DAR AL ARKAN

دار الأركـــان

Investor Presentation

Q3 2026



DAR AL ARKAN

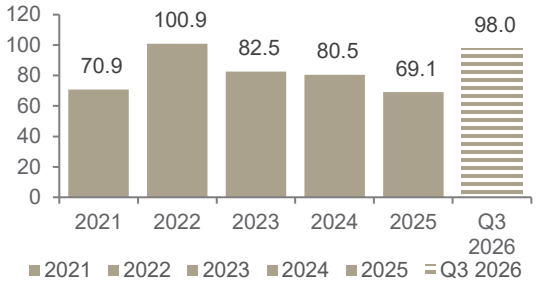
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1 | MACRO ECONOMIC OVERVIEW & KSA REAL ESTATE MARKET

FY 2026 Revised Outlook: KSA Negative Real GDP Growth at (3.6%)

Average Brent Oil Prices

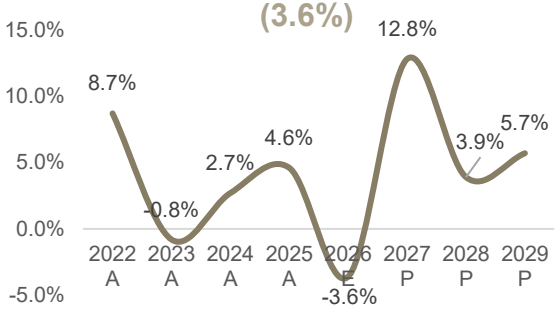


Source: Trading Economics

- Brent oil prices increased by 41.8% to US$98.0 per barrel as of Sep 30, 2026, compared to US$69.1 per barrel in 2025
- During Q3 2026, oil prices remained volatile amid escalating geopolitical tensions in the Middle East, regional supply disruptions, and uncertainty surrounding shipping through the Strait of Hormuz. The resumption of some oil export flows through alternative routes, including Saudi Arabia's East-West Pipeline, helped ease supply concerns towards the end of September. Brent crude rose by approximately 14% in September. Oil prices are expected to remain sensitive to geopolitical developments, global demand dynamics, and OPEC+ production policies.
- Heightened geopolitical tensions, including Houthi attacks targeting the Kingdom, have increased regional security risks and oil market volatility. While higher oil prices may support government revenues, global uncertainty and supply disruptions remain key risks. Vision 2030 diversification initiatives continue to drive non-oil growth and support long-term economic resilience.
- Oil revenues benefited from elevated prices amid US–Iran tensions and regional supply disruptions, while OPEC+ maintained a flexible production strategy to support market stability.

Source: Ministry of Finance, Statista, GASTAT

FY 2026 Outlook: Real GDP Growth of (3.6%)



Source: Ministry of Finance &GASTAT

- According to the preliminary estimates (MoF), Saudi Arabia's real GDP is projected to decline by 3.6% in 2026, primarily driven by an anticipated 21.8% decline in oil activities amid regional geopolitical tensions. In contrast, non-oil activities are expected to grow by 3.2%, supported by economic diversification, the development of promising sectors, and continued business improvements in line with Vision 2030.
- According to the MoF, total revenues for FY 2026 are projected at SAR 1.19 tn, representing an increase of 7.2% from the 2025 actual revenue of SAR 1.11 tn, and 3.7% compared with the approved 2026 budget.
- Structural reforms and economic diversification continue to strengthen the Kingdom's economic resilience, supporting sustained growth in non-oil revenues and reinforcing fiscal sustainability.
- According to the Saudi MoF's Pre-Budget Statement for FY 2027, total revenues are expected to reach SAR 1.20 tn in FY2027, SAR 1.30 tn in FY2028, and SAR 1.35 tn in FY 2029 supported by continued economic growth and diversification.

2026 Budget Deficit Estimated at 4.9% of GDP

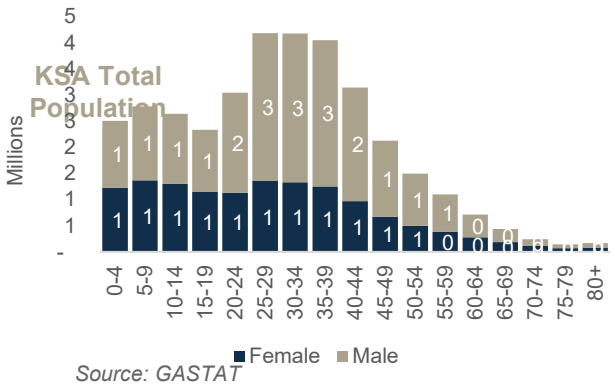


Source: Ministry of Finance

- The revised estimates of FY 2026 deficit of SAR 245 bn (4.9% of GDP) and actual deficit until Q3 of FY 2026 is SAR 244.3 bn.
- In Q3 2026, reported actual revenue of SAR 259.1 bn and reported expenditure of SAR 343.4 bn, resulting in a deficit of SAR 84.3 bn. Oil revenue decreased 22.8% YoY to SAR 116.5 bn. Non-oil revenue grew 19.8% YoY to SAR 142.6 bn.
- Real GDP declined by 3.8% YoY in Q3 2026, driven by contractions in oil (-20.4%) and government activities (-2.7%), while non-oil activities grew by 1.9%
- The budget deficit is estimated to continue at lower levels over the medium term to support economic growth, stimulate investment, and expedite economic transformation in line with Saudi Vision 2030 objectives.
- The FY2026 budget aims to strengthen the Kingdom's strong fiscal position, as well as maintain sustainable levels of public debt and considerable financial reserves. This contributes to achieving sustainable economic growth and preserving flexibility to deal with shocks, crises, or urgent needs.
- The closing balance in Q3 2026 of FY 2026 of Government Reserve is SAR 399.5 bn and closing balance of Public Debt is SAR 1.77 tn.

The strong long-term fundamentals of the market remain intact

Positive Demographic Trends



Source: GASTAT

- Total population of the Kingdom is ~35.3 mn by end of 2024.
- Saudi Population growth is around 2.5% per year since 2010.
- Almost 61% of the Saudi population below the age of 30, entering their home-making years.
- Average size per Saudi household of 5 members.
- The number of dwellings in the Kingdom reached more than 8 mn, of which 51% are low-rise apartments.
- Social evolution leading the younger generation to seek more independent living arrangements.

Supply Shortages



- Chronic undersupply of residential housing.
- MoMH estimates that the Kingdom will require an additional 1.2 mn homes by 2030. By the end of 2025, the Kingdom had delivered over 300,000 housing units.
- Saudi VISION 2030, has set a target of 70% home ownership rate by 2030. The household ownership rate increased steadily from 63.7% in 2023 to 65.4% in 2024, reaching 66.2% by the end of 2025.
- According to government estimates, the housing demand is expected to reach a total of 5 mn units by 2030.

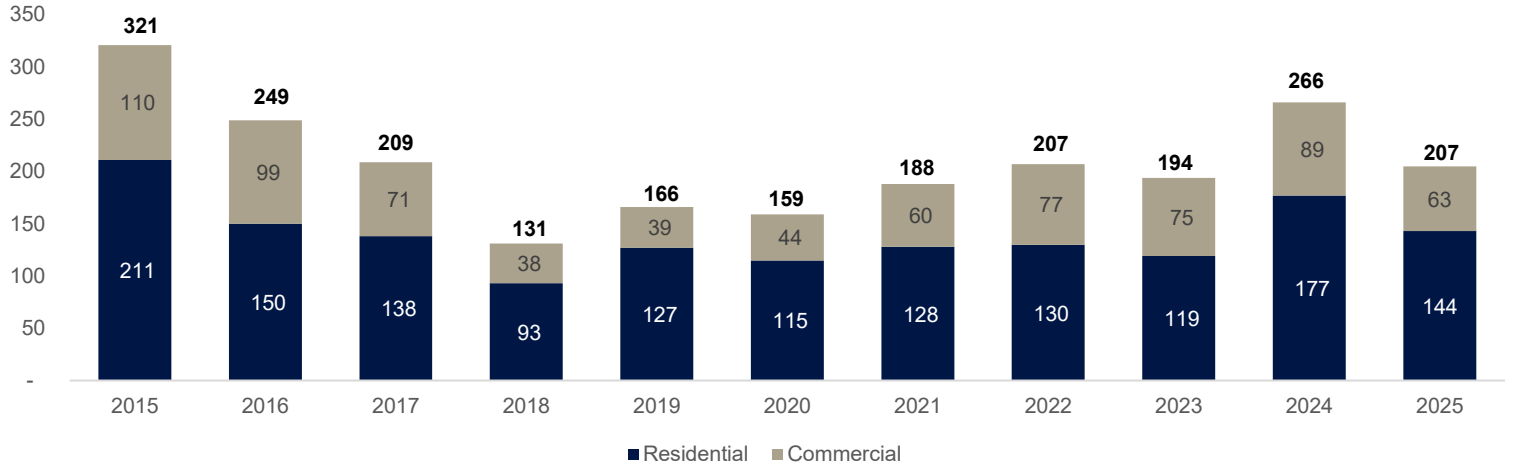
Government Support



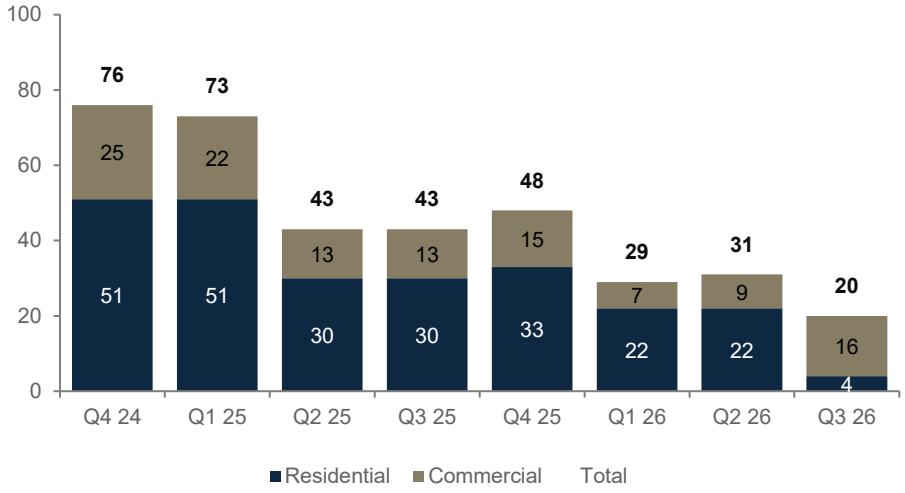
- Real estate transactions are covered under the scope of 'Real estate Transaction tax' of 5%.
- On-going MoMRAH Sakani program for low-income households continues to honor existing participants & new participants. Key initiatives includes subsidized loans, developmental housing for low-income families, and off-plan sales contracts.
- REDF deposited SAR 9.73 bn and SAR 12.4 bn into the beneficiaries' accounts during the 9 months of 2026 and the full year 2025, benefiting 73,614 and 99,000 families, respectively.
- According to the Ministry of Municipalities & Housing, the Sakani program enabled 90,386 Saudi families to move into their first homes during the first nine months of 2026, while 73,614 families benefited from housing support services during the same period.
- Q3 2026 Key Performance Metrics: Total residential contracts signed since the launch of the program in 2017 reached 1.07 mn as of Sep 30, 2026.

Source: Stats.gov.sa, Statista, VISION 2030, SAMA Sakani Magazine

Residential & Commercial deals decreased 22.2% (2025 vs 2024)

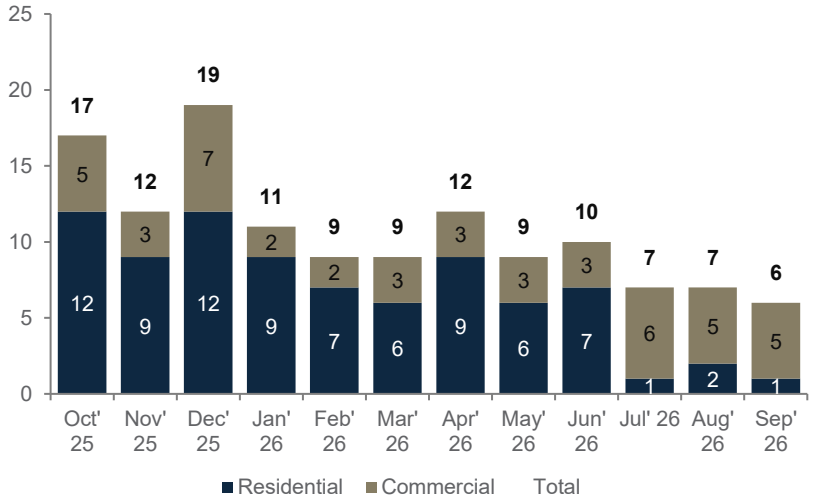


Residential & Commercial deals declined 53.5% (YoY) and 35.5% (QoQ)



Value of Real Estate Transactions in KSA (SAR bn)

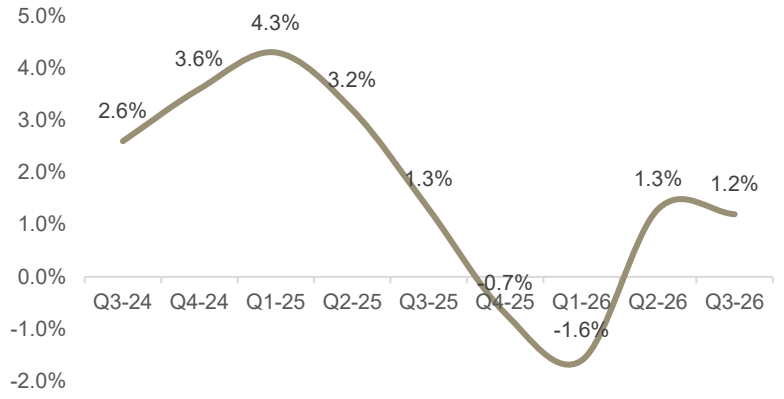
Residential & Commercial Deals (LTM)



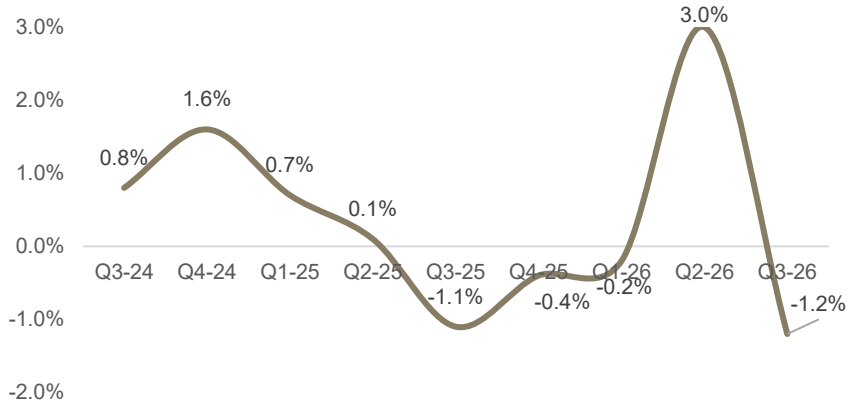
Source: Ministry of Justice

Real Estate Price Index in Q3 2026: YoY 1.2% and QoQ (1.2%)

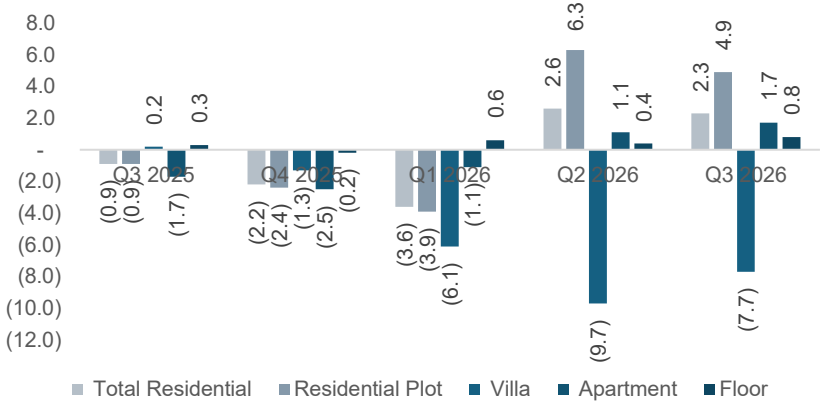
KSA Real Estate Price Index (YoY)



KSA Real Estate Price Index (QoQ)



Residential Real Estate Price Index by Type (YoY%)



Residential Real Estate Price Index by Type (QoQ%)



Source: General Authority of statistics

2 | KEY BUSINESS INDICATORS OVERVIEW

Revenues (LTM) 19.7%	EBITDA (LTM) 25.4%	Investment In Development Properties (LTM) (3.6%)
SAR 4,567 mn	SAR 2,772 mn	SAR 4,181 mn
(Q3 2025: SAR 3,815 mn)	(Q3 2025: SAR 2,211 mn)	(Q3 2025: SAR 4,339 mn)

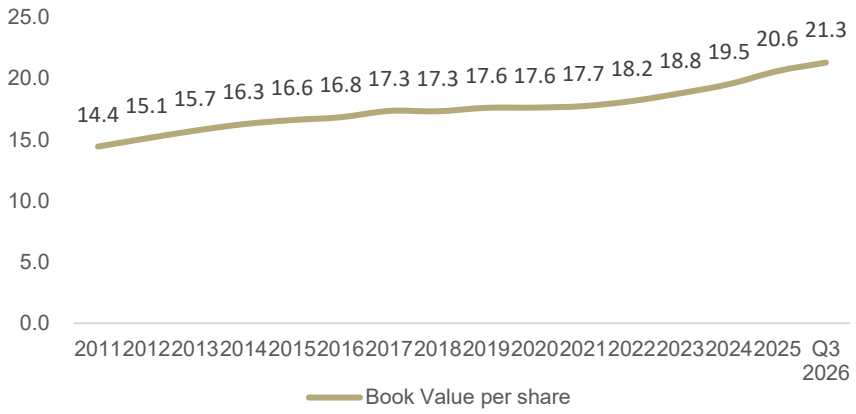
Cash And Bank	Gross Debt/ Capitalization	Book Value Per Share
SAR 8,263 mn	42.8%	SAR 21.3
(Q3 2025: SAR 8,532 mn)	(Q3 2025: 43.0%)	(Q3 2025: SAR 20.2)

Strong Financial Position

DAAR maintains a strong balance sheet with SAR 11.5 bn in cash and trade receivables against gross debt of SAR 17.2 bn. Cash balance is sufficient to meet all operating expenses and debt maturities for the next 3 years.

Despite carrying assets at cost, the 47.9% rise in book value of shares over last 15 years is reflective of the company's rising financial strength.

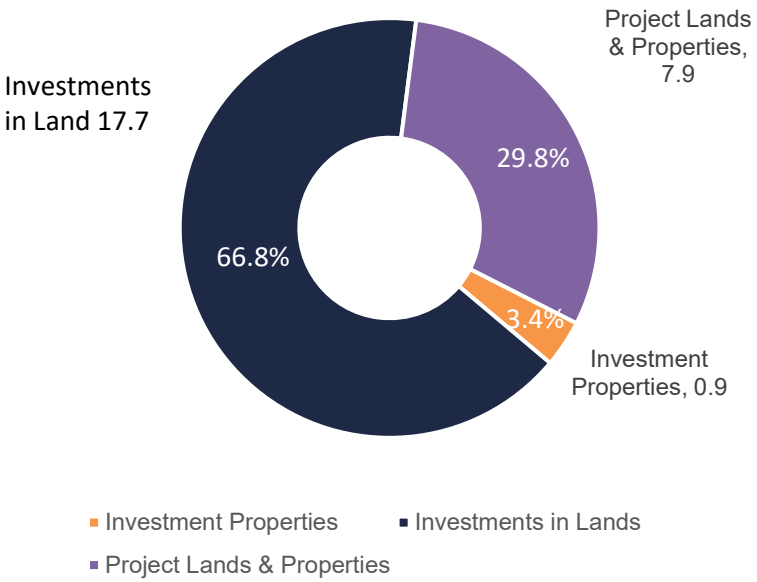
Book Value per share (SAR)



Dar Al Arkan Real Estate Assets

- DAAR's Real Estate assets portfolio at cost is SAR 26.5 bn.

Real Estate Properties Break up - SAR bn



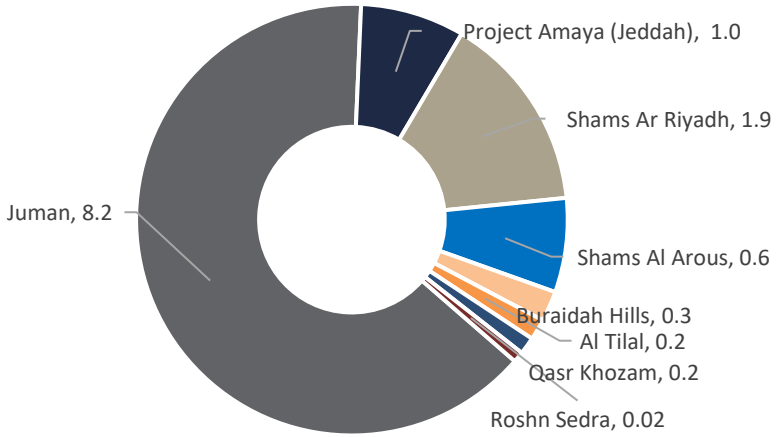
**Project Lands & Properties along with Investments in Lands are clubbed together as "Development Properties" in financial statements.*

- Real Estate Properties are carried at historical cost.

Dar Al Arkan – Project Land Area

- DAAR has a strong pipeline of projects across the Kingdom totaling 12.42 mn sqm of gross project land area.

Total Project Land Area – SQM mn



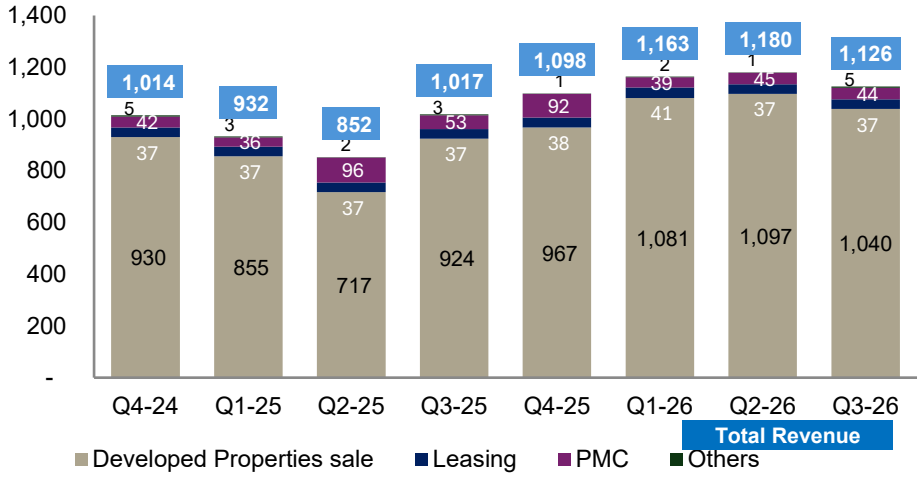
**DAAR holds 18% share in Juman*

- DAAR's strategy is to increase retail sales with the objective of generating superior margins.
- DAAR is developing residential plots, villas, apartments and commercial mix-use properties and offered for sale.
- Revenue recognition for Shams Al Riyadh project offered under off-plan sales program commenced.

3 | FINANCIAL PERFORMANCE OVERVIEW

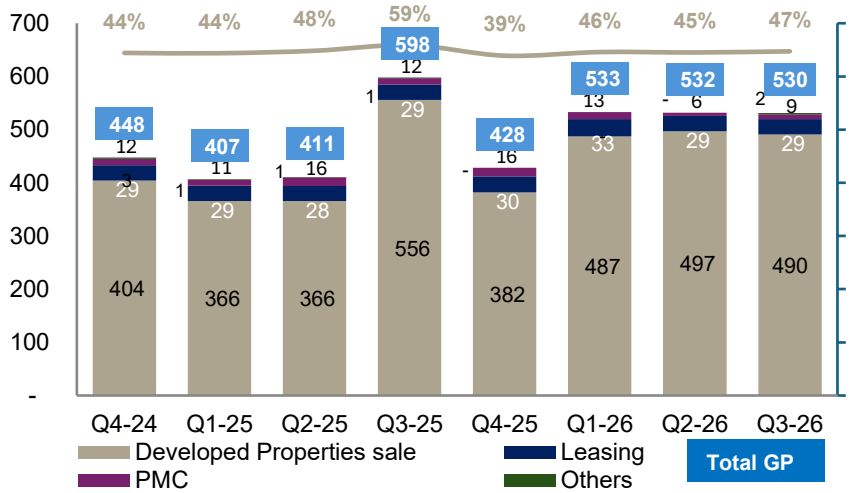
Financial Performance – Q3 2026 Profitability

Quarterly Revenues (SAR mn)



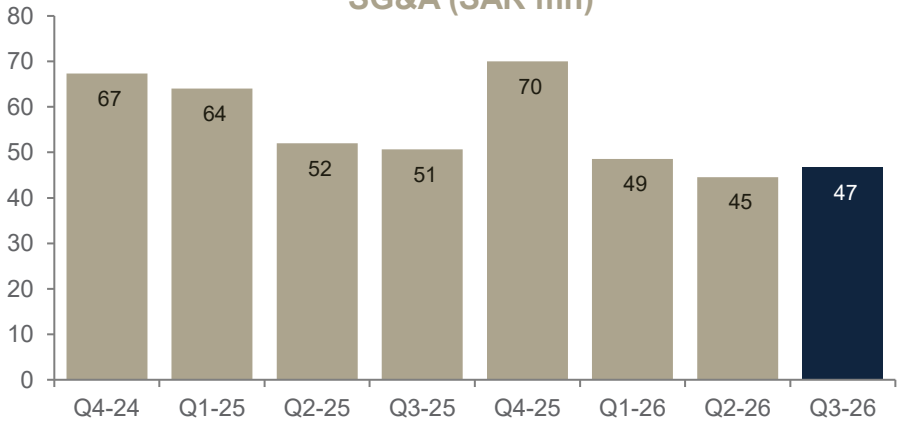
- Q3 2026 revenues reported an increase of 10.7% YoY and a decrease of 4.6% QoQ. The QoQ decrease in revenue is mainly due to lower revenue from the sale of development and residential properties and from PMC in Q3 2026.

Gross Profit (SAR mn) & Margin (%)



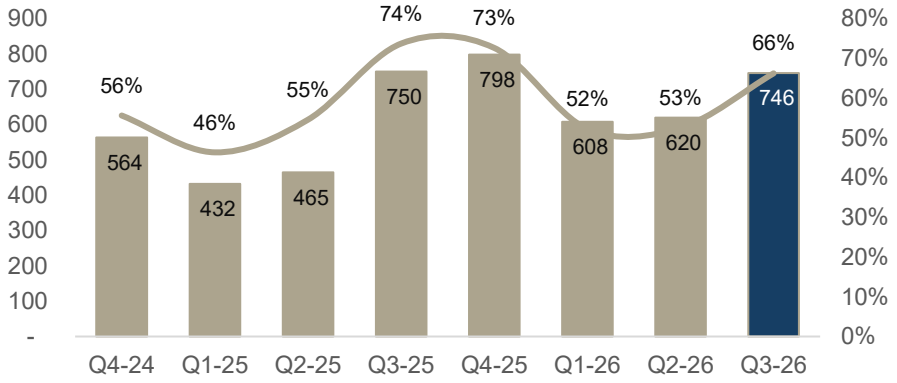
- Q3 2026 gross profit decreased by 11.4% YoY and 0.4% QoQ. Variation in QoQ gross profit is mainly due to net effect of revenue levels and improved cost of revenue. GP margin increased by 2% due to product mix.

SG&A (SAR mn)



- Q3 2026 SG&A decreased by YoY 7.8% and increased by 4.4% QoQ. The change was mainly due to optimization synergies in operating and employee costs, lower professional fees and maintenance expenses, and reduced selling & commission.

EBITDA (SAR mn) & EBITDA Margin (%)



- Q3 2026 EBITDA decreased by 0.5% YoY and increased by 20.3% QoQ. QoQ increase is mainly due to increase in share of net profits from associates and joint ventures. EBITDA margin at 66%, reflects strong underlying profitability.

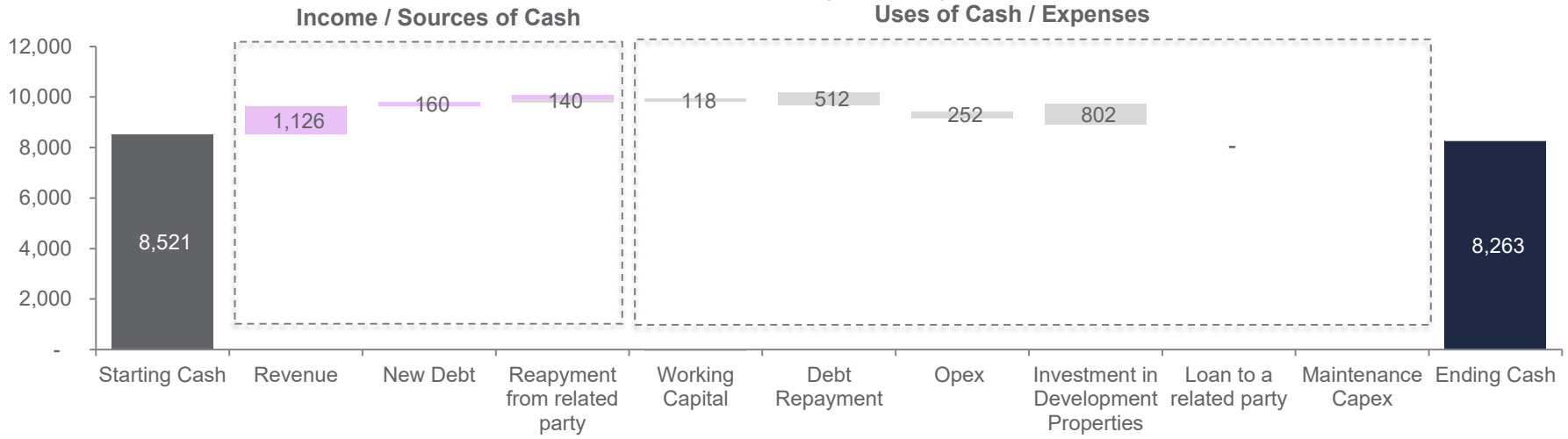
SG&A is excluding depreciation

Source: Audited Financial Statements

DAR AL ARKAN

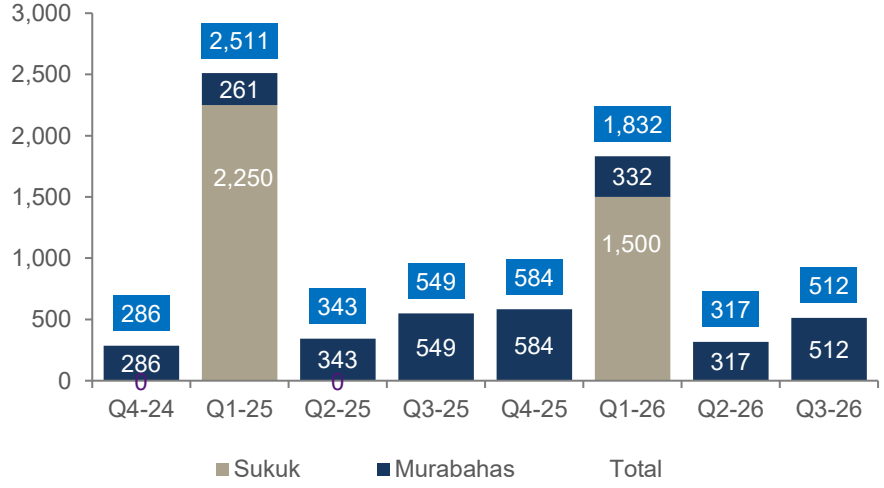
Financial Performance – Q3 2026 Cash Flow

Cash Flow Q3 2026 (SAR mn)



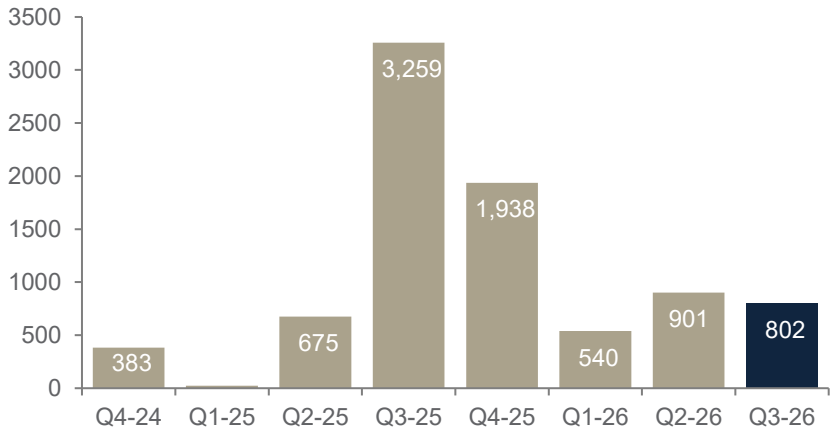
- DAAR's liquidity position remained strong with an ending cash balance of SAR 8.3 bn.
- Strong cash position and revenue allows DAAR to continue opportunistic and discretionary investment in development properties.

Debt Repayment (SAR mn)



- Scheduled repayment of Sukuk and Murabaha loans. In Q3 2026, repayment of Murabaha of SAR 512 mn.

Investment In Development Properties (SAR mn)



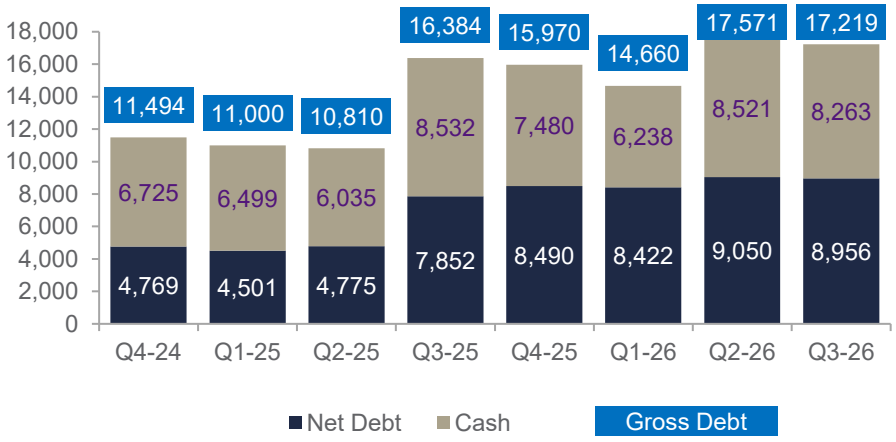
- Invested over SAR 4.2 bn over last 12 months to replenish the Development Properties.

Source: Audited or Reviewed Financial Statements

DAR AL ARKAN

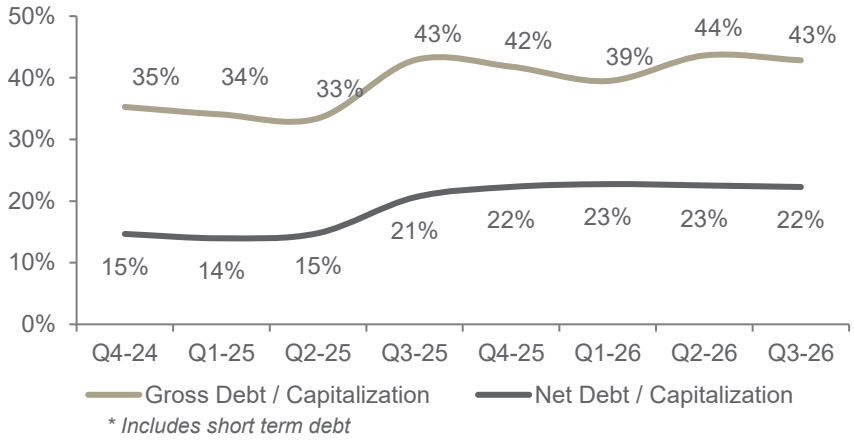
Financial Performance – Q3 2026 Debt

Gross Debt Vs Net Debt (SAR mn)



- In Q3 2026, gross debt decreased due to net effect of the repayment of SAR 512 mn of Murabaha facilities and the addition of Murabaha of SAR 160 mn.

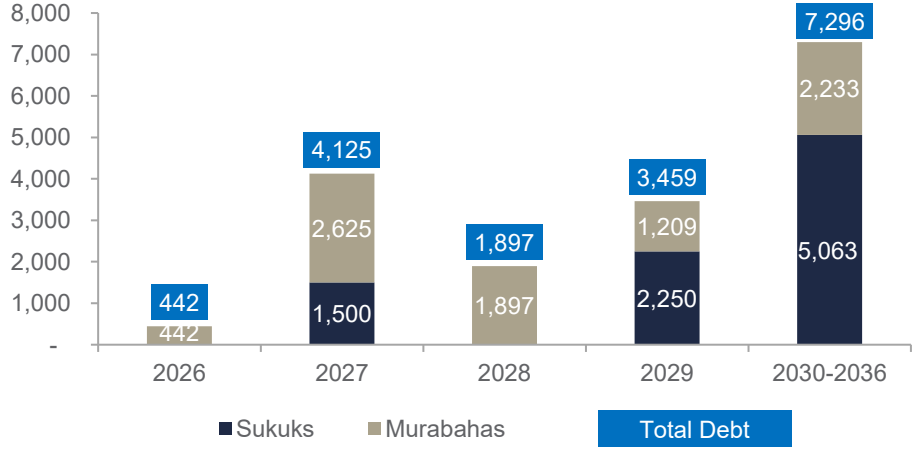
Debt* / Capitalization



** Includes short term debt*

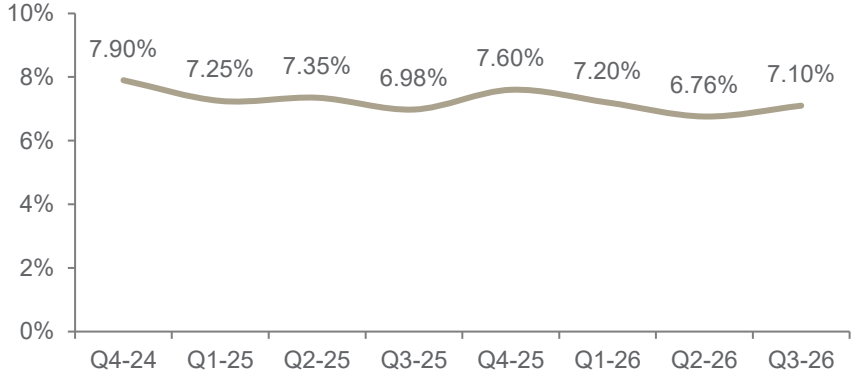
- Variation in the Gross debt and Net debt to capitalization is due to the reduction in the gross debt and cash in Q3 2026 when compared to Q2 2026.

Debt Maturity Profile (SAR mn)



- Maturities are well spread over the next ten years and will allow for prudent investment & cash management. The cash balance of SAR 8.3 bn that can fully cover repayments till 2028.

Effective Cost of Funding



- The cost of funding had been on a declining trajectory over time, despite some short-term fluctuations. However, the recent spike reflects the impact of heightened geopolitical tensions across the GCC region.

Source: Audited or Reviewed Financial Statements

DAR AL ARKAN

4 | OVERVIEW OF ASSETS PORTFOLIO

Shams Ar Riyadh – Key Facts







Location

- Situated in the Al - Ammariyah district (King Khalid Road), part of the growing northwest corridor of Riyadh, Shams Ar Riyadh is close to the heart of the city and is located just 19 km from KKI Airport and 9 km from King Abdullah Financial Center.

Project Progress

- Total project land area is 5.0 mn sqm (out of which 1.8 mn sqm was sold to SABIC who have since developed housing for their staff).
- After securing WAFI approval for off-plan sales, DAAR began launching various zones from Q2 2018. All zones are approved, with sales successfully launched across Zones 1, 3, 4A, 4B & 5.
- Infrastructure works for Zones 4A and 4B are fully completed, with 100% revenues recognized.
- Infrastructure works in Zones 1, 3 & 5 are in progress and were 61.5% complete as of September 30, 2026, no revenue has been recognized.

YTD Off-plan Sales Status of Zones 1, 3 & 5

Particulars	Unit	Zone 1	Zone 3	Zone 5	Total
Salable Area	Sqm '000	510	270	383	1,163
Launch Date		Q3 2020	Q2 2020	Q4 2020	
Total Number of Plots	Number	771	491	189	1,451
Number of Plots Sold / Booked	Number	771	491	189	1,451
Executed Contract Sales	SAR mn	1,723	867	1,735	4,325
Revenue Recognized	SAR mn	-	-	-	-

Residential & Commercial Development Projects - KSA

Parisiana



- Located in Riyadh city and easily accessed through King Fahad Road and major highways.
  - Refurbished apartments with luscious landscape.
  - Water feature installation surrounded by cafes, restaurants and shops.
  - Private gym for men and women.
  - Mostly catered to MOH beneficiaries. The booking and handing over of apartments is steadily progressing

Key Facts as of Sep 30, 2026:

Units Sold/Booked	1,011
Available Units	7

Shams Al Arous



- Shams Al Arous is a master-planned, best in class integrated community project in the Jeddah city area with a total gross land of 863k sqm and total no of plots is 821.
- The site is located to the east of Jeddah, about 5 km from the intersection of Palestine road and Al-Harmain road.
- It features an array of residential and mixed-use buildings, in addition to schools, commercial centers, beautifully landscaped green spaces, government offices and mosques.
- The project is significantly completed in Q1 2024 except for minor snag items pending at the time of handover. The hand over of the sites to customers is underway. Till Q3 2026, 469 units have been released and SA executed for 304 units, available for sale is 165 units.

Key Facts as of Sep 30, 2026

SA Executed / Booked	304	515 mn
Revenue Recognized		498 mn

Juman Project



- Juman project is strategically located in the Eastern Province overlooking the shores of the Arabian Gulf.
- The project aims to be the new hub for this fast-growing area, becoming a waterfront luxury residential, leisure and MICE destination with hospitality projects catering for the upper middle to the upper-upper luxury segments.
- Phase 1, covering an area of approximately 3 mn sqm, consists of a very shallow reclamation development for a resort.
- All relevant no objection certificates have been secured, and the revised master plan design has been submitted to the Eastern Province Development Authority for approval.

Key Facts as of Sep 30, 2026:

Land Area	8,200k sqm mixed use
DAAR Role	Master Developer
DAAR Holding	18% in JV

Dar Al Mashaer



- Located in the holy city of Mecca on the Al Aziziyah Road and spread across 6,300 sqm land area, an 8 minutes drive from Al Haram.
  - Comprised of 7 towers, featuring 314 elegant apartments (including 6 penthouses) with state of art amenities and 6 retail units.
  - The project offers 24 hours security, a children's play area, separate gym for men & women, and Musallah.
  - Provides an array of shopping experiences, from supermarkets to exclusive stores to cafes.
  - Refurbishment was completed in July 2023, and handover of units have been initiated since then.

Key Facts as of Sep 30, 2026:

SA Executed / Booked	116	201 mn
Revenue Recognized		85 mn

Residential & Commercial Development Projects - KSA

Qasr Khozam



- The project is a joint venture between Jeddah Development and Urban Regeneration Company (33.5% equity) and DarAl Arkan (66.5% equity).
- The development will cover a land area of 4,129, 492 sqm, divided into five phases. The project features a blend of mixed-use buildings, commercial zones, touristic sites, and supporting facilities.
- The infrastructure design for Phase 1 was completed in 2021, and the contractor was appointed. The concept design for the G+ 7 prototype building has been finalized and approved, waiting for the final approvals to commence Phase 1 construction.

Etoile by Elie Saab, Sedra- Riyadh



- Dar Al Arkan had won a contract to develop residential units in SEDRA, an integrated community project being developed in northern Riyadh by national developer ROSHN, a Public Investment Fund-backed company.
- Dar Al Arkan aims to develop three blocks of Villas as part of a bigger master development, that comprises of 163 villas to be executed on 163 plots totaling 45,544 sqm.
- The Project will be developed on serviced Plots with all the necessary infrastructure which is provided by the master developer.
- The Project includes seven villa typologies with average plot size ranging from 200 to 400 sqm, with combined total built up area of 54,653 sqm. These Villa's will be branded with Ellie Saab.
- Construction works commenced in Q2 2023 and 100% completed by end of 2025. The project has progressed to the handover and title deed transfer formalities stage

Key Facts as of Sep 30, 2026:

SA Executed	143	531 mn
Revenue Recognized		506 mn

Buraidah Hills, Qassim



- Located in Buraidah city of Al-Qassim province, Buraidah Hills is a residential community comprised of high-end villas, residential units and designer plots. The total number of units is 405.
  - Authentic community engulfed by premium amenities. Series of different plot sizes, all of which equipped with the highest quality infrastructure
  - Also provides recreational activities, such as, commercial spaces, schools, markets, mosques, green spaces, gardens, walk-ways & bike paths.
  - Infrastructure works commenced on May 1, 2022, and were substantially completed as of Sep 30, 2026. The project has progressed to the handover formalities stage

Key Facts as of Sep 30, 2026:

SA Executed	373	116 mn
Revenue Recognized		44 mn

Al-Qasr Mall, Riyadh

Land Area	61,949 m²
Built up Area	234,147 m²
Gross Leasable Area	75,265 m²
No. of floors	3 Leasable Floors plus two parking
Parking	1,579 Parking Spaces

Latest Activity:

- 99.9% occupancy achieved by end of Q3 2026.
- Total footfall reached 5.43 million visitors as of Sep 30, 2026, a growth of 2.8% YoY.



Al-Qasr Apartments, Riyadh

GLA	114,228 m²
Apartments	1,779
Available	2

Latest Activity:

- 99.9% leased



5 | PROJECTS DEVELOPED BY DAR GLOBAL PLC

Dar Global Projects Update

- Dar Global PLC, an associate of Dar Al Arkan (88%), has a global portfolio of 20 active projects with an estimated Gross Development Value (GDV) of US$ 23 bn.
- Launched GDV stands at US$ 4.8 bn.
- Dar Global, flagship projects include, six in Dubai, one in RAK, one in Oman, one in Qatar, three in Spain, two in London, one in Bosnia and six in Saudi Arabia.
- Higher estimated GDV of Dar Global is expected to drive stronger revenue and profitability in the coming years; DAAR to benefit from a significantly increased income from associates, resulting in a significantly increased EBITDA and net profit in the coming years.

Project Name	Location	Land Area	Units	Launched	Scheduled Completion
Neptune, Interiors by Mouawad	Riyadh	GCC	200	Q4 2024	Q4 2027
Trump Tower	Jeddah		561	Q4 2024	Q4 2029
Trump Plaza	Jeddah		516	Q1 2026	Q4 2030
Pedal Living	Jeddah		452	Q2 2026	Q4 2030
Rayana	Riyadh		139	Q1 2026	Q4 2030
Amaya	Jeddah		523	Q1 2026	Q1 2029
Urban Oasis by Missoni	Dubai		467	Q3 2021	Completed (2024)
Da Vinci Tower	Dubai		86	Q1 2022	Completed(Q4'25)
W Residences	Dubai		383	Q1 2022	Q2 2027
DG 1	Dubai		249	Q1 2023	Q2 2027
Trump International Hotel & Tower	Dubai		572	Q2 2025	Q4 2031
D-Villas at Jumeriah Golf Estates	Dubai		210	Q1 2025	Q2 2028
The Astera	Ras Al Khaimah		280	Q2 2024	Q4 2028
Aida (Phase 1)	Muscat		1,809	Q1 2023	Q4 2028
Aida (Phase 2)	Muscat				Q4 2029
Les Vagues by Elie Saab	Qatar		240	Q4 2022	Q2 2027
Sea La Vie	Qatar		184	Q2 2026	Q4 2030
Tierra Viva	Spain	Europe	53	Q2 2023	Q4 2028
Marea Interiors by Missoni	Spain		64	Q3 2023	Q4 2028
Tabano	Spain			-	-
The Mulliner	London	UK	1	Q2 2022	Completed (2024)
Albert Hall Mansion	London		1	Q2 2024	Q3 2027

Local Projects Developed by Dar Global PLC

Neptune, Interiors by Mouawad Riyadh



- Neptune Villas is located in the most sought-after northern part of Riyadh, just moments away from Expo 2030 site within SEDRA, an integrated residential community with master-plan developed by ROSHN.
- This exclusive project is a tribute to timeless elegance and sophisticated design, crafted by the renowned jewelry house, Mouawad.
- The project consists of three blocks of total land area of 56,280 sqm spread across 200 plots featuring equal number of villas. The individual plot sizes ranging from 250 sqm to 350 sqm. The total built up area is 67,536 sqm.
- Each villa is a celebration of luxury and innovation, offering a unique living experience enveloped in the vibrant cultural heritage of Riyadh.
- This project, comprising 200 units, was launched in Q4 2024 and is currently under construction with completion scheduled for Q4 2027.
- For further details please refer this link https://darglobal.co.uk/neptune

Trump Tower, Jeddah



- Dar Global is set to redefine the skyline of Jeddah with its latest project, the luxurious Trump Tower. This monumental venture, in collaboration with the iconic Trump Organization, promises to bring unmatched elegance and opulence to Saudi Arabia.
- The Jeddah Trump Tower is poised to become a landmark, showcasing cutting-edge architecture and design. The tower will feature a sleek, modern aesthetic with a striking façade, adding a new dimension to Jeddah's cityscape.
- The project will be developed on a total land area of 11,928 sqm, featuring 47 floors, including a 5-storey podium for parking, offer 561 luxurious apartments. The project was launched in Q4 2024 and is currently under construction, with completion scheduled for Q4 2029.
- Inside the Trump Tower, residents and visitors will experience unparalleled luxury. The tower will house premium residences, state-of-the-art amenities, and high-end retail spaces.
- Each residence will be meticulously designed, offering spacious layouts, top-of-the-line finishes, and breathtaking views of the Red Sea.
- For further details please refer this link https://darglobal.co.uk/trump-tower-jeddah

Rayana, Riyadh



- Rayana is a premium residential enclave within Wadi Safar, designed around hospitality, golf, and a limited collection of private mansions. Rayana is located near Diriyah and the royal district, surrounded by established golf, equestrian, and wellness amenities.
- The development comprises both Trump-branded and non-branded ultra-luxury mansions with 139 units. Each residence is delivered with a complete architectural shell, enabling owners to customize all internal spaces according to their individual lifestyle and specifications.
- The masterplan includes the Trump Championship Golf Course, Trump International Hotel, and Trump International Golf Club.
- The project was launched in Q1 2026, is currently under construction with completion scheduled for Q4 2030.
- For further details please refer this link https://darglobal.co.uk/rayana/trump-mansions

Local Projects Developed by Dar Global PLC

Amaya, Jeddah



- Amaya is one of the flagship real estate development opportunities in central Jeddah, encompassing approximately one million sqm of construction-ready land with full infrastructure and excellent connectivity to key districts via King Abdulaziz Road.
- The project is anchored by Al-Amal Avenue, connecting the Historic Old City with King Abdulaziz Road. The masterplan incorporates shaded streets, landscaped areas, and walkable green environments.
- The project offers flexible 523 plots suitable for residential, commercial, or mixed-use development. With its prime location, ready infrastructure, and proximity to major citywide upgrades, Amaya presents a strong investment opportunity with long-term value potential.
- The project was launched in Q1 2026, is currently under construction with completion scheduled for Q1 2029.
- For further details please refer this link https://darglobal.co.uk/amaya/amaya-plots

Trump Plaza, Jeddah



- The Trump Paza strategically located on King Abdulaziz Road within the Amaya master development.
- The development features fully furnished, Trump-branded residences, designed and delivered to international standards of quality, finish, and service. The total number of units is 516.
- The project was launched in Q1 2026 and is currently under construction, with completion scheduled for Q4 2030.
- For further details please refer this link https://darglobal.co.uk/trump-plaza/park-residences

Pedal Living, Jeddah



- Pedal Living introduces a fresh residential concept centred around wellness, community, and active living.
- Located within the landmark Amaya development in Jeddah, the project is designed around state-of-the-art rooftop padel courts, creating a vibrant social hub for residents while promoting a healthy and connected lifestyle.
- Residents will enjoy thoughtfully designed homes, lifestyle-oriented amenities, and access to one of Jeddah's most promising master-planned communities, making Padel Living an exciting opportunity for both end-users and investors seeking long-term value in one of the Kingdom's most dynamic cities.
- The project was launched in Q2 2026 and is currently under construction, with completion scheduled for Q4 2030. The total number of units is 452.
- For further details please refer this link https://darglobal.co.uk/amaya/padel-living

International Projects Developed by Dar Global PLC

Urban Oasis by Missoni, Dubai



- The Urban Oasis Tower is located in the Business Bay area of Dubai.
- It is a 34 storied tower with 467 units and currently co-branded with Missoni.
- It is group's first international project and contains the region's first ever bespoke Missoni-inspired living spaces.
- The project was launched in Q3 2021, and construction was completed in 2024.
- For further details please refer this link https://darglobal.co.uk/urban-oasis-by-missoni

Da Vinci Tower, Dubai



- Da Vinci Tower is a residential building in Downtown Dubai with interiors designed by Pagani.
- It is strategically located along the canal part of Business Bay district in Downtown Dubai. It overlooks the world's tallest building Burj Khalifa and is a stone throw away from Marasi Business Bay.
- The tower is a true geometric symphony of perfection comprised of 3 basement levels, a ground floor and 19 floors of residential masterpieces offering 86 luxury apartments.
- The project was launched in Q1 2022 and has been fully completed.
- For further details please refer this link https://darglobal.co.uk/davinci-tower-by-pagani

W Residences, Dubai



- The W Residences is a residential building in one of the most prominent and affluent neighborhoods in the world, Downtown Dubai.
- It is a distinct residential tower strategically located by Business Bay, where Dubai's major landmarks are your natural view.
- The project is a luxurious 49 storey building and boasts 383 designed luxurious units.
- It offers superlative amenities that features a clubhouse, guest suites, a cutting-edge fitness center, a communications space with a private cinema, game room, business offices with co-working space and meeting rooms, an infinity outdoor pool, and a colossal terrace with a lounge area, dining area, and a walk track.
- The project was launched in Q1 2022 and is currently under construction, with completion scheduled for Q2 2027.
- For further details please refer this link https://darglobal.co.uk/w-residences

International Projects Developed by Dar Global PLC

DG 1, Dubai



- DG 1 (Dar Global 1) Tower is located in the premium location by the canal in Downtown Dubai.
- The architecture of DG1 fully reflects its dynamic attitude. Like an haute couture creation, its distinctive twisting profile opens the doors of imagination.
- DG1 with 249 units, stands out from the cluttered panorama since it recalls a piece of art rather than a conventional tower.
- Crafted by Gensler Architects, the most avant-garde designers of our time, this tower embodies a shape that reshapes the city around it.
- It features the infinity pool with outstanding views of the Dubai Canal and city landmarks and fully equipped Gym.
- Launch of the project was made in Q1 2023. Construction of the project commenced in Q4 2023, and the scheduled completion in Q2 2027.
- For further details please refer this link https://darglobal.co.uk/dg1

Trump Tower, Dubai



- The Trump International Hotel & Tower, Dubai is situated in a prime location and offers direct access to Downtown and has stunning views, whether of the sea or the iconic Burj Khalifa.
- Trump International Hotel & Tower Dubia is the first and only in the Middle East. It brings together a five-star hotel, private residences, and a members only club all at one address. The property comprises of 572 units inclusive of hotel keys.
- Launch of the project was made in Q2 2025. The project is under construction with completion scheduled for Q4 2031.
- For further details please refer this link https://darglobal.co.uk/trump-international-hotel-and-tower-dubai

D-Villas at Jumeirah Golf Estates, Dubai



- D-Villas is the epitome of luxury living in Dubai's premier golf destination.
- Nested amid the lush greenery of Jumeirah Golf Estates, it offers a harmonious blend of sophistication and vibrant community living. The property comprises of 210 villas.
- Launch of the project was made in Q1 2025. The project is under construction with completion scheduled for Q2 2028.
- For further details please refer this link https://darglobal.co.uk/d-villas-at-jge

International Projects Developed by Dar Global PLC

The Astera, UAE
Interiors by Aston Martin



- The Astera, Interiors by Aston Martin is located on Al Marjan Island, a shining gem on the coastline of Ras Al Khaimah, UAE.
- This remarkable man-made island offers a luxurious retreat surrounded by pristine beaches and crystal - clear waters.
- The Astera offers exquisite beach front residences with Interiors by Aston Martin, feature 280 units 1 to 3-bedroom residences & 3-bedroom beach villas with sizes ranging from 61 sqm to 265 sqm.
- This unparalleled living experience is the result of a legendary partnership between Dar Global and Aston Martin. Together, they have seamlessly integrated cutting-edge design, technology and timeless artisanal craftsmanship into residences on the water's edge of Al Marjan Island.
- The project was launched in Q2 2024 and is currently under construction, with completion scheduled for Q4 2028.
- For further details please refer this link https://darglobal.co.uk/the-astera

AIDA, Oman



- AIDA sits in the heart of Muscat, 130m above the shores covering a huge area of around 4.3 million sqm part of hilltop site of Yitti & Yenkit. Surrounded by nature, outdoor activities and 5-star landmark destinations.
- AIDA, an exceptional gated community, from opulent seafront mansions and villas to premium condominiums within the golf course, and an extraordinary 5-star hotel.
- This project comprises of 3,500 residential units consisting of medium-sized villas, townhouses and low-rise apartments. It also features two charming hotels, a plaza filled with cafes and restaurants in addition to an 18 holes' luxury golf course and a golf club in partnership with Trump International Organization.
- The project was launched in Q1 2023 and the no of launched units are 1,809. Phase 1 is scheduled for completion in Q4 2028, Phase 2 in Q4 2029, and the entire masterplan by 2034.
- For further details please refer this link https://darglobal.co.uk/aida/

Les Vagues, Qatar
By Elie Saab



- Les Vagues by Elie Saab sets new standards of luxury living in Qatar with an architectural design that enhances the appeal of seafront living . Situated in Qetaifan Island North, is a paradise on earth for Haute Couture living.
- Launched in partnership with Qetaifan Projects, a leading Qatari real estate development company fully owned by Katara Hospitality.
- Les Vagues features 240 opulent one, two and three-bedroom sea-front residencies with a variety of majestic balconies and terraces and floor-to ceiling windows for residents to enjoy uninterrupted panoramic views of the sea.
- The project was launched in Q4 2022 and is currently under construction, with completion scheduled for Q2 2027.
- The Seal La Vie project features 184 units, was launched in Q2 2026 and is currently under construction, with completion scheduled for Q4 2030.
- For further details please refer this link https://darglobal.co.uk/les-vagues/

International Projects Developed by Dar Global PLC

Tierra Viva, Spain
Design by Automobili Lamborghini



- Tierra Viva in Behanavís – Costa del Sol is an exclusive residential community of 53 exclusive luxury villas, with design inspired by Automobili Lamborghini.
- Benahavis is a Spanish town and municipality in the province of Malaga, which is located seven kilometers from the coast and is in close proximity to the resort of Marbella.
- The complex sits gently on the side of a hill with every villa standing on a different height and enjoying unobstructed views of the Mediterranean Sea.
- The project was launched in Q2 2023 and is currently under construction, with completion scheduled for Q4 2028.
- For further details please refer this link https://darglobal.co.uk/tierra-viva

Marea, Finca Cortesin, Spain
Interiors by Missoni



- Marea, our second project in Spain was unveiled in August 2023, with interiors designed by Missoni.
- Dar Benahavis acquired a plot of land in Q4 2022 in the municipality of Casares in the province of Malaga in southern Spain.
- This development plot is located in one of the sought-after enclaves of the Andalucia coast, not far from the Finca Cortesin resort which has an 18-hole championship golf course rated among Spain's best golf courses.
- The total land area of this project is 16,467 sqm, of which buildable land constitutes 9,386 sqm.
- Dar Global intends to build 64 residential units on this land, with the residents getting access to the private golf course of the Finca Cortesin resort and 24/7 concierge home services.
- The project was launched in Q3 2023 and is currently under construction, with completion scheduled for Q4 2028.
- For further details please refer this link https://darglobal.co.uk/marea

Tabano, Spain



- Dar Tabano acquired six plots of land in September 2022 in the municipality of Manilva in the province of Malaga on its border with the province of Cadiz in southern Spain.
- The plots are located approximately 45 minutes distance from Marbella by car and are close to several polo clubs and one of the best beach areas of la Costa del Sol.
- The total land area of the Tabano project is 4,650,092 sqm.
- The Tabano project is currently in the early permitting stage, with consultants engaged to develop the concept master plan and infrastructure strategy. The development plans will be finalized once the planning permissions are in place.
- For further details please refer this link

International Projects Developed by Dar Global PLC

Sidra Project



- The Sidra project site is situated in Ravne, Vareš, 38 km outside Sarajevo, Capital of Bosnia & Herzegovina.
- The largest single real estate development project in the country.
- The project aims to provide low-Rise residential holiday villas, commercial area, hotel and recreational facilities.
- The lot areas range from 350 to 6,767 square meters, each one meticulously designed and overlooking breathtaking landscapes all year long.
- Total project land area is 539k sqm. Infrastructure works are currently underway.
- For further details please refer this link https://darglobal.co.uk/sidra-bosnia/

The Mulliner, London



- Originally known as Gloucestor House, Nº149 Old Park Lane is a sophisticated landmark building with an important role in London's architectural heritage.
- Situated on the corner of Old Park Lane and Piccadilly, overlooking Green Park. Nº149 is one of the finest Grade II properties on Old Park Lane. It has been meticulously redeveloped and designed to the highest of standards throughout.
- The 485 sqm luxurious apartment features advance technology, premium finishes, and top-tier security, offering a perfect blend of historic elegance and modern luxury.
- This property is a single apartment on one floor of the building comprising of 5 bedrooms and was completed and sold in 2024.
- For further details please refer this link https://darglobal.co.uk/the-mulliner

Albert Hall Mansion, London



- 7&8 Albert Hall Mansions Penthouse is situated in one of London's most prestigious neighbourhoods, directly overlooking the iconic Royal Albert Hall.
- The project has 1 unit, was launched in Q2 2024 and is currently under construction, with completion scheduled for Q3 2027.
- For further details please refer this link https://darglobal.co.uk/one-of-one/THE-ALBERT-HALL-MANSION

6 | APPENDIX

Appendix I – Statement of Financial Position

SAR in 000s	FY 2023	FY 2024	FY 2025	Q3 2025	Q3 2026
Investment properties, net	1,028,213	983,000	945,743	954,088	920,056
Long-term development properties	20,261,809	20,877,265	25,090,614	23,737,818	25,575,020
Property and equipment, net	103,769	89,614	71,384	75,560	59,762
Investment in associates and joint ventures	2,603,245	2,628,356	2,982,954	2,689,035	3,084,107
Investment in financial assets	191,730	190,890	173,460	220,500	137,235
Loan to a related party	0	799,082	1,108,030	934,904	1,498,801
Total non-current assets	**24,188,766**	**25,568,207**	**30,372,185**	**28,611,905**	**31,274,981**
Short-term development properties	111,478	111,874	2,407	2,407	18,395
Trade receivables and others	3,882,659	4,503,476	3,720,736	3,539,685	4,430,753
Inventories	22,568	31,993	37,211	36,518	36,080
Cash and cash equivalents	5,449,833	6,724,672	7,480,422	8,532,387	8,262,710
Total current assets	**9,466,538**	**11,372,015**	**11,240,776**	**12,110,997**	**12,747,938**
TOTAL ASSETS	**33,655,304**	**36,940,222**	**41,612,961**	**40,722,902**	**44,022,919**
Borrowings – non-current portion	9,032,366	8,085,826	12,977,621	13,306,242	13,082,687
End of service indemnities	31,627	38,517	41,835	39,760	44,658
Total non-current liabilities	**9,063,992**	**8,124,343**	**13,019,456**	**13,346,002**	**13,127,345**
Borrowings- current portion	1,047,940	3,337,932	2,876,826	2,953,508	4,015,667
Trade payables and others	2,942,702	4,061,716	3,060,266	2,140,061	3,448,873
Zakat provision	308,789	315,517	423,327	433,837	450,279
Total current liabilities	**4,299,431**	**7,715,165**	**6,360,419**	**5,527,406**	**7,914,819**
Total liabilities	**13,363,423**	**15,839,508**	**19,379,875**	**18,873,408**	**21,042,164**
Share capital	10,800,000	10,800,000	10,800,000	10,800,000	10,800,000
Statutory reserve	1,260,395	1,341,178	1,341,178	1,341,178	1,341,178
Other reserves	85,024	(11,904)	(12,112)	33,595	(53,752)
Retained earnings	8,146,462	8,965,334	10,098,228	9,669,089	10,887,919
Non-controlling interests	0	6,106	5,792	5,632	5,410
Total shareholders' equity	**20,291,881**	**21,100,714**	**22,233,086**	**21,849,494**	**22,980,755**
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**33,655,304**	**36,940,222**	**41,612,961**	**40,722,902**	**44,022,919**

Source: Audited or Reviewed Financial Statements

Appendix II – Statement of Profit or Loss

SAR in 000s	FY 2024	FY 2025	9M 2025	9M 2026	Q3 2025	Q3 2026
Revenue	3,759,022	3,899,802	2,801,392	3,468,894	1,017,248	1,125,620
Cost of revenue	(2,159,014)	(2,056,193)	(1,385,968)	(1,873,700)	(419,239)	(595,329)
Gross profit	**1,600,008**	**1,843,609**	**1,415,424**	**1,595,194**	**598,009**	**530,291**
%	*42.6%*	*47.3%*	*50.5%*	*46.0%*	*58.8%*	*47.1%*
Operating expenses	(246,411)	(236,643)	(166,662)	(139,826)	(50,641)	(46,739)
Operating profit	1,353,597	1,606,966	1,248,762	1,455,368	547,368	483,552
%	*36.0%*	*41.2%*	*44.6%*	*42.0%*	*53.8%*	*43.0%*
Income / (loss) from Associates	63,513	337,202	44,790	106,706	42,025	115,281
Depreciation & amortization	(19,490)	(19,915)	(15,061)	(12,670)	(4,691)	(3,749)
EBIT	**1,397,620**	**1,924,253**	**1,278,491**	**1,549,404**	**584,702**	**595,084**
%	*37.2%*	*49.3%*	*45.6%*	*44.7%*	*57.5%*	*52.9%*
Other income	264,819	467,487	328,367	386,328	152,056	138,657
Finance cost	(853,906)	(1,037,479)	(730,173)	(884,480)	(320,359)	(317,960)
PBT	**808,533**	**1,354,261**	**876,685**	**1,051,252**	**416,399**	**415,781**
%	*21.5%*	*34.7%*	*31.3%*	*30.3%*	*40.9%*	*36.9%*
Zakat	(20,595)	(220,341)	(173,120)	(262,264)	(160,795)	(125,765)
Net Income – Continuing Operations	**787,938**	**1,133,920**	**703,565**	**788,988**	**255,604**	**290,016**
%	*21.0%*	*29.1%*	*25.1%*	*22.7%*	*25.1%*	*25.8%*
Net profit – Discontinued Operations	18,902	-	0	0	0	0
Total Net Profit for the year	**806,840**	**1,133,920**	**703,565**	**788,988**	**255,604**	**290,016**
%	*21.5%*	*29.1%*	*25.1%*	*22.7%*	*25.1%*	*25.8%*
EBITDA	**1,715,587**	**2,445,707**	**1,646,986**	**1,973,899**	**749,793**	**745,985**
%	*45.6%*	*62.7%*	*58.8%*	*56.9%*	*73.7%*	*66.3%*

Source: Audited or Reviewed Financial Statements

Appendix III – Statement of Cash Flows

SAR in 000s	FY 2023	FY 2024	FY 2025	9M 2025	9M 2026
Profit before Zakat	626,418	827,435	1,354,261	876,685	1,051,252
Adjustments for:					
Depreciation & Amortization	50,247	56,499	53,967	40,608	38,167
Provision for expected credit losses / bad debts	-	11,713	7,542	1,111	1,149
Donations	-			0	0
End of service indemnities	5,111	4,108	6,612	4,272	4,752
Gain on disposal of investment in associates	-			0	0
Finance costs	764,459	853,906	1,037,479	730,173	884,480
Termination of lease and right-of-use assets	-			24	160
Share of net profit from associates and joint ventures	(312,033)	(63,513)	(337,202)	(44,790)	(106,706)
Gain on disposal of investment in subsidiary	-	(25,320)		0	0
Disposal of property and equipment incl ROU	-	246	26	0	0
Fair value loss on transfer of associates to subsidiary	-	9,205		0	0
Gain on acquisition	-	(1,165)		0	0
Operating cash flow before WC movements	**1,134,202**	**1,673,114**	**2,122,685**	**1,608,083**	**1,873,254**
Development properties – net	350,498	(827,276)	(4,100,037)	(2,747,241)	(499,724)
Trade receivables and others	572,391	(550,406)	775,198	962,680	(709,038)
Inventories	(10,546)	(9,425)	(5,218)	(4,525)	1,131
Trade payables and others	202,434	1,368,849	(992,350)	(1,915,068)	391,360
Cash from operations	**2,248,979**	**1,654,856**	**(2,199,722)**	**(2,096,071)**	**1,056,983**
Finance costs	(735,839)	(822,197)	(1,002,329)	(705,479)	(856,655)
Zakat paid	(93,323)	(16,022)	(112,531)	(54,800)	(235,370)
End of service indemnities paid	(3,384)	(2,167)	(4,634)	(3,313)	(2,586)
Net Cash flow from / (used in) operating activities	**1,416,433**	**814,470**	**(3,319,216)**	**(2,859,663)**	**(37,628)**
Investment in associates	(1,157,793)	-	(174)	0	0
Proceeds from disposal of investment in associates	-			0	0
Proceeds from disposal of property and equipment	13,661	198	1,581	1,510	422
Investment properties	(427)			0	0
Purchase of property and equipment (net)	(19,323)	(9,424)	(3,633)	(2,730)	(875)
Loan to related party	-	(799,082)	(308,948)	(135,822)	(390,771)
Acquisition of subsidiary, net of cash acquired	-	8,009		0	80
Disposal of a subsidiary, net of cash disposed off	-	(35,484)		0	0
Net cash flows used in investing activities	**(1,163,882)**	**(835,783)**	**(311,174)**	**(137,042)**	**(391,144)**
Long term borrowings	(722,094)	1,307,744	4,395,539	4,811,298	1,216,082
Payment of principal portion of lease liabilities	(9,481)	(11,592)	(9,399)	(6,878)	(5,022)
Net cash flows from / (used in) financing activities	**(731,575)**	**1,296,152**	**4,386,140**	**4,804,420**	**1,211,060**
Increase / (decrease) in cash and cash equivalents	**(479,024)**	**1,274,839**	**755,750**	**1,807,715**	**782,288**
Cash and cash equivalents, beginning of the period	**5,928,857**	**5,449,833**	**6,724,672**	**6,724,672**	**7,480,422**
Cash and cash equivalents, end of the period	**5,449,833**	**6,724,672**	**7,480,422**	**8,532,387**	**8,262,710**

Source: Audited or Reviewed Financial Statements

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