

# Q3 & YTD 2021 Results Presentation

Period Ended 30 September 2021

4 November 2021





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# Q3 & YTD 2021 RESULTS SUMMARY



# Q3 / YTD 2021 – PERFORMANCE HIGHLIGHTS

## Strong Group performance in Q3 21...

- Group Q3 21 **gross profit +20% y-o-y**
- **Strong cash generation** from project handovers
- Focused on **growth / expansion opportunities**

## ...led by another record quarter for Development sales...

- **Fifth consecutive quarter of AED 1bn+ sales: Q3 21 highest-ever sales quarter with AED 2.69bn** (+124% y-o-y) – YTD 21 total sales of AED 6.14bn
- **Record revenue backlog of AED 5.86bn** +38% on previous quarter driven by successful project launches
- Yas Island location and villa product continues to dominate sales
- **Increasing international / non-UAE resident buyer profile**
- **Fee segment ramping up** with Q3 21 gross profit of AED 127m (+97% y-o-y)

## ...supported by recovery in Covid-impacted Investment segments

- Strong recovery in retail and hospitality
  - **Strong performance by retail** (stabilising sales and footfall) supported by strong leasing at Yas Mall (94% contracted occupancy at YTD 21) – Q3 21 Retail segment NOI +14% y-o-y
  - **Hospitality Q3 21 NOI +91% y-o-y** on relative cost savings, higher occupancy and RevPar increase
- Growing NOI contributions from Education (YTD 21 NOI +27% y-o-y), Provis (YTD 21 NOI +99% y-o-y)

# Q3 & YTD 2021 FINANCIAL RESULTS IN SUMMARY

## Strong Group performance



- **Q3 21 Revenue flat at AED 2.09bn**  
(Sep YTD 21 up 8% to AED 6.32bn)
- **Q3 21 GP up 20% to AED 0.83bn**  
(Sep YTD 21 up 15% to AED 2.43bn)
- **Q3 21 NP up 14% to AED 0.47bn**  
(Sep YTD 21 up 28% to AED 1.54bn)

## Strong balance sheet with significant firepower for growth



- **Gross debt flat q-o-q and leverage within policies:**
  - Investment (38.0% LTV)
  - Development (11.5% LTV)
- **Strong liquidity position:** AED 3.6bn free & subsidiary cash and AED 4.0bn undrawn committed facilities
- **Avg. cost of debt of 2.84%**
- **Avg. debt maturity of 4.29yrs**

## Another record quarter for Development



- **Q3 21 Revenue down 2.7% to AED 1.26bn**  
(Sep YTD 21 up 13% to AED 3.79bn)
- **Q3 21 Sales up 124% to AED 2.69bn**  
(Sep YTD 21 up 201% to AED 6.14bn)
- **Q3 21 GP up 44% to AED 0.45bn**  
(Sep YTD 21 up 26% to AED 1.26bn)
- **Q3 21 cash collection of AED 0.98bn**

## Stable Investment performance



- **Q3 21 NOI<sup>1</sup> up 1% to AED 0.39bn**  
(Sep YTD 21 up 5% to AED 1.17bn)
- **Investment Properties Q3 21 NOI flat at AED 0.34bn**  
(Sep YTD 21 up 1% to AED 0.98bn)
- **Hospitality & Leisure Q3 21 NOI up 91% y-o-y**
- **Aldar Education Q3 21 NOI down 11% y-o-y**
- **Provis Q3 21 NOI up 76% y-o-y**

Notes:

1. Excludes Pivot.

# DEVELOPMENT HIGHLIGHTS – Q3 & YTD 2021

- Record quarter for Development, driven by several development launches of scale and higher contribution from fee segment

AED bn	Q3 21	Q3 20	Variance	YTD 21	YTD 20	Variance
<b>Development Sales</b>	2.69	1.20	124%	6.14	2.04	201%
<b>Revenue</b>	1.26	1.29	(3%)	3.79	3.36	13%
<i>Property development &amp; sales</i>	0.91	0.91	(1%)	2.69	2.63	2%
<i>Project management services</i>	0.35	0.38	(8%)	1.10	0.73	50%
<b>Gross profit</b>	0.45	0.31	44%	1.26	1.01	26%
<i>Property development &amp; sales</i>	0.32	0.25	30%	0.94	0.89	6%
<i>Project management services</i>	0.13	0.06	97%	0.32	0.12	176%
<b>Gross profit margin</b>	36%	24%	48%	33%	30%	12%
<b>Revenue backlog</b>	5.86	4.25 <sup>1</sup>	38%	5.86	4.25 <sup>1</sup>	38%

## 1 Sales

- Record sales with several new launches of scale in Q3 (Yas Acres-Magnolias, Al Gurm Ph II)

## 2 Revenue

- Q3 Revenue -3% y-o-y – mainly from Project Management Services due to fixed-priced contracts coming to completion
- Sep YTD 21 Development Revenue +13% y-o-y – greater contribution of fee-only business

## 3 Gross Profit

- PD&S GP margin expansion in Q3 21 – high margin Mamsha inventory sales
- Project Management Service YTD GP +176% y-o-y – ramp-up of 2020 awarded government capital projects

## 4 Revenue backlog of AED 5.86bn +38% on Q2 21

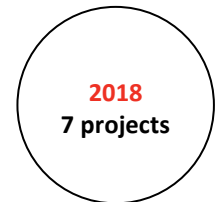
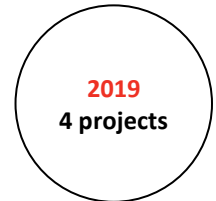
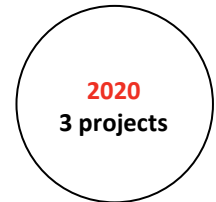
Notes:

- As at end of previous quarter (Q2 2021).

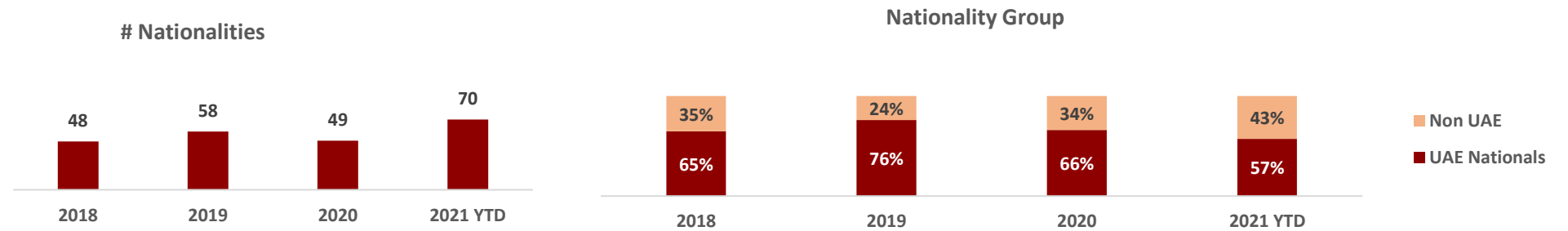
# DEVELOPMENT SALES EVOLUTION – CUSTOMER PROFILE

- Diverse product portfolio offering attracting a broader customer base
- Gaining traction across nationality groups (esp. ME, Europe, South Asia)
- Opportunity for further growth amongst younger, female audience (starter homes, first investments)

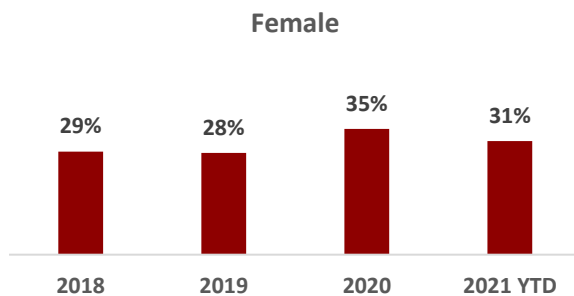
# New Launches & Releases



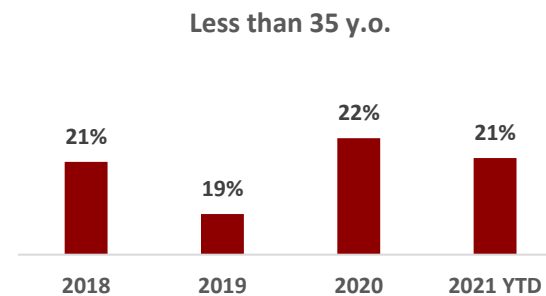
## Nationality Breakdown



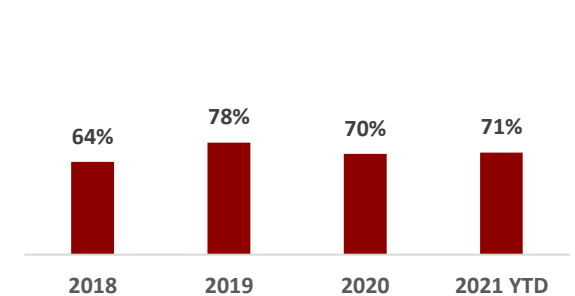
## Gender



## Age



## New customers



# INVESTMENT HIGHLIGHTS – Q3 & YTD 2021

- Stable NOI performance supported by recovery in covid-impacted sectors and increasing contributions by Education and Principal Investments

AED bn	Q3 21	Q3 20	Variance	Sep YTD 21	Sep YTD 20	Variance
Recurring revenue <sup>2</sup>	0.79	0.76	4%	2.36	2.23	6%
Net operating income <sup>2</sup>	0.39	0.39	1%	1.17	1.11	5%
<i>Investment Properties<sup>1</sup></i>	0.34	0.34	0.3%	0.98	0.97	1%
NOI margin <sup>2</sup>	50%	51%	(3)%	50%	50%	(0.3)%
NOI margin – Investment Properties <sup>1</sup>	80%	81%	(1)%	78%	80%	(2)%
GAV <sup>4</sup>	18.5	18.3	(0.5)%	18.2	18.3	(0.5)%

- Investment Properties** – Retail recovering and strong leasing in core commercial office segment
- Hospitality** – YTD 21 NOI +128% y-o-y on cost savings, higher occupancy and RevPar increase
- Education** – YTD 21 NOI +27% y-o-y – increased student enrollments and margin expansion from cost savings
- Provis** – YTD 21 NOI +99% y-o-y driven by new contracts and acquisitions

Notes:

- Includes retail, residential, commercial (incl. operative villages).
- Excludes Pivot.
- Blended trading occupancy for retail, residential and commercial segments (weighted by GLA).
- Gross Asset Value of completed investment properties (retail, residential and commercial) and hospitality.



# INVESTMENT PROPERTIES – KEY PERFORMANCE INDICATORS SEP YTD 2021

	No. of properties	Leasable area (sqm)	Portfolio occupancy	WAULT (years)	YTD NOI (AED)m	YTD NOI margin	Key Trends
<b>Residential</b>	 12	0.9m	92% ↑	3.4 ↑	352 ↓	81%	<ul style="list-style-type: none"> <li>Residential bulk leases at 54%</li> <li>Improved in occupancy (strong leasing at Bridges)</li> <li>Sale of AED 149m strata units YTD at 11% above BV</li> </ul>
<b>Retail</b>	 33	0.5m	88% ↑	3.9 ↑	332 ↑	71%	<ul style="list-style-type: none"> <li>Strong leasing at Yas Mall, all anchor units have now been secured</li> <li>Strong pipeline of incoming tenant renewals and re-letting</li> </ul>
<b>Commercial</b>	 15	0.3m	89% ↓	3.4 ↓	299 ↓	85%	<ul style="list-style-type: none"> <li>Govt./GRE commercial leases at 72%</li> <li>NOI down due to lease expiries in non-core segment of Operative Villages</li> <li>Core office portfolio saw strong leasing activity, c. 22k sqm of new leases and renewals YTD</li> </ul>

# ALDAR EDUCATION AND PRINCIPAL INVESTMENTS

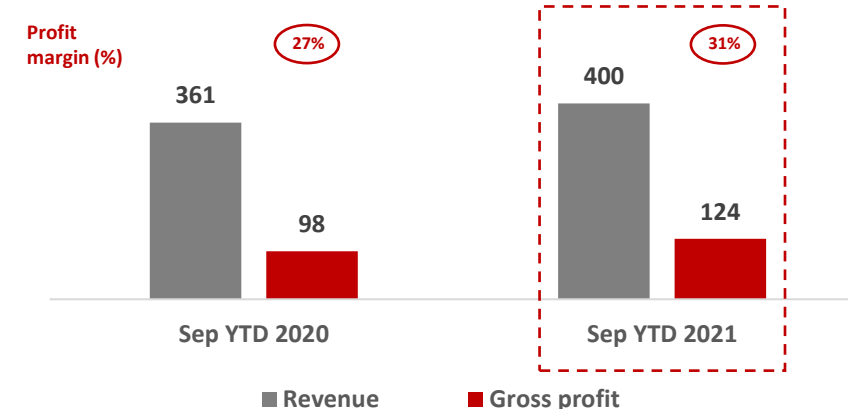
- Aldar owns several strategic businesses that work alongside / support the broader offering of Aldar's two core businesses
- These high growth businesses fall under the segments, Aldar Education and Principal Investments (Khidmah / Provis)

## Business overview

### Aldar Education

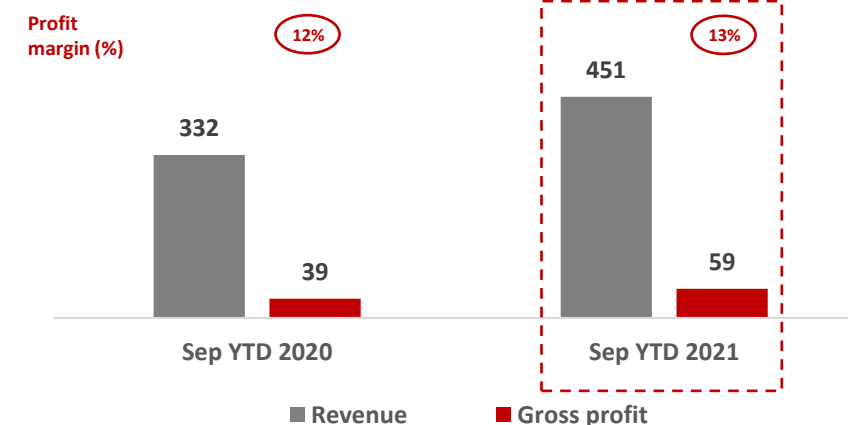
- Leading operator and provider of private education in Abu Dhabi with the largest network of schools, delivering English and American curriculums adapted for the UAE
- Operates 4 ADNOC schools, 7 charter schools in addition to 8 Aldar Academies schools (incl. Cranleigh) and a nursery
- Fast growing student enrolments driving revenues
  - 26k students enrolled for 21/22 academic year versus 16k in 18/19
  - 2018-2020 revenue CAGR of 12%

## Financial Performance<sup>1</sup>



### Khidmah / Provis

- Aldar's real estate services arm is comprised of Khidmah, a facilities management business and Provis a property management business
- **Provis** undertakes sales and leasing, property management, consultancy services and valuation advisory amongst others – manages more than c. 50k residential units; 317k sqm of commercial assets and over 490k sqm of retail GLA
- **Khidmah** is a full-service facility management solutions provider focused on domestic, commercial and retail facility management solutions with over 3,200 team members across the UAE and KSA



Notes:

1. In AED millions. Aldar Education numbers include income from Cranleigh.

# BALANCE SHEET

## Robust balance sheet position...

AEDm	As at Sep 30 2021	As at 31 Dec 2020
<b>Assets</b>		
Property, plant and equipment	2,869	2,962
Investment properties	16,852	16,463
LHFS, DWIP and inventories	8,039	8,401
Investment in associates and joint ventures	108	124
Receivables and other assets	6,871	6,786
Cash	6,863	5,498
<b>Total Assets</b>	<b>41,602</b>	<b>40,233</b>
<b>Equity and Liabilities</b>		
Equity	26,129	25,702
Debt	7,774	8,005
Payables, advances and other liabilities	7,699	6,526
<b>Total Liabilities and Equity</b>	<b>41,602</b>	<b>40,233</b>

- **Investment Properties:** Net increase mainly due to transfer from DWIP (Bridges, Reflection, & Mayan)
- **Inventory:** Net units sold/canceled in Mamsha, Mayan, and Nareel (AED 346m), completions in Mayan, Seih Sedeirah (AED 580m)
- **Cash:** Increase in cash driven by higher development collections

## ...supported by prudent capital management and strong governance

	Investment	Development
<b>Outstanding Debt Breakdown (AED bn)</b> (as at 30-Sep-21)	<ul style="list-style-type: none"> <li>▪ Sukuk: 3.7bn</li> <li>▪ Bank: 3.4bn</li> </ul>	<ul style="list-style-type: none"> <li>▪ Bank: 0.7bn</li> </ul>
<b>Leverage policy (LTV)<sup>1</sup></b>	<40%	<25%
<b>LTV<sup>1</sup></b> (as at 30-Sep-21)	38.03%	11.48%
<b>Cost of debt</b>	2.84%	
<b>Avg. maturity</b>	4.29 yrs	
<b>Liquidity</b>	<ul style="list-style-type: none"> <li>▪ AED 3.6bn free &amp; subsidiary cash</li> <li>▪ AED 4.0bn committed undrawn bank facilities</li> </ul>	
<b>AIP Credit Rating</b>	<ul style="list-style-type: none"> <li>▪ Baa1 stable (Moody's)</li> <li>▪ Issuer of US\$ 1bn of Islamic bonds maturing in 2025 and 2029</li> </ul>	

- **Secured AED 5.3bn of 5-7year bank facilities** to refinance existing facilities (Sep YTD 2021)
- **5-yr AED 300m sustainability-linked loan facility** with HSBC in June

Notes: All figures as at 30 Sep 2021, unless stated otherwise.

1. Gross debt.

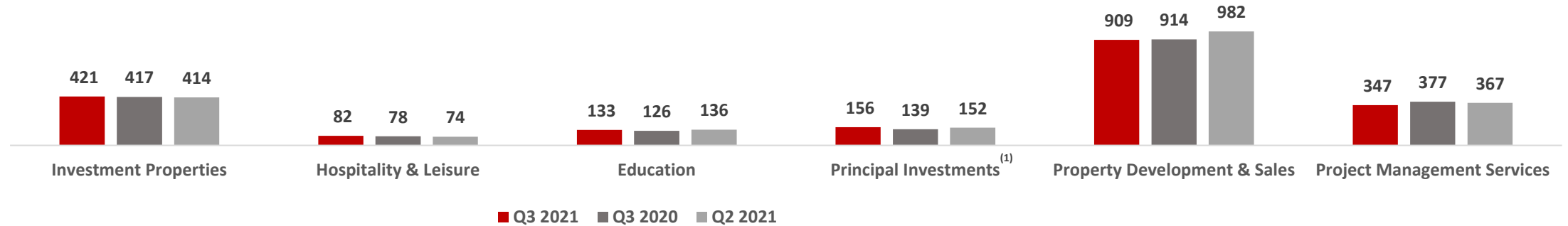
# APPENDIX



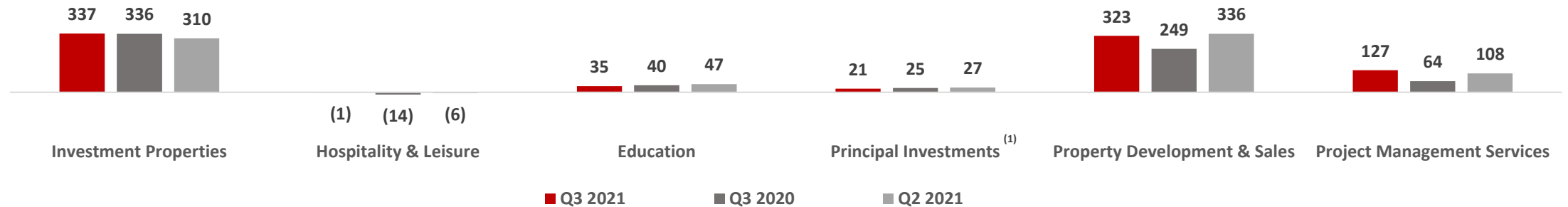
Al Muneera, Al Raha Beach

# SEGMENTAL BREAKDOWN – Q3 2021 vs. Q3 2020 & Q2 2021

## Revenue (AEDm)



## Gross Profit (AEDm)

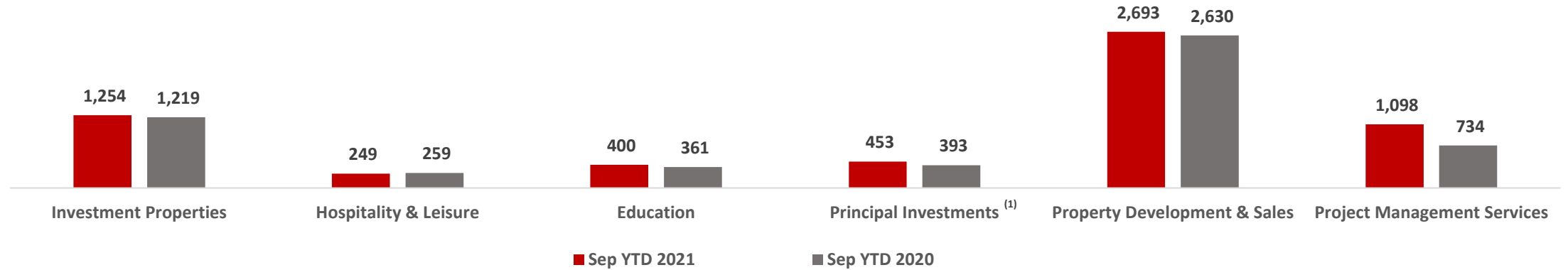


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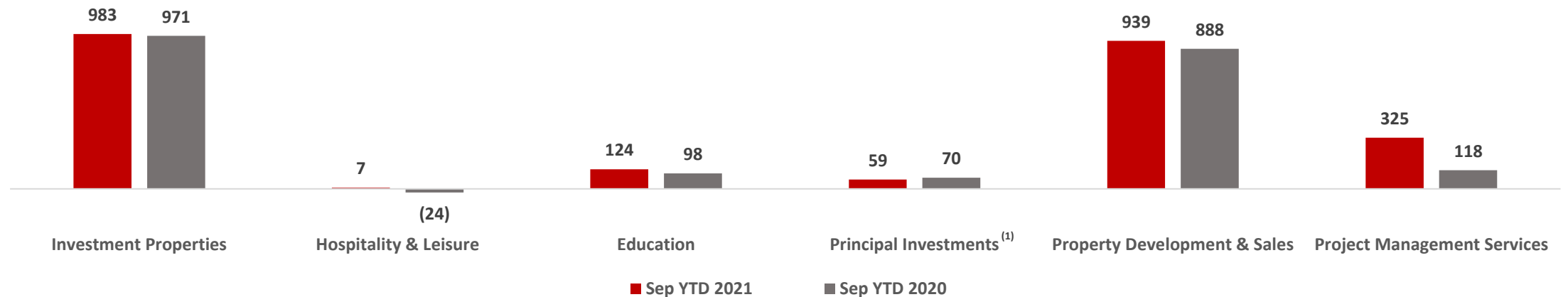
1. Excluding Pivot. Pivot Q3 2021 revenue of AED 78m and gross profit of AED 4m; Q3 2020 revenue of AED 66m and gross loss of AED 1m; Q2 2021 revenue of AED 96m and gross profit of AED 5m.

# SEGMENTAL BREAKDOWN – SEP YTD 2021 vs. SEP YTD 2020

## Revenue (AEDm)



## Gross Profit (AEDm)



Notes:

1. Excluding Pivot. Pivot YTD 2021 revenue of AED 277m and gross profit of AED 13m; YTD 2020 revenue of AED 330m and gross profit of AED 6m.

# DEVELOPMENT PIPELINE SUMMARY

Project	Location	Launch date	Total as at 30 Sep 21					
			Sold units	Net Sales value (AEDm)	Units launched	% sold	% completion	Expected completion
Ansam	Yas Island	2014	547	960	547	100%	100%	Handed over
Hadeel	Al Raha Beach	2014	232	480	233	100%	100%	Handed over
Nareel	Abu Dhabi Island	2015	161	1,503	161	100%	100%	Handed over
Merief	Khalifa City	2015	286	675	286	100%	100%	Handed over
Meera	Reem Island	2015	408	521	408	100%	100%	Handed over
Jawaher	Saadiyat Island	2016	83	760	83	100%	100%	Handed over
Mamsha	Saadiyat Island	2016	419	1,710	461	91%	100%	Handed over
Mayan	Yas Island	2015	293	526	512	57%	100%	Handed over
Yas Acres	Yas Island	2016	645	2,409	652	99%	100%	Handed over
The Bridges	Reem Island	2017	628	654	636	99%	100%	Handed over
Water's Edge	Yas Island	2017	2022	2,171	2262	89%	96%	From Q4 21/Q1 22
Reflection	Reem Island	2018	165	175	192	86%	100%	On handover
Alghadeer	Seih Sdeirah	2018	543	417	707	77%	100%	On handover
Al Reeman	Al Shamka	2019	923	1,537	1012	91%	77%	From Q4 21/Q1 22
Lea	Yas Island	2019	238	482	238	100%	100%	On handover
Al Reeman II	Al Shamka	2019	558	595	558	100%	42%	From Q3 22
Reserve	Saadiyat Island	2019	223	518	224	100%	45%	From Q4 21
Noya	Yas Island	2020	510	967	510	100%	7%	From Q4 23
Noya Viva	Yas Island	2021	478	1,003	479	100%	WIP	From Q4 24
Noya Luma	Yas Island	2021	189	563	189	100%	WIP	From Q1 25
S. Reserve Villas	Saadiyat Island	2021	80	589	83	96%	Launched	From Q4 23
Al Gurm Ph II	Al Gurm	2021	63	684	71	89%	Launched	From Q3 23
Magnolias	Yas Island	2021	236	920	312	76%	Launched	From Q3 24
<b>Aldar developments (ex 100% sold &amp; handed over)</b>			<b>8,213</b>	<b>15,920</b>	<b>9,098</b>	<b>90%</b>		
West Yas	Yas Island	2015	952	4,363	1,007	95%		Handed over
West Yas plots	Yas Island	2018	202	676	203	100%		2021
<b>Total developments</b>			<b>9,367</b>	<b>20,959</b>	<b>10,308</b>	<b>91%</b>		

## Highlights

- 90% of launched pipeline sold
- Q3 2021 development sales of AED 2.7bn driven primarily by:
  - Yas Acres-Magnolias (AED 920m across 236 units)
  - Al Gurm Ph2 (AED 684m across 63 units)
  - Saadiyat Reserve Villas (AED 594m across 80 units)
  - Mamsha (AED 142m across 29 units)
  - Water's Edge (AED 89m across 79 units)
- Revenue backlog of AED 5.86bn

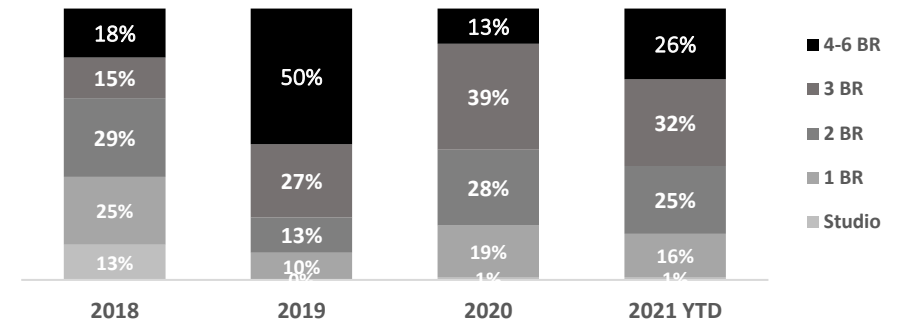
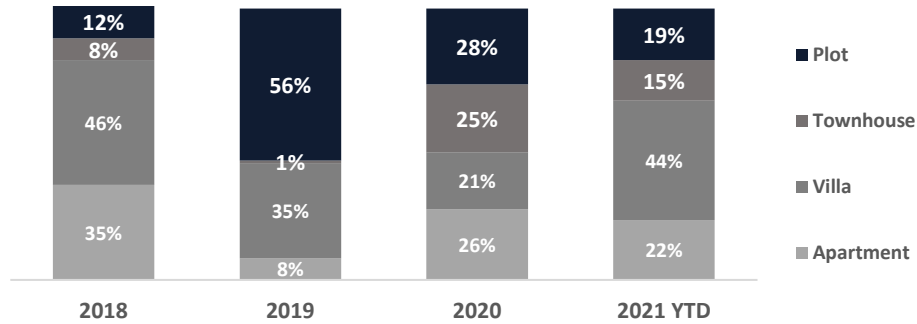
# DEVELOPMENT SALES EVOLUTION – PRODUCT-MIX

- Aldar’s sustained market leadership in Abu Dhabi off-plan product
- Deep understanding of local market & customer (absorption trends / product demand)

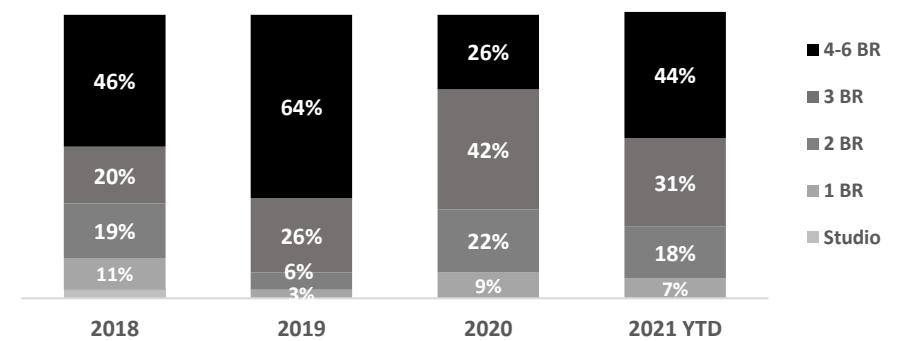
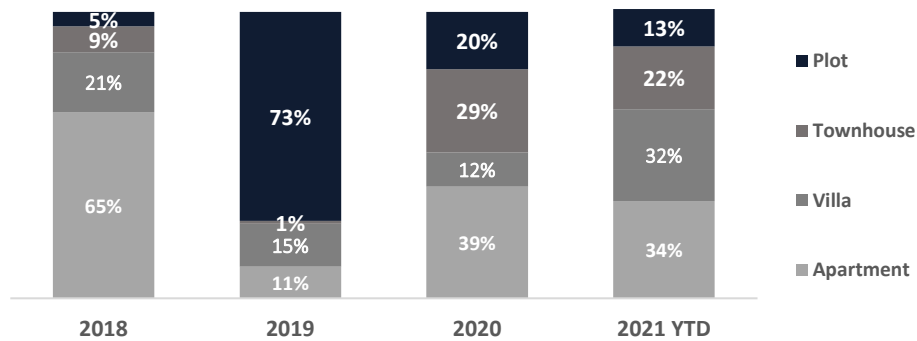
Property Type

Unit Type

Units Sold



Sales Value





# LAND BANK OVERVIEW

- Aldar owns a sizeable land bank in key investment zones in Abu Dhabi, providing a distinct advantage versus other developers
- 65m sqm undeveloped landbank comprised of c.14m sqm with c.12m sqm of approved GFA and c.51m sqm with GFA yet to be confirmed/approved

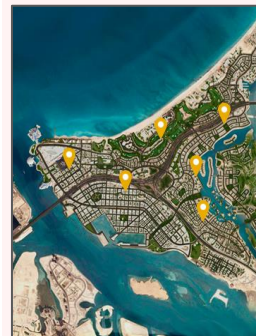
## Landbank Summary



Areas	Undeveloped land area (sqm)	GFA (sqm)	Land value (2020) In AED Bn
1 Yas Island	4.7m	3.9m	1.64
2 Saadiyat island	1.1m	2.4m	3.29
3 Shams Reem Island	0.2m	1.0m	0.88
4 Mina Zayed	2.6m	1.5m	0.61
5 Al Ghadeer Phase 2	2.7m	1.6m	0.12
6 Seih Sedirah	49.6m	N/A	0.48
7 Other	4.1m	2.1m GFA allocated for 2.7m of plots areas where balance is yet to be confirmed	

Note: As of 31 December 2020. GFA has not been allocated to entire landbank.

## Presence in key investment zones



### Saadiyat Island

- Premier island destination, spanning 27 sqkm
- **Saadiyat Cultural District:** various cultural landmarks (Louvre, Zayed National Museum and Guggenheim)
- **Saadiyat Beach District:** prime beachfront with premium hospitality, leisure and residential offering
- **Aldar premium residential projects: Mamsha and Jawaher**



### Yas Island

- **World class leisure and entertainment hub**, including a Formula 1 circuit, theme parks, golf courses, marinas, retail and concert arenas
- **Key destination supporting Abu Dhabi's tourism growth**
- Yas Island remains **central to Aldar's strategy** for the development management and asset management businesses (including key assets like Yas Mall)



### Reem Island

- Island is a central hub within proximity to key city destinations
- Aldar's master planned community on Al Reem Island includes **The Gate Towers and The Arc and Sun & Sky Towers**
- Aldar's first three multi-tenant mid-market residential products, **Meera, Reflections and The Bridges**

# UAE POLICY REFORMS AND ENERGY STRATEGY



## Federal announcements

- Rapid rollout of a major vaccination campaign underpin economic recovery. As of October 2021, the UAE has administered 20.8 million total doses administered, taking the net dose rate to 211.18 per 100 people.
- Implementation of Targeted Economic Support Scheme (TESS) to support individuals and businesses affected by the pandemic.
- Changes to federal laws related to areas such as marriage, divorce, inheritance, alcohol consumption, equal pay and protection of women's rights. effects progressive measures to improve living standards, further supporting the UAE's and Abu Dhabi's attractiveness as a lifestyle, business, and tourism destination
- Introduction of reforms that promote gender equality including the law to ensure private sector wages are determined by market standards and not gender, and the law requiring listed companies in the UAE to have at least one woman on their board of directors
- Reforms on foreign ownership and investment allowing foreign investors 100 per cent ownership of limited liabilities companies (LLCs) without requiring an Emirati sponsor
- Expansion of Golden 10-year visa programme and amendments to citizenship law
- Launch of a new industrial strategy "Operation 300bn", a 10-year strategy that aims to grow the industrial sector, increasing its contribution to the GDP from the current AED133 bn to AED300 bn by 2031.
- Re-establishment of the Abu Dhabi Chamber of Commerce and Industry's board of directors to expand commercial and trade operations in Abu Dhabi, boost the competitiveness of private-sector firms, and encourage sustainable development in the emirate
- Reduction of business setup and licence renewal fees for Abu Dhabi private sector
- Launch of Future Partnerships, an initiative that engages leading private sector firms to actively participate in shaping the future of the UAE.
- Launch of 'Projects of the 50', a series of developmental and economic projects that aim to accelerate the UAE's development and transform it into a comprehensive hub in all sectors and establish its status as an ideal destination for talents and investors.
- Announcement of '10 Principles' for all UAE institutions to build a sustainable economy and foster positive regional and global relations



## Energy industry plans

- ADNOC will continue to deliver on its 2030 strategy, including its value maximization initiatives, as it drives profitability and sustainable returns for the UAE.
- The Supreme Petroleum Council (SPC) approved ADNOC's capital expenditure (CAPEX) plan of AED 448 billion for 2021-2025.
- As part of this plan, ADNOC aims to drive over AED 160 billion back into the UAE economy in the next 5 years
- The SPC announced the discovery of 22 billion stock tank barrels (STB) of recoverable unconventional onshore oil resources. This boosts UAE's recoverable conventional oil reserves to 107 billion STB of recoverable oil
- ADNOC's ICV program has driven more than AED 76 billion back into the UAE economy and created over 2,000 private-sector jobs for UAE nationals since it was launched in 2018
- ADNOC delivered AED 62 billion in foreign direct investment (FDI) to the UAE in 2020
- ADNOC joined the Hydrogen Council, an international organization whose member businesses strive to advance the worldwide position of hydrogen.
- ADNOC raised USD 2.7 billion by monetising future rents from non-core real estate assets in a transaction with US-based Apollo Global Management.

# REFRESHED SUSTAINABILITY FRAMEWORK

## VISION

Become a leading regional real estate developer and manager that creates memorable experiences and value for our customers and shareholders.

## MISSION

Place our customers first by embedding sustainability, quality, technology and innovation in everything we do.

<b>SUSTAINABILITY PURPOSE</b>	<b>SHAPING A BETTER FUTURE</b> We aim to create a business culture where sustainability is at the heart of everything we do, and where the concept of sustainability informs the way we operate, collaborate, innovate and grow.
<b>CORE SUSTAINABILITY PILLARS</b>	 <b>Economy</b>  <b>Community</b>  <b>People</b>  <b>Environment</b>
<b>STAKEHOLDERS</b>	Our People / Shareholders and Investors / Local Communities / Partners / Rating Agencies and Media / Government and Regulators / Customers / Subsidiaries / Suppliers and Contractors / Banks and Lenders
<b>SUSTAINABILITY GOVERNANCE</b>	Board of Directors / Executive Management / Sustainability Department / Sustainability Council / Sustainability Champions
<b>GLOBAL GOALS (SDGS)</b>	       
<b>SHARED VALUE</b>	   

# KEY SUSTAINABILITY UPDATES

- Top-rated real estate company in the UAE across ADX and DFM (ESG Invest) as of year end 2020
- First MENA Real Estate company to secure a Sustainability-Linked Loan (AED 300m bilateral facility with HSBC) in Jun-21
- Early TCFD supporter and completed a business-level climate risk assessment following TCFD guidelines
- As part of our commitment to reduce our carbon footprint, we have launched a Carbon Neutral Action Plan and are in process of implementing an Energy Management Project – Energy Service Companies (ESCOs) were selected to carry out an Investment Grade Audit
- Enhanced our ESG commitments through the development and updates to ESG policies
- Integrated Sustainability competencies within our competency framework and performance management

## ESG Ratings



**2020: 53**  
2019: 23



**2020: BB (average)**  
2019: B (laggard)



**2020: 22.45 (medium)**  
2019: 42 (laggard)

## S&P Dow Jones Indices

A Division of **S&P Global**



**2020: 38**  
2019: 3



FTSE4Good



**2020: 1.8**  
2019: 1.6

## Aligned with National and Global Frameworks

- Global Reporting Initiative
- UN Sustainability Development Goals (SDGs)
- United Nations Global Compact: Aldar recently joined the UNGC, the world's largest corporate sustainability initiative.
- Aldar become a TCFD supporter – Task Force on Climate Related Financial Disclosures
- Abu Dhabi Economic Vision 2030
- UAE Vision 2021
- UAE Green Agenda 2015-2020

**Year-on-year ESG rating improvement by every agency**

# CONTACT US

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