Units	118
Locations	Jeddah, Khobar















#### A story we tell

Ewan embodies refined living, with a signature collection of chic residential villas designed for distinguished clients. Our signature collection of villas exudes a sense of refined luxury, offering spacious indoor areas and private landscapes for residents to unwind and embrace serenity. Designed with medium-sized families in mind, Ewan's villas are the epitome of comfort and style, providing the perfect sanctuary for creating cherished memories. Its strategically located projects boast expansive open spaces and convenient access to essential services and facilities, ensuring a seamless blend of convenience and exclusivity. Ewan is a testament to our commitment to cutting-edge urban concepts and timeless design, blending elegance with functionality to create exceptional living spaces.

No. of Projects	11
Total Land Area	2,541,260 sqm
Total BUA	2,138,050 sqм
Total Units	4,933
Locations	Riyadh, Khobar,
	Dammam, Jubail























# **ئ** نســاجے

# We weave the details of the dream

Our Nesaj brand is a testament to the fusion of modernity and cultural heritage in the Kingdom of Saudi Arabia, encapsulating the essence of contemporary urban living while honoring the Kingdom's rich traditions. Nesaj is part of a key initiative aimed at providing high-quality villas for young couples and newlyweds, promoting homeownership for Saudi citizens. Located in prime areas like Riyadh, Dammam, and Khobar, each Nesaj project reflects a meticulous blend of cutting-edge design and eco-friendly practices, creating vibrant and livable environments for residents and businesses. Driven by a commitment to excellence, Nesaj is at the frontline of shaping the future of urban living in the KSA, setting new benchmarks for sustainable development and community empowerment.

No. of Projects	11
Total Land Area	
Total BUA	
Total Units	7,075
Locations	Riyadh, Dammam, Al Khobar,
	Jeddah, Al Ahsa, Al Qatif











Nesaj Town Al Narjes



















# ROYA

## Life in a place

Showcasing the pinnacle of innovative architecture in the Kingdom, Roya is Retal's own premium residential apartment brand. Our two flagship developments under this brand feature a collection of exquisite apartments that exemplify vertical elegance and meticulous spatial planning. Roya presents a captivating fusion of modernity, exceptional quality, and warmth, elevating the urban living experience to unprecedented heights. Its project boasts thoughtfully designed landscapes, recreational spaces, and top-tier amenities, with a focus on expansive open areas incorporating indigenous flora for an authentic lifestyle experience, a hallmark of the brand. Located in proximity to key urban areas, Roya provides its residents with vibrant, sophisticated, and well-rounded lifestyles.

No. of Projects	2
Total Land Area	32,900 sqм
Total BUA	99,200 sqм
Total Units	404
Locations	<del></del>













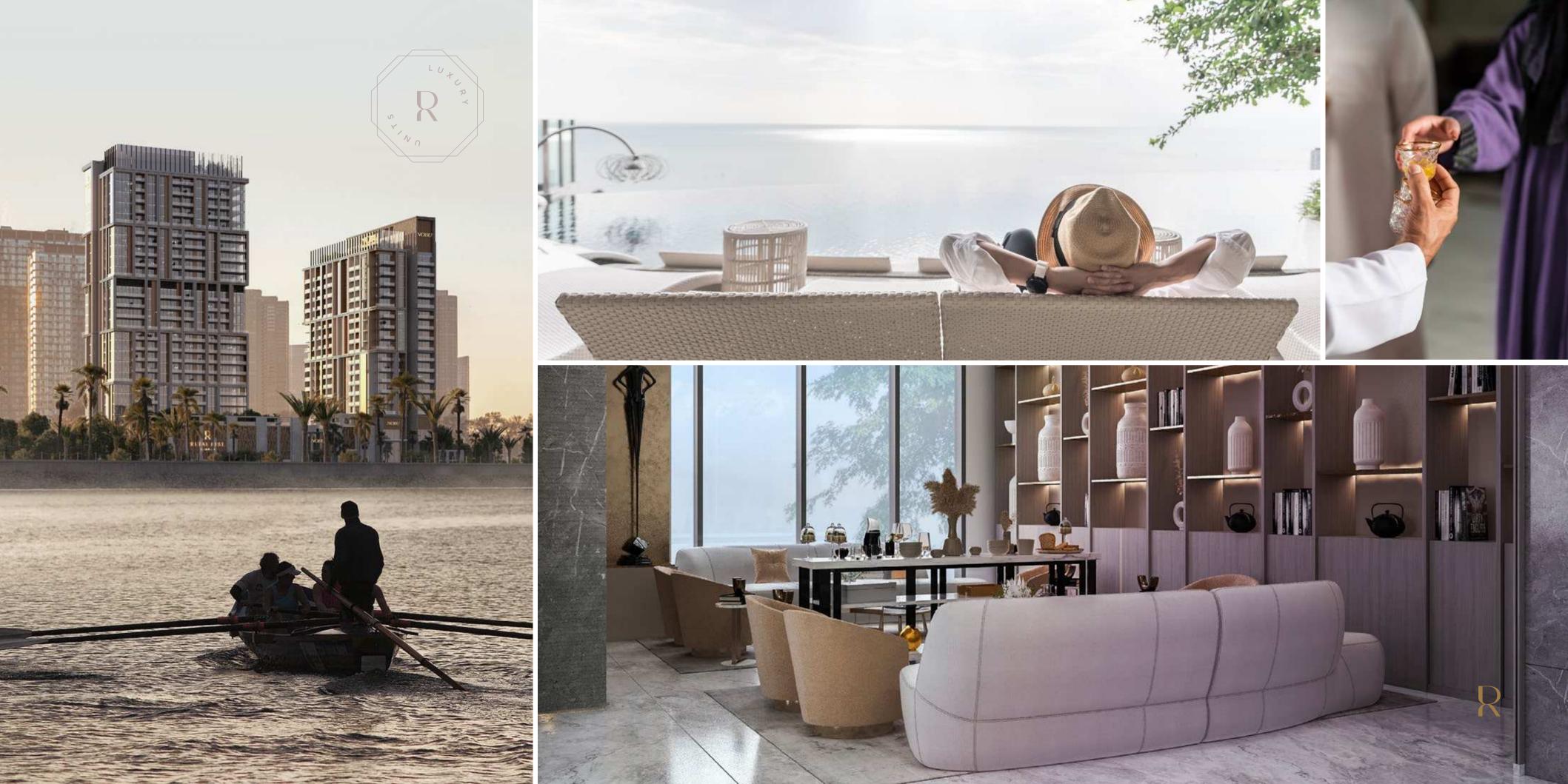


## A world in a place

With its innovative design, high quality finishing, and a range of lifestyle features for discerning clientele, Retal Rise is a high-rise mixed-used development that redefines modern luxury. It consists of two residential towers with a combination of hotel apartments and luxury hotel suites, with the second tower featuring the renowned Nobu hotel chain. The project is strategically located under Al-Khobar skies, offering a unique experience and a safe haven from the city's busy streets, enabling residents to enjoy the captivating views of the Arabian Gulf. Retal Rise provides a diverse range of options in size and design to meet diverse tastes and aspirations, all while combining strategic locations with world-class amenities.

No. of Projects	1
Total Land Area	11,100 sqm
Total BUA	36,700 sqm
Total Units	127
Locations	Al Khobar









# Live the Life

Marasi is one of the distinctive future residential plans inspired by Retal's urban development approach. This project is strategically located near the Arabian Gulf, between the cities of Khobar and Dammam. The project is distinguished by its green spaces, open areas, integration of services, and space expansion. Marasi has several entertainment centers, shopping malls, and parks within its borders, making it easy and safe to get around. The project is distinguished by its vast green spaces, open areas, and seamless integration of services.

Total Land Area	609,000 sqм
Total Lands	582 Lands
Locations	Dammam

















# Sustaining Passion

A state-of-the-art, mixed-use commercial complex located in Al Khobar, Remal Business Court features contemporary design, high-end facilities, and a prime central location, positioning to thrive in a dynamic and vibrant environment. Boasting a unique, high-end design with cutting-edge fixtures and an open co-working space infused with elegance, this cutting-edge development offers a diverse range of amenities and services. The complex adheres to a design framework focused on health and environmental sustainability. With its unique, high-end design and top-of-the-line fixtures, Remal Business Court offers open co-working spaces that combine sophistication with functionality.

No. of Projects	
Total Land Area	35,600 sqм
Total BUA	128,200 sqм
Total Units	118
Locations	Al Khobar









Terra Riyadh is a unique landmark destination that caters to the growing demands of the Riyadh office and retail market. Offering luxurious office, retail, and dining spaces, Terra Riyadh invites local and multinational corporations to meet in a culturally inspired modern space. The project utilizes modern elements that are deeply rooted in a strong Salmani architectural identity, creating an elegant outlook that links cutting-edge businesses with traditional values.

No. of Projects	
Total Land Area	40,000 sqm
Total BUA	58,000 sqm
Total Units	115
Locations	Riyadh



# Hospitality Iconic Hotels & Leisures Places





#### THE RITZ-CARLTON

# Sophisticated *mixed-use elegance*

The Ritz-Carlton branded residences, developed in collaboration with Marriott International, will offer an exceptional blend of high-quality villas and luxurious hotel rooms. This premier development provides a comprehensive array of services, including top-notch entertainment and recreational activities. Set in a location that combines the excitement of unexpected adventures with the indulgence of luxurious living, it offers both guests and residents exclusive access to its stunning private beach along the Arabian Gulf. Our integrated approach guarantees that our esteemed clients fully immerse themselves in the authentic essence of the hotel's renowned culture.

Total Land Area	99,900 sqm
Total BUA	61,700 sqm
Total Units	171
Locations	Al Khobar







Retal Residence is a distinctive and contemporary residential complex designed to suit a modern lifestyle. Modern design is a hallmark of the project, complemented by a range of facilities such as indoor shopping malls, a nursery, and a health center. In convenient proximity to various areas, Al Sudfa promotes a dynamic living environment that fosters a sense of community among residents and visitors alike. A unique residential complex, designed to suit a modern lifestyle.

Completion	2019
Status	Delivered
Location	Al Sadafah, Khobar
Land Area	126,000 sqм
No. of Units	416





# NOBU

Located in Al Khobar, Nobu Hotel and Restaurant brings an exquisite combination of luxury hospitality and world-class dining to the heart of this vibrant city. With its unparalleled blend of Japanese elegance and Arabian charm, this iconic establishment offers a truly exceptional experience for premium travelers and food enthusiasts alike. The development sets a new standard for opulence and comfort, boasting luxurious accommodations, refined contemporary design, and personalized service that caters to the most discerning guests. Nobu Hotel and Restaurant offers a captivating retreat where luxury, culture, and culinary artistry converge to create an unforgettable experience for those who seek the finest in hospitality and dining.

Total Land Area	5,400 sqm
Total BUA	37,300 sqm
Total Units	151
Locations	Al Khobar



# Retail Captivating Shopping Environments





The Masal development is a hallmark of refined living and urban sophistication, showcasing cutting-edge contemporary architecture that harmoniously integrates stylish landscape elements and expansive open spaces. Distinctively positioned as the only transit hub adjacent to the nearby train station, Masal offers a unique living experience. Residents and visitors alike will enjoy unparalleled convenience with a vibrant array of charming cafes, exquisite restaurants, enticing shopping destinations, and state-of-the-art sports and entertainment venues—all within reach. This prime location ensures that every aspect of life at Masal is characterized by exceptional comfort and modern elegance.

Total Land Area	24,200 sqm
Total BUA	8,100 sqm
Total Units	15
Locations	Al Absa



# /heStrip

The Strip is an elegant mixed-use development designed to offer sophisticated retail, office, and entertainment experiences. Located strategically on Prince Turkey Street, it occupies a prime spot in the vibrant Khobar Corniche precinct. This development showcases a thoughtfully curated blend of shopping, sports, and leisure amenities, complemented by inviting outdoor spaces and meticulous landscaping. Positioned to captivate visitors in this sought-after district, The Strip features distinctive elements such as an outdoor amphitheater and sports facilities, promoting health and wellness while fostering a seamless connection with the outdoor environment.

Total Land Area	7,000 sqm
Total BUA	10,300 sqм
Total Units	5
Locations	Al Khobar



# Environment

We are unwavering in our commitment to environmental sustainability, consistently integrating responsible practices to achieve our goals. From conceptualization and design to development and management, we prioritize eco-friendly solutions at every stage of the development lifecycle.

## Holistic Environmental Solutions

# Climate-Friendly Operations

We regularly assess and reduce our carbon footprint across the entire real estate lifecycle

# Green Sustainable Buildings

We select low-carbon building materials, while leveraging transformative technologies.

# Energy Optimization Resource

zation Resource Conservation

We Install energy-efficient systems and utilize renewable and clean energy solutions.

We prioritize efficient resource usage across our projects through dedicated programs.



# Sustainable Design Parameters

Through our holistic approach to sustainable design and architecture, we aim to pioneer new benchmarks for the industry. Our innovative achievements reflect our commitment to creating iconic spaces that champion livability, environmental sustainability, and social inclusion.



## Enhancing Indoor Environmental Quality

Our purpose is to enrich lives in flourishing communities. Our methodologies are therefore tailored to measure and amplify social influence. This commitment extends to procuring consumables from local vendors to support and uplift local enterprises.



# Optimizing Natural Lighting

Our design strategies prioritize the use of natural light to minimize energy consumption while fostering healthy, uplifting, and productive environments. By optimizing daylight, we reduce electricity usage and enhance the overall well-being and comfort of occupants.



# Advocating for Energy and Water Efficiency

We integrate cutting-edge technologies to enhance energy and water efficiency. These measures minimize resource consumption, promote sustainability, and reduce the environmental footprint of our projects.



Introducing Green

Our projects promote sustainable

transportation by offering dedicated parking for green vehicles. This initiative

reduces the overall parking footprint while

encouraging the adoption of eco-friendly

Vehicle Parking

transportation options.

#### Emphasizing Quality Construction & Materials

We prioritize the use of premium construction techniques and environmentally responsible materials. Our commitment to this not only ensures the health and well-being of occupants but also advances sustainable building practices.



# Supporting our Local Markets

By prioritizing local sourcing for materials and products, we bolster the local economy and significantly reduce transportation-related carbon emissions. This strategy reinforces our commitment to sustainability and community development.



# 15 Minutes City

Supporting our customers' wellness and quality of life is at the forefront of our objectives. By implementing holistic strategies, we aim to elevate the living standards of the communities we create. This is achieved by applying principles of urban planning concepts of compact and 15-minute cities at scale. Whereby our neighborhoods ensure to provide safe and convenient pedestrian or bike pathways leading to local amenities. These characteristics include:

**Proximity:** Destinations must be close to each other.

Diversity: Provision of a wide variety of urban amenities close to one another's vicinity.

Density: There must be enough people to support a diversity of businesses in a compact area.

Ubiquity: The city should be affordable for anyone who wants to reside in it.

We Build

We Integrate

#### Sidewalks

Establishing a frequent, safe, and comfortable network of pedestrian pathways for enhancing permeability of our projects' amenities and nodes in the shortest distance.

#### Amenities

Satisfying the needs of residents by providing them a place to learn, shop, play, and pray within the catchment of their own homes.



Provisions for future cycling and bus route networks of neighboring areas to our communities' networks.



A safe pedestrain access from nearby plot into and through Retal Projects.



Green and communal spaces aiming at promoting healthy living and social interactions with frequent social nodes.

#### Vibrant Community:

A vibrant, active, strong community with more viable local business and commerce with notable Increased economic activity in mixed-use neighborhoods.

#### Greater Accessibility:

The central advantage of the concept is enhancing accessibility towards living, working, commerce, healthcare, education, and entertainment. This is the primary reason why people choose to live in cities.

#### Shading

Creating naturally shaded pathways through the surrounding built environment and the use of native trees and shading elements.

#### Cycling

Biking routes and parking are integrated into the Retal projects master plans for connecting cyclists within and beyond project boundaries.

#### Green Parking Solutions

Prioritizing parking spaces for carpooled cars and electric vehicles.

#### Inclusivity

Our projects offer a mix of affordable, mid and high end residential projects.

#### Reduce Vehicle Dependency:

By bringing neighborhoods closer, the approach aims to reduce car dependency. This also helps promote physical activity (walking and cycling).

#### Improve Air Quality:

Less transport means reduced carbon emissions. More green spaces also ease the urban heat-island effect, reduce flood risk, and improve biodiversity. Encouraging sustainability.

#### Equitable Planning Decision:

The concept results in a much more equitable planning decision. Over time, it is likely to make transportation investments less costly, as pedestrians and cyclists are much cheaper to provide infrastructure for.

#### What are the Benefits?

#### Better Health & Well-being:

There are numerous physical and mental health benefits of active travel, cleaner air, easy access to healthy food options, and quality green space.

#### Increased social connections:

Where residents are more likely to know their neighbors, trust others and participate in community life.

#### Resiliency:

Establishing a well-equipped neighborhood empowers local economic activities and fosters a sense of community.

# Social

We're here to shape a brighter future for all Saudi Arabians. In order to achieve this, we're focused on building communities that foster diversity, inclusion and human well-being, both internally and externally, through supportive initiatives and practices that benefit both our people and the wider community.

## Our Communities

"Care Deeper. Think Bigger. Build Better."

We've always paid close attention to the voices of our community to understand what's truly important to them, and continuously invest in community development projects that contribute toward building a more sustainable, resilient, and flourishing society. We are working towards this social mission through supporting various housing associations, charities, infrastructure development projects and educational programs that directly benefit local communities and contribute toward meaningful social development

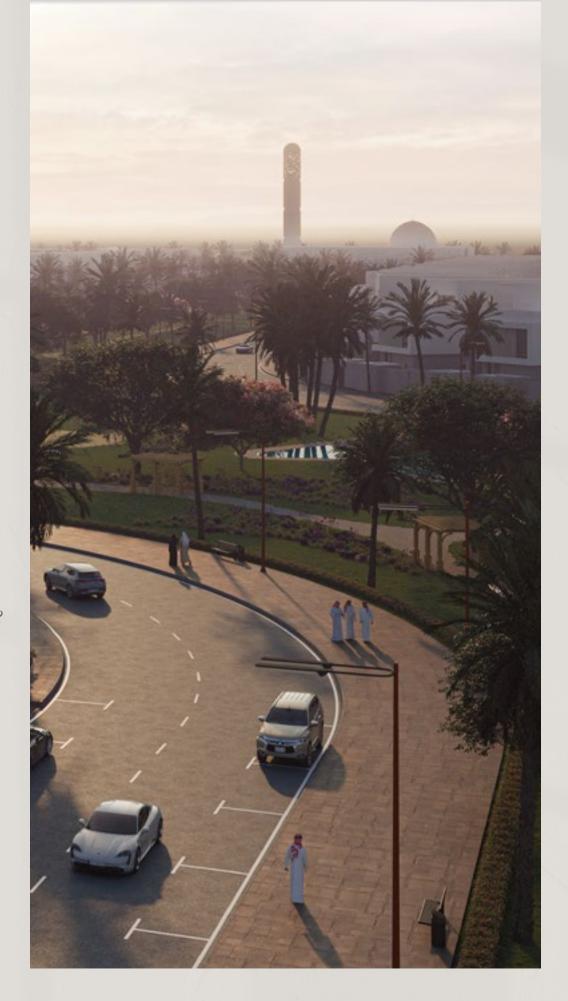


# Retal Al Khair

"A Blueprint for Community Impact"

Our purpose is to deliver projects that advance the kingdom, lay the foundations of happy communities and fulfil our promise to build for generations. Our CSR initiative, "Retal Al Khair", is an exemplary case for how we are serving that purpose.

Retal Al Khair was established as a strategic framework to champion sustainable development and community welfare across the Kingdom, in alignment with national standards and government initiatives to promote impactful social responsibility. Its key initiatives focus on enriching the urban landscape, empowering young talent in architecture and urban design, and strengthening the role of youth in shaping the future of cities and communities. Green Khobar and Khobar Art are prime examples of community initiatives championing sustainability and cultural enrichment, of which Retal Al Khair is a firm supporter.



## Strategic Partnerships







## Academic Partnerships

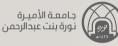












#### Success Partners















# Supporting Partnerships







# Key Intiatives





# Our People

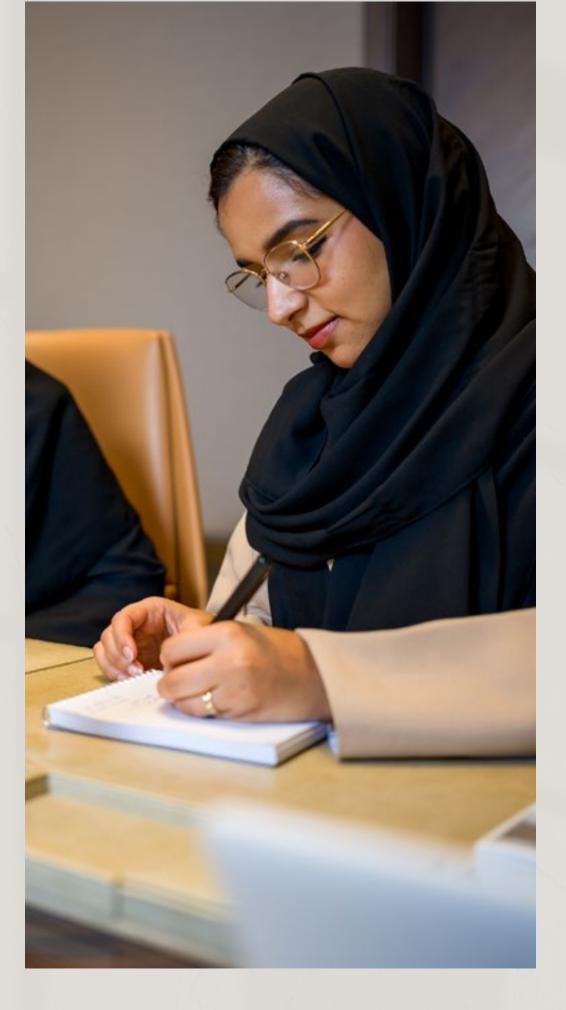
## Legacy is Important to us

The legacy of our developments, of our communities, and not least, our people. That is why sustainability is also firmly embedded into our human capital strategy, which strives to attract, retain, and develop top talent while nurturing the wellbeing, health and safety of all Retal employees.

We continuously invest in the growth and development of our team through rewarding professional initiatives and prioritize the health and well-being of all our workers through strict occupational health and safety guidelines (in accordance with OHSAS 45001:2018 standards for real estate development), and adherence to fair labor practices as per Saudi Arabian laws and regulations.

# 'Your Voice Matters': Wellbeing in the Workplace

In our efforts to foster open communication and continuous improvement, we introduced the "Your Voice" initiative in 2023. This program empowers employees to share feedback, raise concerns, and offer suggestions, promoting transparency and collaboration to enhance overall workplace satisfaction.



# Fostering Employee Retention, Diversity, and Growth

In championing Vision 2030s goal to build a robust and dynamic national economy through empowering local talent, we are currently aiming to achieve a 75% Saudization rate, and to ensure that at 50% of our Saudi employees are well poised for promotions through the support of 32–36 training hours per year.

We're committed to achieving a 40% female representation across our workforce, with 10% of women in top management leadership roles by 2025.

From a workplace safety perspective, we are further working toward minimizing workplace incidents to a rate below the industry average by Q2 2024, with the ultimate goal of achieving a zero-injury and zero-fatality record by Q2 2025.

Guided by our ESG values, we strive to continuously nurture a safe, equitable and engaging work environment that promotes diversity, inclusion and equality for all our valued people.

# Key Achievements

75% Saudization

Our ambitious goals include a 75% Saudization rate of the workforce, with at least half of all Saudi employees receiving promotions, benefits and equal training opportunities.

40% Female Workforce

We aim to achieve 40% female representation across the entire workforce, with 10% of women holding leadership positions in top management by 2025.

100% Commitment to Human Rights

We aim to review and enhance human rights practices across our departments and operations, ensuring such practices are included in 100% of our contracts and agreements by 2024.

# Governance

## Upholding Transparency and Integrating Stakeholder Feedback

Our principles and values define how we do business – they drive our thinking, actions, processes and benchmarks. While we're committed to growth and progress, we know the integrity of the journey is just as important as the destination we work towards.

As a publicly traded company, we strive for a culture of trust and accountability. Our corporate governance framework is robustly designed to promote the highest ethical standards across the organization, and ensure Retal is managed in a manner that aligns with the best interests of shareholders, employees, customers, and the broader community.

Our governance framework involves a comprehensive set of policies, procedures, and guidelines that govern our operations and decision-making processes. By adhering to these principles and practices down to a granular level, are able to commit to thorough, effective and responsible corporate governance contributing to a successful, sustainable and future-proof organization.

# Strategic Oversight

Retal's Board of Directors is central to our governance, made up of proven industry leaders who oversee the company's management, shape its strategic direction, and ensure full compliance with legal and regulatory obligations.



# Ethical Conduct and Compliance

Our Code of Ethics sets forth the core principles and standards that govern our business practices and employee conduct. Complementing this, our compliance department ensures strict adherence to all applicable laws, regulations, and internal policies. We also conduct regular training and awareness programs to cultivate a culture of integrity and accountability across the organization.

# Stakeholder Engagement

Our engagement strategy ensures our goals and actions are closely aligned with the values, needs, and concerns of our stakeholders. Through transparent and open communication, we foster strong, mutually beneficial relationships that drive long-term value and success.

# Transparency and Disclosure

We regularly monitor and communicate our ESG performance to our stakeholders, ensuring transparency and accountability. Our sustainability reporting guidelines are aligned with globally recognized frameworks, including the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs).

# Risk Management

Our Risk Management policies and procedures provide thorough guidance for our operations, ensuring full compliance with national legal and regulatory frameworks. Through regular assessments and quality assurance measures, we integrate risk management into our business strategies, optimizing operational efficiency while minimizing risk exposure.

### Key Governance Pillars







Accountability



Responsibility



Integrity



Fairness

# Strategic Oversight

Retal's Board of Directors is central to our governance, made up of proven industry leaders who oversee the company's management, shape its strategic direction, and ensure full compliance with legal and regulatory obligations.

# Ethical Conduct and Compliance

Our Code of Ethics sets forth the core principles and standards that govern our business practices and employee conduct. Complementing this, our compliance department ensures strict adherence to all applicable laws, regulations, and internal policies. We also conduct regular training and awareness programs to cultivate a culture of integrity and accountability across the organization.

# Stakeholder Engagement

Our engagement strategy ensures our goals and actions are closely aligned with the values, needs, and concerns of our stakeholders. Through transparent and open communication, we foster strong, mutually beneficial relationships that drive long-term value and success.

# Transparency and Disclosure

We regularly monitor and communicate our ESG performance to our stakeholders, ensuring transparency and accountability. Our sustainability reporting guidelines are aligned with globally recognized frameworks, including the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs).

# Risk Management

Our Risk Management policies and procedures provide thorough guidance for our operations, ensuring full compliance with national legal and regulatory frameworks. Through regular assessments and quality assurance measures, we integrate risk management into our business strategies, optimizing operational efficiency while minimizing risk exposure.

## Key Governance Pillars



Transparency



Accountability



Responsibility



Integrity



Fairness

Our Awards
& Accolades

# Awards & Accolades

Our exceptional accomplishments in a remarkably short span of time have garnered recognition through prestigious awards and reputable accreditation programs. These accolades and acknowledgments serve as a testament to our industry leading expertise in delivering real estate solutions and projects of unparalleled quality and exceptional value.



The Largest Housing Project Award, Restatex Real Estate Exhibition, 2022



The Excellence Award for Residential Projects, Sakani, 2022



The Best Real Estate Developer in the Kingdom Award, Sakani, 2020



The Best Real Estate Developer in the Kingdom Award, Sakani, 2019



Growing Urbar Development Company in The Kingdom, International Finance Awards, 2023



Great Place

**Work**<sub>®</sub>

GreatPplace

to Work

2022

Certificate,

Great Place to

Work, 2023 and

Certified

To

Retal Business Court, Mixed-use Development, International Property Awards, 2022



Retal Business Recenter Recent



Retal Rise, Residential Development of 20+ Floors, International Property Awards, 2022



Retal Rise and
Nobu Hotel,
New Hotel
Construction
and Design,
International
Property
Awards, 2022

Retal Rise,
Residential
High-rise
Development,
International
Property
Awards, 2022



Marasi Al Khobar, Best Landscape Architecture, International Property Awards, 2023



Retal Business The Developer Court, Best of the Year, Real Sustainable Estate Asia, Commercial 2021

Development,

International

Property Awards, 2023

The Best Developer in Saudi Arabia

Leadership

# Steering Strategic Growth & Excellence

At Retal, our leadership team brings unparalleled expertise and a commitment to excellence. Comprising seasoned professionals with decades of combined experience in real estate development, construction management, architectural engineering, and corporate finance, our board members and executive management are the pillars of our success. Their strong governance, strategic vision, and robust oversight ensure that we consistently execute our growth strategies and deliver high-quality developments across Saudi Arabia. Through their dedication, innovative thinking, and steadfast leadership, Retal continues to thrive as a market leader, driving sustainable growth and creating lasting value for our stakeholders.



# Board of Directors

Our Board of Directors is central to our structure. Made up of seasoned c-suite executives, the board oversees company management, sets its strategic direction, and ensures its adherence to legal and regulatory requirements, guaranteeing the rights of employees, shareholders, investors and other stakeholders alike.



Mr. Abdullah Abdullatif Al-Fozan Chairman of the Board of Directors

Mr. Abdullah Abdullatif Al Fozan possesses over 30 years of experience in economics and business administration, holds a Bachelor of Accounting from King Saud University in Riyadh, and holds the Chairman position at Al Fozan among multiple other positions in various companies.



Mr. Fozan Mohammed Al-Fozan

Vice Chairman



Mr. Fahd bin Abdulrahman Al-Mojil Board Member

fields of construction real estate development investments

and banking. He holds a bachelor's degree in industrial

management from King Fahd University of Petroleum and



Mr. Hani Othman Ba Othman

Board Member



Mr. Abdul Rahman Abdullah Al-Wabel Board Member

Mr. Al Fozan brings more than 25 years of experience in Mr. Al-Mojil brings more than 30 years of experience in the Mr. Othman has more than 20 years of experience in the investments field. He holds a bachelor's degree in mechanical engineering from Reading University in the UK and a master's in business administration from the University of London. He Minerals in Dhahran and a Certificate in Financial Analysis currently serves as a board member of several companies, most and Risk Management from the Saudi Central Bank and a notably he is the Managing Director of Sidra Capital.

Mr. Abdul Rahman Abdullah Al-Wabel has more than 30 years of experience in economics and business administration. He holds a bachelor's degree in law from King Saud University in Riyadh and serves as a board member in multiple companies, most notably a board member of Dhahran International Exhibitions Company. He is also the current Secretary General of Asharqia Chamber.



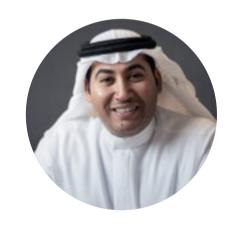
economics and business administration. He holds a bachelor's





Mr. Khalid Al Sharif Board Member

Mr. Omar Aljeraisy Board Member



Eng. Abdullah Faisal Al-Braikan Board Member

Mr. Ahmed is the Founder and CEO of Simplified Financial Mr. Khalid is a Board Member of the Ibrahim Al Angari Solutions (Sci-Fi) and holds key leadership roles, including Vice Sawari. He serves on several major national boards and previously held senior government roles, including Governor of the Digital Government Authority and Deputy Minister of Foreign Trade. His and investment, he held senior roles at National Commercial Bank background includes leadership positions at Microsoft, Cisco, and the Ministry of Higher Education. He holds a Master's from INSEAD and a Bachelor's in Information Systems from King Saud Business Administration from Notre Dame University, USA.

Mr. Ahmed AlHakbani

Board Member

Foundation and holds various board roles at organizations and Riyad Bank, including Deputy CEO and Head of Retail and Private Banking. He holds a bachelor's and a master's degree in

Mr. Omar is the Founder and CEO of Ain Development Investment Company and serves as Chairman or Board Member Chairman of the GCC Board and Chairman of Azm Saudi and including Ruwaa Al Madinah, APSCO, and The Family Office. He across several organizations including Tam Development, previously chaired AlAhli Takaful and served on boards such as Al-Mashari Projects, and Al-Juraissi Group. He has held executive eXtra and MODON. With over 25 years of experience in banking roles in the animation, insurance, publishing, and education sectors, and is an active investor in regional ventures. He founded MIM for Research and Studies and has participated in various leadership and advisory committees. He holds a Bachelor's degree in Financial Management from Prince Sultan University and has completed executive programs in the U.S. and Europe. He is also the author of two books: The Student's Memoirs and The Big

Eng. Abdullah Al-Braikan, brings more than 15 years of experience in real estate development and business management. He holds a bachelor's degree in architectural engineering from King Faisal University in Dammam. He is a member of multiple companies, most notably a board member of Jeddah Central Development Company and the CEO of Retal Urban Development Co.

# Executive Management

Our executive team brings a wealth of experience, expertise, and leadership to guide our company's strategic vision and operational excellence. Each member of our management team is dedicated to driving innovation, fostering sustainable growth, and delivering exceptional value to our stakeholders and the communities we serve. With a focus on integrity, collaboration, and forward-thinking, our executive management team is committed to steering our company towards continued success.



Eng. Abdullah Faisal Al-Braikan Chief Executive Officer

As Chief Executive Officer (CEO), Mr. Al Braikan brings more than 15 years in economics and business administration, previously serving as Project Manager at Abdullatif and Mohammed Fozan Company. In addition to his executive experience, Mr. Al Braikan has been an active member of several boards and committees, including several of Retal's affiliates and subsidiaries, where he has been instrumental in steering these organizations towards growth and success.



Ammar Al Ghoul Chief Financial Officer

as Group CFO at Agthia Group and MS Pharma, he has led an MBA from London Business School and is a Certified Public University. Accountant (CPA).



Mostafa Tawfiq Chief Development Officer

Mr. Al Ghoul is the Chief Financial Officer (CFO) at Retal, Mr. Tawik has served as the Chief Development Officer (CDO) overseeing strategic planning, risk management, and revenue at Retal since July 2022. With 21 years of overall experience growth initiatives. With extensive experience including roles in real estate, including a decade in the Saudi Arabian market, Mostafa possesses a deep understanding of market dynamics, major acquisitions, debt restructuring efforts, and investor industry trends, and regulatory landscapes. He holds a engagement strategies across the Middle East. Ammar holds bachelor's degree in architectural engineering from Helwan



Youssef Al Hamoudi Chief Operation Officer

a master's degree in building science and technology and a he combines academic and business leadership. bachelor's degree in architectural engineering.



Mohammad Al Mohammadi Chief Strategic Officer

Mr. Hamoudi is the Chief Operating Officer (COO) at Retal, Mr. Mohammadi, Chief Strategic Officer at Retal, played a key bringing 19 years of expertise in construction management and role in its expansion and IPO on Tadawul. He drives strategy, architectural engineering, including pivotal roles at Al-Oula innovation, and ESG initiatives while shaping Saudi Arabia's Development Company, Dhahran Emaar Company, and Saudi business and urban development through advisory roles. With Aramco Total Refining & Petrochemical Company. He holds over a decade of teaching experience in landscape architecture,



Maan Al Badran Chief Commercial Officer

Mr. Al Badran, Chief Commercial Officer (CCO) at Retal, brings over 17 years of leadership in sales, marketing, and customer experience. He leads Retal's commercial strategy, overseeing Marketing, Sales, and Customer Service to drive sustainable growth. Previously, he held senior roles at Diriyah Company, STC, and Zain, where he led major real estate and customer-focused projects.

Our Subsidiaries & Affiliates

#### Saudi Tharwa



Established in 2007, Saudi Tharwa is committed to pioneering advanced urban infrastructure spaces in the Kingdom. Saudi Tharwa is a high caliber leading corporation in the field of real estate development. The company provides various real estate services, including real estate acquisition operations pursuant to legal controls, the applicable laws and regulations in the Kingdom of Saudi Arabia, and it undertakes supervision and management of real estate projects. The company also develops infrastructure for plots and launches marketing campaigns of real estate products.

Total Auction Sales (Value)	SAR 7.8 BN
Total Auction Sales (Land area)	+7.5 MN SQM
Total Developed Area	+14 MN SQM

Established 2007, Retal's Associate since 2020



Al Sharqiya Oasis 2,000,000 sqm — Mixed-Use — Al Dammam



Rawabi Maad 438,124 sqm — Mixed-Use — Mecca



Key Services

Marketing

Real Estate Development and Investment
Real Estate Consulting and Feasibility Studies
Real Estate Management, Supervision and



Rimal Gate 290,000 sqm — Mixed-Use — Al Riyadh

4,047,427 sqm — Mixed-Use — Dammam City



Maali Alkhobar 423,689 sqm — Mixed-Use — Al Khobar





























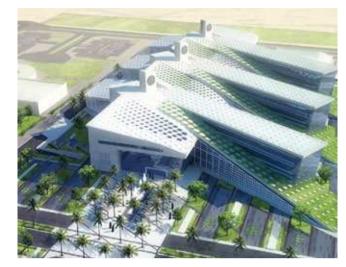
# MIMAR Saudi Engineering Consultants



A prestigious Architecture and Engineering company with a significant presence across the Middle East & North Africa. With 11 branches spanning across 5 countries in the region – UAE, Qatar, Saudi Arabia, Egypt, and Iraq – MIMAR has firmly established itself as a leading force in innovative architectural design.

No. of Projects	+900
No. of Offices	11
No. of Employees	+600
International Awards	7

Established 1997, Retal's Associate since 2019



College of Engineering at Qatar University 73,000 sqm — Educational — Qatar



Mercedes Benz Tower 116,000.00 sqm - Commercial





Dhahran Expo 300,000 sqm — Commercial Dhahran — KSA



- Urban Development & Master Planning.
- Architecture.
- Interior.Structure.
- MEP.
- ME
- Landscape.
- Project Management & Site Supervision.
- Physical & Digital Models.

Sparkle Towers – 64250 sqm Residential – Dubai, UAE



#### Awards

- Hospitality Project Design of the Year, Retal Residence Clubhouse, Mimar Emirates and Arac Engineering Consultants, Design Middle East Awards, KSA
- Best Future Project, Retal Rise and Nobu Hotel, Mimar Emirates and Arac Engineering Consultants, Design Middle East Awards, KSA
- Best office interior for Retal sales center, Arabian property awards
- Best retail interior for Khobar sales center, Arabian property awards









# ARAC Interior Design Consultancy

# $\Lambda R \Lambda C$

Founded as a subsidiary of Retal Urban Development Company, ARAC is dedicated to redefining contemporary design in the region. As a leader in crafting luxurious, modern spaces, ARAC combines clean, contrasting aesthetics with traditional accents that resonate with the sophisticated tastes of our regional clientele. Our approach prioritizes our clients' preferences, often characterized by a desire for a chic, refined aesthetic with subtle traditional nuances. With a deep-rooted commitment to our design principles and an expert understanding of materials and tones, ARAC strikes a perfect balance between richness and minimalism, meticulously attending to every detail to maximize each project's potential.

No. of Projects	+180
Value of Projects:	+ SAR 30 m
No. of Employees	+30

Established 2018.



Sales Center Al Khobar



Al Khobar Mosque



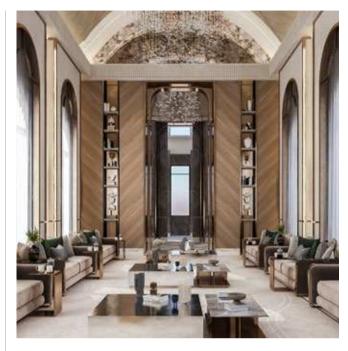


Retal Business Office - Jeddah

## Key Services

- Interior Design
- Architecture
- Supervision
- Engineering

Earth Villa Diwaniya



Luxurious Villa Majlis













## LDPi for Lighting Design



LDPi stands as one of the foremost firms of Lighting Architects globally. With a two-decade legacy, the company's team predominantly comprises Architects and Interior Designers, with an emphasis on the seamless integration of light across projects of all sizes.

 $\frac{\text{No. of Projects}}{\text{Global Rank among Peers}} + \frac{23}{\text{Top } 3}$ 

Established 2000, Retal's Associate since 2022



World Expo 1,740,000 sqm — Astana, Kazakhstan



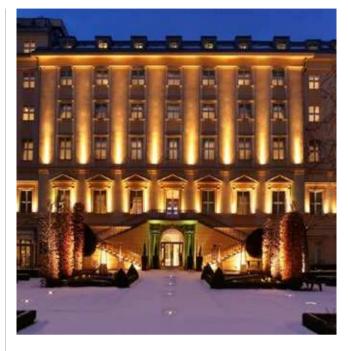
Sydney Opera House 18,000 sqm — Sydney, Australia





• Lighting Design and Master Planning

Shangri-La Barr Al Jissah Resort 500,000 sqm – Muscat, Oman



Kempinski Hotel 10,000 sqm – Prague, Czech Republic

#### Awards

- Best Project in Heritage and Culture category in MENA at the Dubai Lighting and Building Exhibition, 2024
- Top 3 Lighting Consultancies Globally
- Middle East Lighting Design Awards
- Winner "Best Hotel & Leisure Project" and "Project of the Year" for Shangri-La Resort

## Nesaj Project Management Company



Nesaj's approach to project management is characterised by meticulous planning, efficient execution, and a commitment to punctuality and fiscal prudence. Through robust methodologies, Nesaj ensures that each project follows a well-coordinated journey from conceptualisation to realisation.

No. of Projects	+40
Value of Projects:	+ SAR 4 bn
No. of Employees	+100

Established 2012, Acquired by Retal in 2017



Nesaj Town 2 1,653 Residential Units – Dammam



AlFozan Academy KFUPM Dhahran





AlMaali Mosque Khobar

Key Services

• Real Estate Projects Management

Ewan Sedra 717 Residential Units – Roshn Riyadh



#### Awards

- The Excellence Award in Project Management, the Project Management Institute branch in Saudi Arabia
- Excellence Award from the Saudi Chapter of the Project Management Institute















# Building Construction Company



Established in 1996, BCC is a leading construction company with more than 24 years of experience in construction of residential, commercial, governmental, towers and multipurpose buildings. BCC is dedicated to precision and quality and leverages a network of skilled professionals to ensure that its construction processes adhere to the highest industry standards.

No. of Projects	+73
Value of Projects	+SAR 7.1 bn
Total Construction Area	2.9 mn sqm
No. of Employees	+1,600

Established in 1996, Acquired by Retal in 2017



Al Khobar Lakes Development 66,500 sqm — Dammam



ROSHN Aldanah 1,800,000 sqm - Dammam



Nesaj Town Mega Project 1,000,000 sqm — Riyadh/Khobar/Alahsa/Dammam



## Key Services

• Real Estate Construction and Contracting

#### Awards

• First in Excellence & Transparency, ROSHN's 2024 Forum for Supply Chains, 2024











## ADARA Real Estate



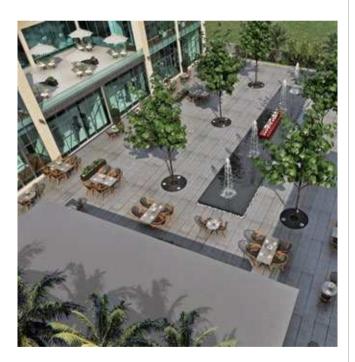
Adara blends global expertise with local insights to serve Saudi Arabia's property market. It caters to diverse commercial and residential projects, building strong client relations with renowned companies and global brands.

No. of Projects	+45
Value of Projects	+ SAR 63 mn
No. of Employees	+12

Established under Retal in 2014



Sales for Tharwa Town 4,047,427 sqm - Al Khobar



Leasing for Dammam Boulevard 2,910 sqm - Dammam



## Key Services

- Real Estate MarketingLeasingSales

- Rent CollectionContract ManagementReal Estate Consulting







# Tadbeir Facility Managment



Tadbeir (formerly Tadbeir Real Estate Services) embraces cutting edge practices to guarantee the seamless and efficient operation of its properties. This includes a spectrum of activities from regular maintenance to sustainability initiatives, underpinned by a proactive approach to addressing the evolving needs of the communities they serve.

No. of Units	+5,000
Value of Contracts	+ SAR 175 mn
No. of Customers	+330
No. of Employees	12

Established in 2014, Acquired by Retal in 2016





# Key Services

• Facility Management Services

























