Al Hamra

Independent corporate-presentation study

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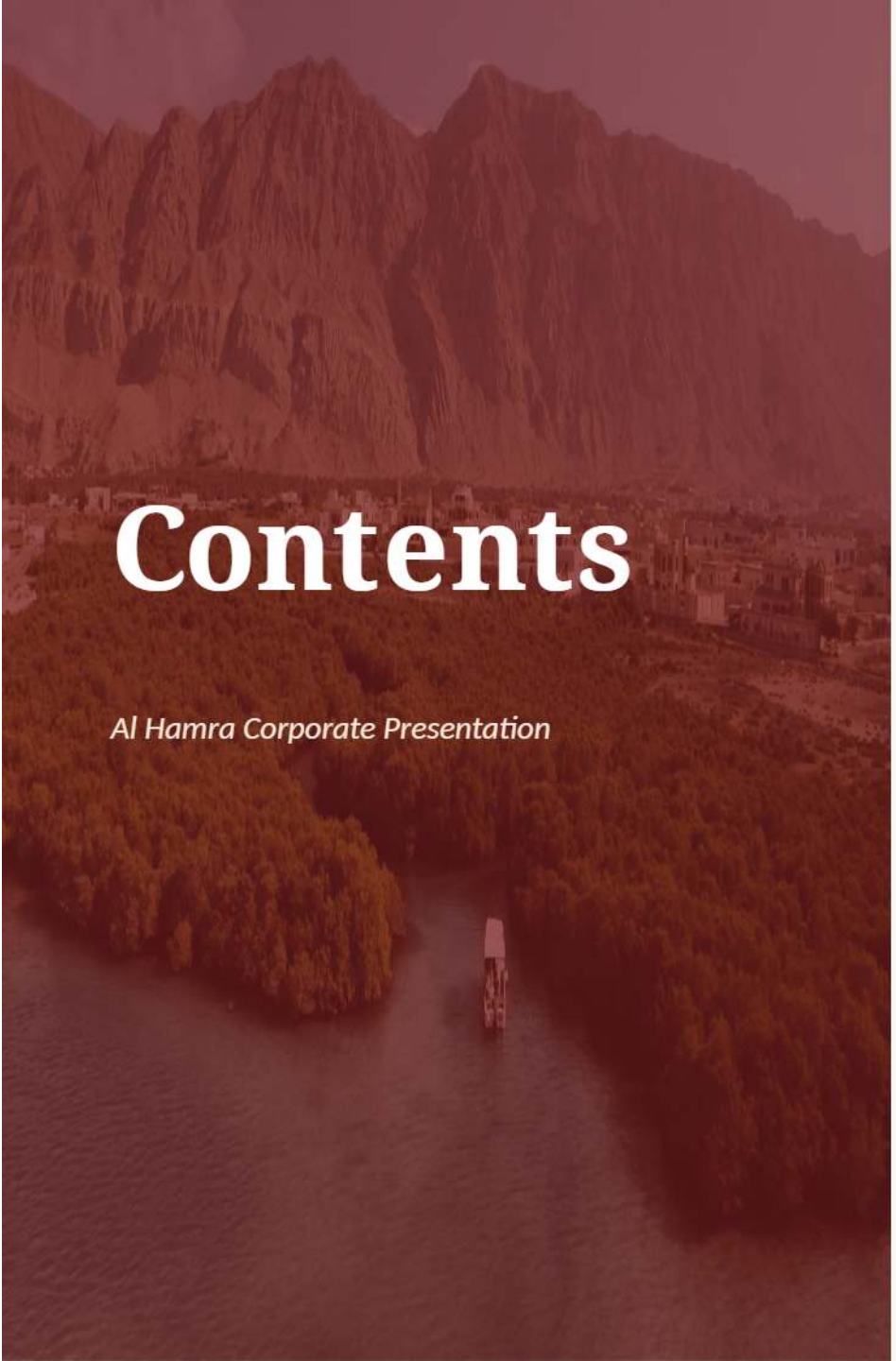
AL HAMRA

CORPORATE PRESENTATION

Ras Al Khaimah Reimagined

July 2026

Investor & Broker Presentation



Contents

Al Hamra Corporate Presentation

01 **The United Arab Emirates**

Macro fundamentals & investor case

02 **Ras Al Khaimah**

Economy, connectivity & tourism

03 **The Wynn Effect & Market**

Integrated resort impact & real estate

04 **About Al Hamra**

Company, portfolio & leadership

05 **Residential Portfolio & Projects**

Communities & signature developments

06 **Pricing & Payment Plans**

Indicative pricing & milestones

SECTION 01

The United Arab Emirates

A globally competitive, investor-friendly economy anchoring the region

MACRO OVERVIEW

Key Economic Indicators of the UAE

USD 572 Bn
GDP (2025)

11.3 Mn
Population (2025)

USD 33.2 Bn
FDI inflow (2025) — 10th globally

32.3 Mn
Hotel guests (2025)

#1 Country where people feel safe walking alone

200+ Nationalities living & working in the UAE

400 of the world's Fortune 500 companies present

#1 Regionally in tourism contribution to GDP (WTTC 2025)

Source: ENBD FDI Report 2026, World Bank, UAE Ministry of Economy & Tourism, WTTC 2025, Emirates Tourism Council 2025

SECTION 02

Ras Al Khaimah

The future built on legacy — the northern jewel of the UAE

Source: RAKTDA, Al Hamra — RAK page

RAS AL KHAIMAH

The Future Built on Legacy

Backed by visionary leadership and strategic masterplans — mega-resorts, thriving commercial districts and sustainable urban developments — Ras Al Khaimah is on a trajectory to become a leading global hub for tourism, real estate and investment. Guided by RAK Vision 2030, the emirate is charting an ambitious path of sustainable growth, innovation and diversification, redefining its skyline with world-class resorts, branded residences and master-planned communities.

60 km+
Pristine coastline

1,900 m
Jebel Jais — UAE's tallest peak

RAK Vision 2030
Sustainable growth blueprint

~0.4 Mn
Population

RAS AL KHAIMAH — ECONOMY & CREDIT

A Resilient, Highly-Rated Economy

A+

Fitch — Long-term, Stable Outlook

A / A-1

S&P Global — Stable Outlook

~6.7%

Real GDP growth (2024)

AED 47–50 Bn

Nominal GDP (≈ US$13–14 Bn)

~6.5%

Fiscal surplus (% of GDP, 2024)

~8%

Government debt (% of GDP, 2024)

Key GDP components: tourism, real estate, manufacturing, trade, mining and infrastructure. RAK has held 'A range' ratings from Fitch and S&P for over a decade.

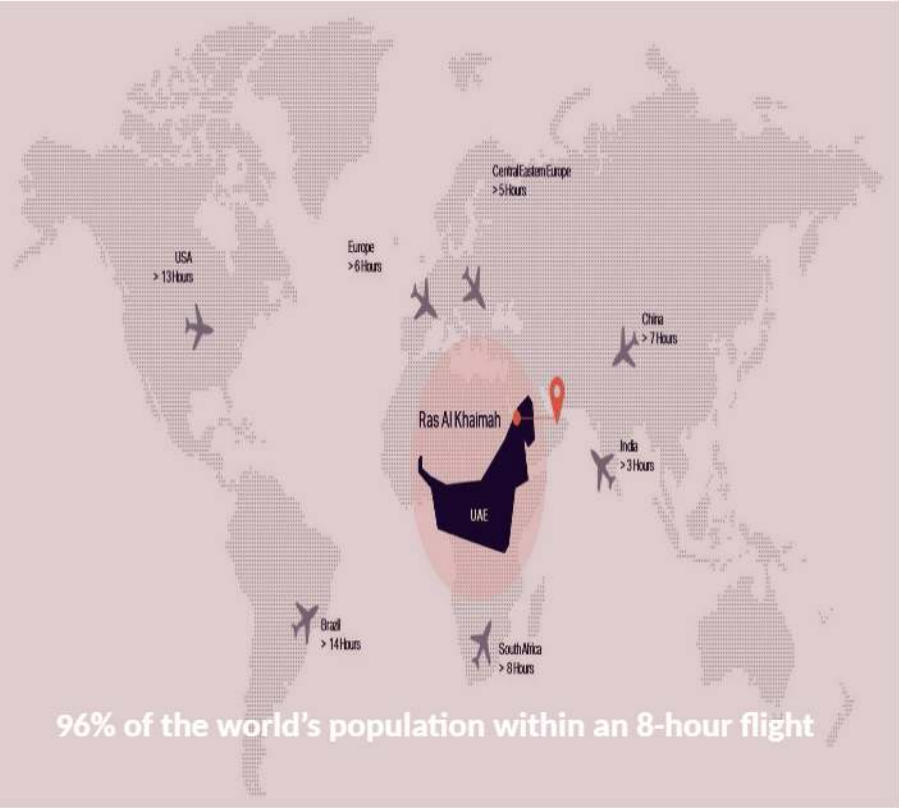
Source: Fitch Ratings, S&P Global, RAKTDA

CONNECTIVITY

A Highly Strategic Location

Ras Al Khaimah sits within easy reach of the UAE's major gateways, with a national road upgrade programme set to cut travel times further.

15 min	RAK International Airport
45 min	Sharjah International Airport
< 60 min	Dubai International Airport (DXB)
1 h 20	Dubai Al Maktoum (DWC)
2 h 20	Abu Dhabi International Airport
95+	Airlines serving the region



The MoEI has launched an upgrade of Emirates Road to reduce travel time by up to 45% between Ras Al Khaimah and Dubai.

Source: Khaleej Times, RAKTDA

RAS AL KHAIMAH — TOURISM

A Fast-Growing Tourism Destination

308,000

Tourists in Q1 2025

+6% YoY growth

1.36 Mn

Overnight visitors (2025)

+6.3% YoY; revenue up ~12%

3.5 Mn

Visitor target by 2030

RAK Vision 2030

74.7%

Hotel occupancy (2025)

up from 71.2% in 2024

Momentum is supported by new direct flights from Poland, Romania, Uzbekistan and Belarus, and by RAK Vision 2030's plan to double the emirate's hotel keys.

Source: RAKTDA, Marjan Corporate Presentation 2026

RAS AL KHAIMAH — REAL ESTATE

A Real Estate Market in Full Momentum

AED 15 Bn+

Real estate transactions (2024)

+39% YoY

Residential prices (Q1 2025)

+15%

Mortgage transactions (Q1 2025)

13,000+

New companies under RAKEZ (2024)

+66% YoY

Commercial opportunity growth

AED 2.4 Bn

Off-plan sales, Q1 2025 (1,300+ deals)

Average apartment price of AED 1,684/sqft; top buyer nationalities: UAE (28%), India (22%), Russia (16%), UK (12%), Saudi Arabia (8%).

Source: Al Hamra — RAK page, RAKEZ 2026 IDO

THE INVESTOR CASE

Why Invest in Ras Al Khaimah

- 100% Freehold Ownership
- 100% Repatriation of Capital & Profits
- 0–9% Corporate Tax
- 0% Income Tax
- Stable & Safe Environment
- High Growth Potential
- Tourism-Driven Demand
- Attractive ROI
- Strategic Connectivity
- Mega Lifestyle Developments
- Investor-Friendly Regulations
- Affordable Entry Point

Source: RAKTDA, RAKEZ 2026 IDO

LANDSCAPE OF GROWTH

Upcoming Masterplans in Ras Al Khaimah

Wynn Al Marjan Island

The region's first integrated resort masterplan, blending global luxury, entertainment and world-class hospitality.

RAK Central

A dynamic business and lifestyle masterplan shaping the future of commerce, community and urban living in Ras Al Khaimah.

Beach District

A vibrant live-work-play coastal masterplan redefining luxury lifestyle along Ras Al Khaimah's pristine shoreline.

Source: Marjan Corporate Presentation 2026, RAKTDA

SECTION 03

The Wynn Effect & Market

How an integrated resort is reshaping RAK's addressable market

THE WYNN EFFECT

Wynn Al Marjan Island — The Game Changer

A multi-billion-dollar integrated resort — a joint venture between Marjan and Wynn Resorts — set to open in Spring 2027 as the largest FDI in Ras Al Khaimah's hospitality sector and the first of its kind in the region.

1,530
Hotel keys (45% suites)

352 m
Structural height (70 storeys)

9,000+
Employees on completion

40+
Luxury retail stores

96%
of world's population within 8-hr flight

20,000+
Construction jobs created

Source: Wynn Resorts, Marjan Corporate Presentation 2026, The National

THE OPPORTUNITY AHEAD

Addressable Market by 2030

Independent studies point to a substantial supply gap across residential, hospitality and commercial segments through 2030 — the demand backdrop for Al Hamra's pipeline.

Category	Current Pipeline	Addressable Market by 2030	Segmentation
Residential	2,500 units	45,000+ units	~54% apartments, 26% townhouses, 20% villas
Hospitality	6,000 keys	6,000 hotel keys	Balanced 4-star / 5-star (50/50)
Staff Accommodation	9,700 units	7,200 units	Driven by RAK hospitality staff-per-key ratios
Office (Grade A)	10,000 sqm	41,000 sqm	Grade A segment only
Retail	20,000 sqm	90,000 sqm	Dominated by community retail

Source: EY Study, Marjan Corporate Presentation 2026

SECTION 04

About Al Hamra

A premier lifestyle developer shaping Ras Al Khaimah since 2003

ABOUT AL HAMRA

A Premier Lifestyle Developer

Al Hamra is a premier lifestyle development and investment company, shaping the future of Ras Al Khaimah's real estate and investment landscape since 2003. Driven by a holistic vision, Al Hamra creates master-planned, self-sufficient communities that blend convenience, connectivity and lifestyle — setting new benchmarks in quality and innovation across every project.

> *"Al Hamra doesn't just build homes — we build lifestyle. We don't follow growth; we forecast it, envision it, and create it."*

FOUR BUSINESS SEGMENTS

Real Estate	Hospitality	Retail	Leisure

US$700 Mn+	US$1 Bn	2,000+	100+
Net assets	Conglomerate scale	Employees	Nationalities

PORTFOLIO SCALE

Al Hamra at a Glance

77 Mn
sq. ft. masterplan

5,000+
homes

900+
hotel keys

200+
retail outlets

8,000+
residents

1.5 km
pristine beaches

4
interconnected lagoons

222
berth marina

Source: alhamra.ae

ABOUT AL HAMRA

Leadership & Group Divisions

EXECUTIVE LEADERSHIP

Benoy Kurien

Group Chief Executive Officer

With Al Hamra since 1998; leads the group's strategy and growth.

Raman Garg

Group Chief Financial Officer

~30 years in strategic finance; Chartered Accountant (ICAI).

Ziad El Khoury

Vice President — Hospitality

25+ years in MENA hospitality; oversees the hotel portfolio.

BRAND FAMILY & DIVISIONS

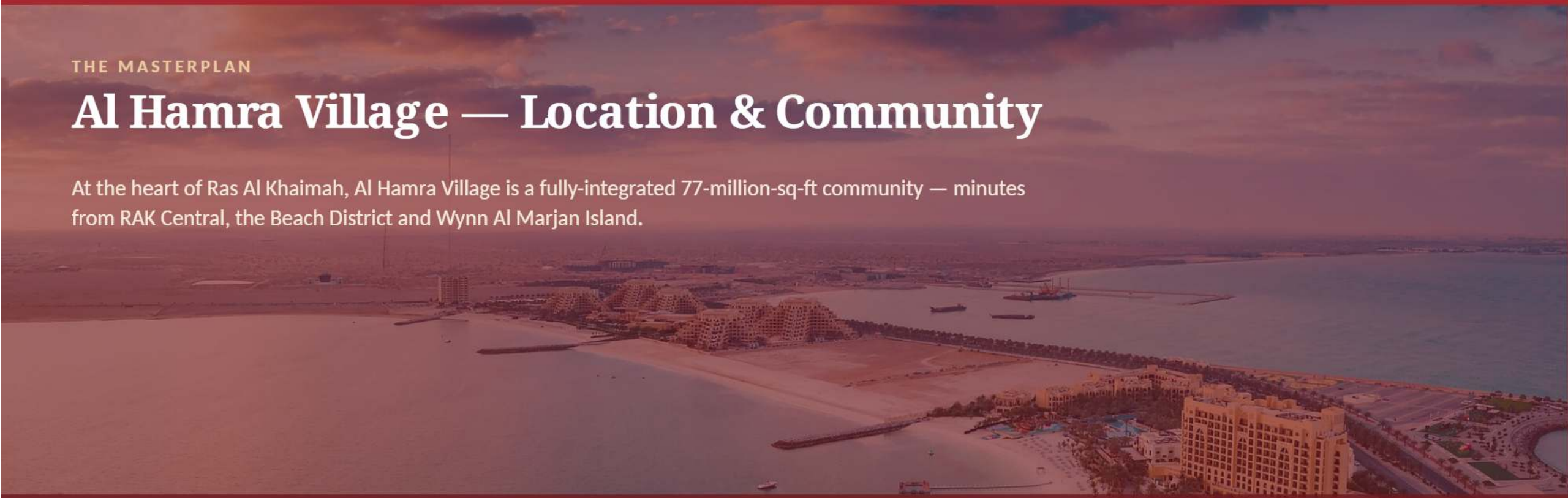
Residential	Hospitality	Retail	Leisure
F&B	MICE	Construction (AHCD)	Community & Facility Management

Source: Al Hamra Leadership, alhamra.ae

THE MASTERPLAN

Al Hamra Village — Location & Community

At the heart of Ras Al Khaimah, Al Hamra Village is a fully-integrated 77-million-sq-ft community — minutes from RAK Central, the Beach District and Wynn Al Marjan Island.



3 min	5 min	10 min	30 min	55 min
RAK Central	Beach District	Wynn Al Marjan Island	RAK International Airport	Dubai International Airport

COMMUNITY: 5 resort hotels • 18-hole championship golf • 222-berth Royal Yacht Club • 4 lagoons • 1.5 km beaches • Manar Mall • AIECC • RAK Academy

Source: alhamra.ae, Al Hamra — Who We Are

WORLD-CLASS BRANDS

Hospitality Portfolio

724 total keys across the Al Hamra hospitality portfolio — operated with Hilton, Accor and Marriott.

Waldorf Astoria Ras Al Khaimah

203 keys

Sofitel Al Hamra Beach Resort

292 keys

Ritz-Carlton RAK, Al Hamra Beach

32 keys

Al Hamra Village Hotel

54 keys

Al Hamra Residence

143 keys

724

total keys across the Al Hamra hospitality portfolio

Source: alhamra.ae, Marjan Corporate Presentation 2026

BEYOND RESIDENCES

Retail & Leisure Assets

Al Hamra Golf Club

Est. 2007

The first and only 18-hole championship golf course in Ras Al Khaimah; host venue of the DP World Tour's RAK Championship.

Manar Mall

Est. 2000

Ras Al Khaimah's first and largest shopping destination; home to leading international brands.

Royal Yacht Club of RAK

Est. 2009

A 222-berth, award-winning marina (Five Gold Anchors) offering world-class yacht services, dining and leisure.

Al Hamra Int'l Exhibition & Conference Centre

Est. 2019

Premier MICE venue offering 4,500 sqm of flexible space with seamless access to hospitality amenities.

Note: The former Al Hamra Mall was divested to Aldar Properties in 2022; Manar Mall is Al Hamra's flagship retail asset.

Source: alhamra.ae

SECTION 05

Residential Portfolio

From established communities to signature new launches

EXISTING & UPCOMING

Residential Portfolio

EXISTING COMMUNITIES

- Royal Breeze Residences

Marina Residences (Phase 1–2)

Golf Apartments

Villas & Townhouses

Bayti Homes

Bab Al Bahr

UPCOMING & NEW LAUNCHES

- Al Hamra Waterfront

Aila Homes

Al Hamra Greens

Waldorf Astoria Residences

Ritz-Carlton Residences, Al Wadi

Falcon Island

Marina Residences (Phase 3)

Source: alhamra.ae

SIGNATURE PROJECT

Al Hamra Waterfront

Waterfront living, redefined

An exceptional collection of premium residences with contemporary architecture, private balconies and breathtaking Arabian Gulf views. Spread across four clusters, the community comprises five 18-floor apartment buildings, positioned near the Royal Yacht Club and 222-berth marina — minutes from Wynn Al Marjan Island, RAK Central and a championship golf course.

UNIT TYPES & AREAS

Type	Area
Studio	463–503 sq. ft.
1 Bedroom	796–1,347 sq. ft.
2 Bedroom	1,290–2,258 sq. ft.
3 Bedroom	1,755–2,693 sq. ft.

HANDOVER

Q1 2028

PAYMENT PLAN

20/30/50

FROM

AED 1.1 M

20% down payment, 30% during construction, 50% on handover. Indicative starting price (studio); subject to change.

Source: Mira International, Property Finder

Source: Property Finder, RAK Real Estate

SIGNATURE PROJECT

Aila Homes

Live in modern harmony

Premium 3- and 4-bedroom townhouses with minimalist Scandinavian-inspired architecture, spacious interiors, private gardens and world-class amenities. Nestled within Al Hamra Village — the most sought-after community in Ras Al Khaimah — and just minutes from RAK Central, Marjan Island and the upcoming Wynn Al Marjan Island.

UNIT TYPES & AREAS

Type	Area
3 Bed Attached TH	2,788 sq. ft.
3 Bed Semi-Detached TH	2,813 sq. ft.
4 Bed Semi-Detached TH	3,827 sq. ft.

HANDOVER

Q2 2028

PAYMENT PLAN

20/30/50

FROM

AED 2.85 M

20% down payment, 30% during construction, 50% on handover. Indicative starting price (3BR); subject to change.

SIGNATURE PROJECT

Al Hamra Greens

Where nature meets modern living

A nature-inspired residential community positioned opposite RAK Central and minutes from Wynn Al Marjan Island — the only address in RAK offering direct panoramic views of the championship golf course and RAK Central's skyline. Expansive green landscapes and thoughtfully designed interiors invite residents to reconnect with life.

UNIT TYPES & AREAS

Type	Area
1 Bedroom	702–914 sq. ft.
2 Bedroom	1,014–1,248 sq. ft.
3 Bedroom	1,130–1,689 sq. ft.

HANDOVER
Q1 2028

PAYMENT PLAN
20/30/50

FROM
AED 1.2 M

20% down, 30% during construction, 50% on handover (some tranches 30/70). Indicative starting price (1BR); subject to change.

Source: Construction Business News ME, Property Finder

Source: RAK Real Estate, Zawya

ULTRA-LUXURY

Waldorf Astoria Residences RAK

Experience the alluring elegance

An exclusive collection of just 38 ultra-luxury residences — including the extraordinary triplex Sky Palace — on a prime waterfront address. Featuring 2- to 5-bedroom homes with panoramic 360° views, bespoke interiors and expansive layouts, complemented by private lounges, wellness facilities, fine dining and dedicated concierge support.

UNIT TYPES & AREAS

Type	Area
2 Bedroom Apartment	3,652 sq. ft.
3 Bedroom Apartment	4,413 sq. ft.
4 Bedroom Penthouse	6,456 sq. ft.
5 Bedroom Penthouse	11,530 sq. ft.

HANDOVER

Q1 2027

PAYMENT PLAN

20/30+3yr

FROM

AED 8.4 M

20% down, 30% during construction, balance over 3 years post-handover. Indicative starting price (2BR). Sky Palace sold for AED 130 M (Jan 2026).

ULTRA-LUXURY

The Ritz-Carlton Residences, Al Wadi

An icon in the heart of the desert

An ultra-luxury private villa community set within the pristine Al Wadi Nature Reserve. This exclusive sanctuary offers 3-, 4- and 5-bedroom standalone villas that blend refined design, modern luxury and Arabian heritage — each an intimate retreat epitomising elegance, privacy and harmony with nature.

UNIT TYPES & AREAS

Type	Area
3 Bedroom Villa	3,289 sq. ft.
4 Bedroom Villa	4,571 sq. ft.
5 Bedroom Villa	5,190 sq. ft.

HANDOVER
Q1 2028

PAYMENT PLAN
30/30/40

FROM
AED 15.5 M

30% down payment, 30% during construction, 40% post-handover. Indicative starting price (3BR villa); subject to change.

Source: Building Arabia, Property Finder

Source: Bayut, alhamra.ae

ISLAND LIVING

Falcon Island

Living reimagined

A twin-island luxury community surrounded by the 18-hole championship golf course, offering an exclusive collection of townhouses and villas. Falcon Island blends resort-style living with the privacy of an island address, part of Al Hamra's expanding waterfront portfolio in Al Hamra Village.

502
total units

3.06 Mn
sq. ft. across two islands

2–7 BR
townhouses & villas

AED 1 Bn
initial launch value

FROM

AED 1.19 M

2BR townhouse; villas from AED 7.8 M. Phased handover 2025–2026.

SECTION 06

Pricing & Payment Plans

Indicative pricing across the active portfolio

INDICATIVE PRICING

Pricing & Payment Plans — Summary

Project	Type	Starting Price (AED)	Payment Plan	Handover
Al Hamra Waterfront	Studio	**from 1.1 M**	20/30/50	Q1 2028
Aila Homes	3BR townhouse	**from 2.85 M**	20/30/50	Q2 2028
Al Hamra Greens	1BR apartment	**from 1.2 M**	20/30/50	Q1 2028
Waldorf Astoria Residences	2BR apartment	**from 8.4 M**	20/30 + 3 yr	Q1 2027
Ritz-Carlton Residences, Al Wadi	3BR villa	**from 15.5 M**	30/30/40	Q1 2028
Falcon Island	2BR townhouse	**from 1.19 M**	50/50 (phased)	2025–2026
Marina Residences (Phase 3)	Apartments	**100% sold out**	—	Delivered

Indicative starting prices as of July 2026; compiled from licensed brokerage/listing sources, not published on alhamra.ae. Prices and payment-plan splits vary by release phase and are subject to change and availability.

Source: Property Finder, Bayut, RAK Real Estate, Mira International

MOMENTUM

Recent Milestones & News (2025–26)

AED 3 Bn dual launch

July 2025

Al Hamra Greens and Aila Homes launched simultaneously; Greens sold 38% within 24 hours, Aila Homes >50% pre-launch.

Record-breaking sale

January 2026

Waldorf Astoria Residences “Sky Palace” sold for USD 35.4 M (AED 130.06 M) — RAK’s highest-ever single-unit residential deal.

Sales network expansion

2025–26

New Dubai Sales Branch, plus sales centres at Sofitel Al Hamra and the Waldorf Astoria.

International outreach

2025

Month-long investor activation at Harrods, London, targeting overseas buyers.

Market growth

2025

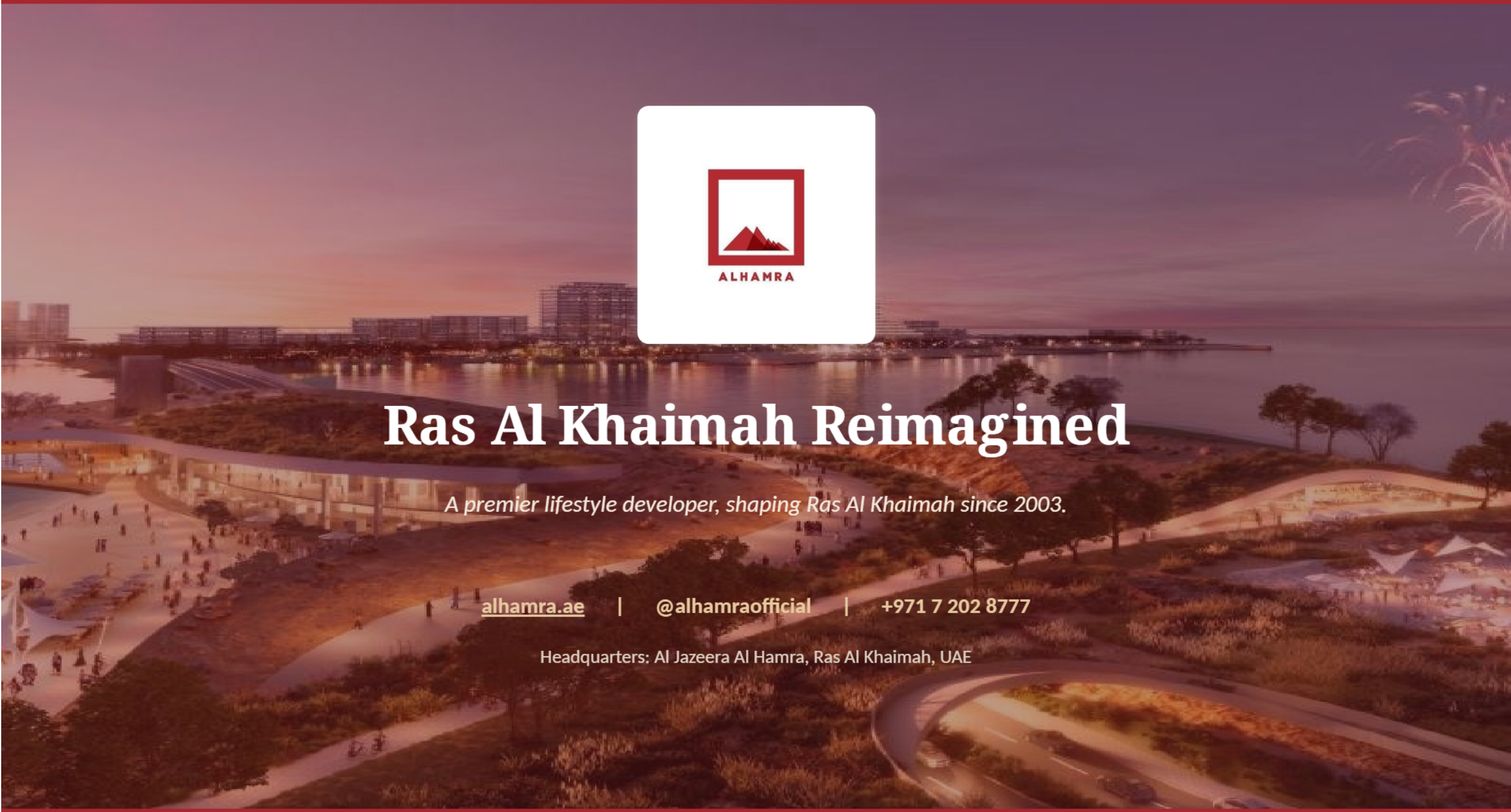
Al Hamra Village villa price/sqft up ~42% YoY; apartment price/sqft up 30%+.

Community expansion

Aug 2026

RAK Academy’s new Al Hamra Secondary School opening reinforces the community’s amenity base.

Source: Construction Business News ME, Zawya, WAM / MSN, Khaleej Times



Ras Al Khaimah Reimagined

A premier lifestyle developer, shaping Ras Al Khaimah since 2003.

alhamra.ae | @alhamraofficial | +971 7 202 8777

Headquarters: Al Jazeera Al Hamra, Ras Al Khaimah, UAE