

● KSA Market Outlook

# Strategic Capital Allocation: *The Saudi Real Estate Super- Cycle*

Institutional Real Estate Advisory & Capital Structuring

**Headquarters**

Riyadh

**Global Office**

London

**Regional Hub**

Dubai

## The New Era of Saudi Sovereignty & *Foreign Ownership*

- As of **January 2026**, the Kingdom's real estate market has fundamentally transformed with the full implementation of the **Law of Real Estate Ownership by Non-Saudis**.
- Foreign investors can now hold **direct title** to prime assets in designated high-growth zones, eliminating previous SPV requirements for residential assets.
- This regulatory shift, combined with Vision 2030's record non-oil GDP growth and the "Regional HQ" influx, creates a unique window for strategic capital deployment.



100%

Foreign Ownership



\$3.2T

Projected Market Value

2024



### RHQ Mandate

Global firms establish regional HQs in Riyadh

2025



### Record Non-Oil Growth

Diversification strategy yields historic GDP figures

JAN 2026



### Law Active

Foreign Ownership Law fully operational nationwide

## Institutional Rigor Meets Prime Real Estate

We are not traditional brokers. Our firm is built on a foundation of institutional banking and investment heritage. We apply the same **quantitative risk underwriting** and **fiduciary discipline** to private real estate acquisitions that Tier-1 financial institutions apply to capital markets.



### Banking Heritage

Risk underwriting & financial rigor embedded in every transaction analysis.



### Private Access

Exclusive off-market sovereign networks providing early-entry opportunities.



### Fiduciary Oversight

Strategic asset optimization & capital realization focused on client outcomes.

# The 5-City Matrix

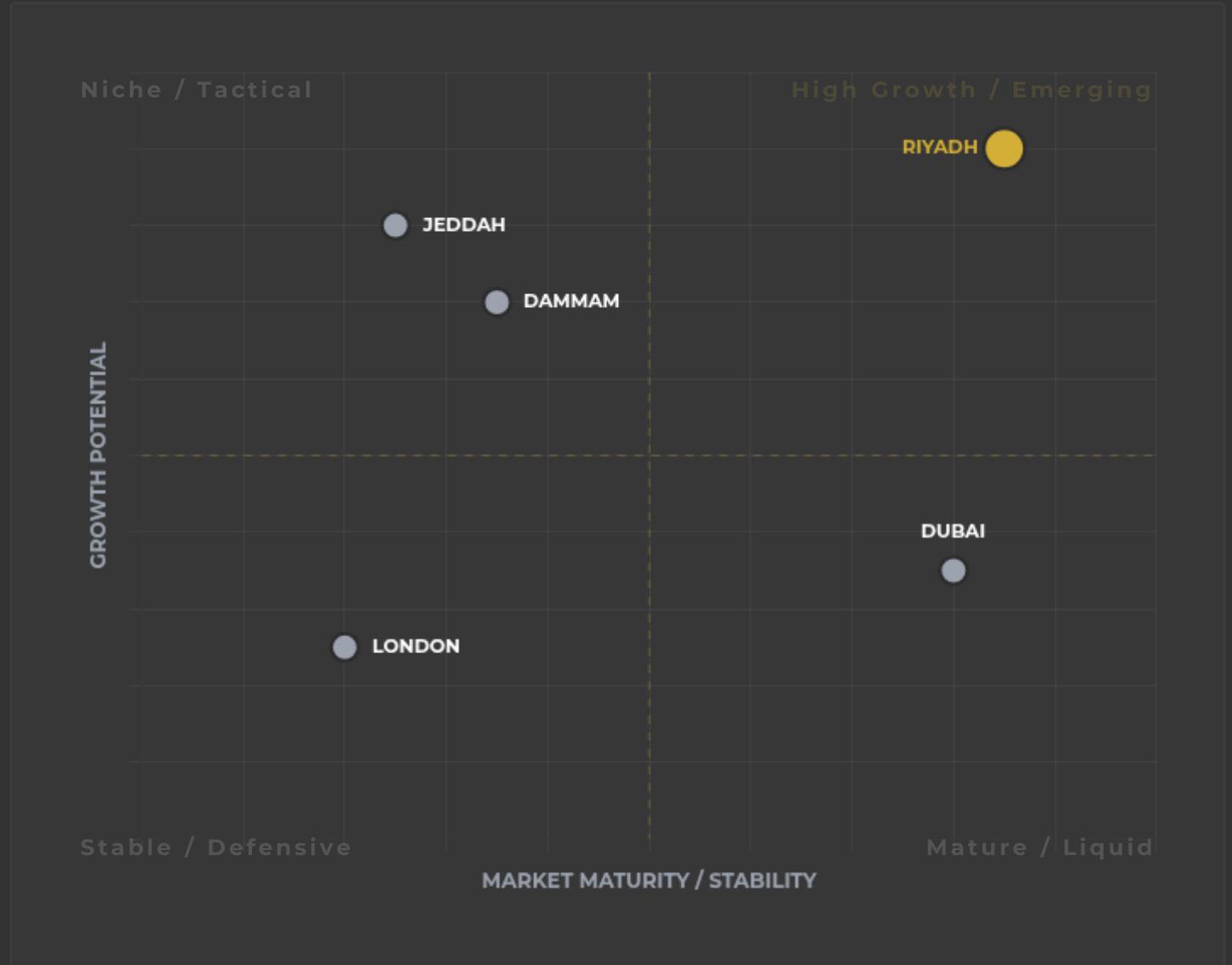
## A Diversified, *Cross-Border Approach*

We advise on a sophisticated strategy, balancing **high-growth emerging markets** with established global hedges.

Our mandates synchronize the rapid transformation of **Saudi Arabia** with the liquidity of Dubai and the enduring stability of London.

### Strategic Allocation Key

- Primary Growth
- Diversification



## Riyadh: The Capital of the *'Super-Cycle'*

### Primary Drivers

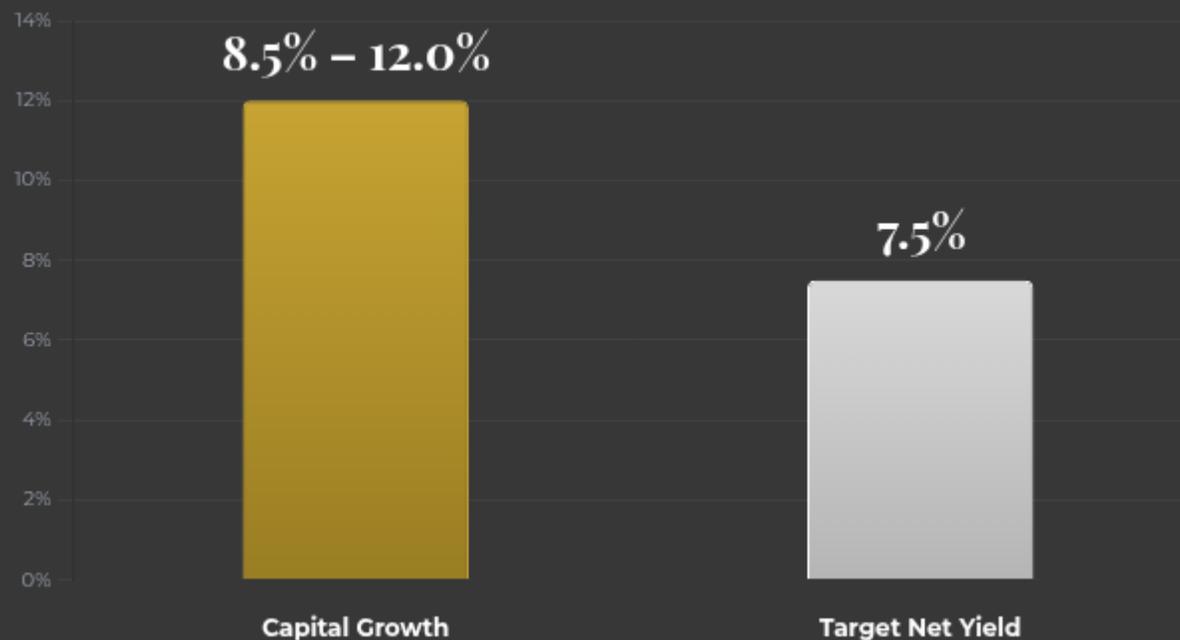
Driven by the massive influx of corporate Regional Headquarters (RHQs) and a critical undersupply of Grade A stock in northern districts (e.g., KAFD, Al Malqa).

### Strategic Focus

**Capital Aggregation & Premium Residential/Office**

Riyadh Prime Asset Performance (Q1 2026 Proj.)

 Growth  Yield



# Market Deep Dive: Jeddah & Dammam

## Jeddah



The Lifestyle Play

5.0% - 7.0%



Capital Growth

6.8%



Net Yield

### Investment Theme

Driven by coastal regeneration and 'Second Home' demand.  
**Focus: Stability & Coastal Luxury.**

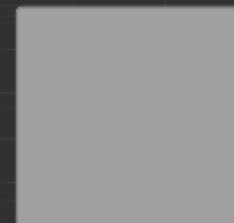
## Dammam



The Industrial Yield

Highest Yield

3.5% - 5.0%



Capital Growth

8.5%



Net Yield

### Investment Theme

The portfolio workhorse, driven by logistics and industrial expansion.  
**Focus: High, consistent cash flow.**

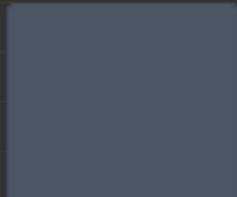
# The Global Hedges: London & Dubai

## London

The Safe Haven



2.5% - 4.0%



Capital Growth

3.8%



Net Yield

**Role: Defensive Hedge**

Low volatility, multi-generational wealth preservation.

**Focus: Capital Protection.**

## Dubai

The Liquid Gateway



4.5% - 6.5%



Capital Growth

7%



Net Yield

**Role: High Liquidity**

Rental liquidity; complements Saudi capital-heavy positions.

**Focus: Yield & Accessibility.**

# Our Advisory Mandates

We execute holistic investment mandates, serving as your **single point of contact** from initial capital deployment to final realization.



01

## Underwriting & Analysis

Quantitative modeling,  
risk assessment



02

## Acquisition Execution

Sourcing off-market,  
strategic negotiation



03

## Cross-Border Fiduciary

SPV setup, residency  
structuring, compliance



04

## Asset Management

Yield optimization,  
tenant strategy



05

## Capital Realization

Strategic exit,  
liquidity event

# Case Study: The 'Split-Yield' Strategy

## ⚠ The Challenge

Meeting the SAR 4M Premium Residency threshold without concentrating risk in a single, illiquid villa asset.

## 🔧 The Solution

We structure the acquisition of two luxury apartments in high-demand zones (e.g., KAFD) within the same budget.

## ✅ The Outcome

Diversified risk, qualifying residency, and significantly higher combined rental yield from corporate tenants.



### SAR 4M

Single Villa Purchase

Net Yield  
~4.0%

Risk Profile  
**Concentrated**

Liquidity  
**Low (Single Ticket)**

VS



### SAR 2M + 2M

Dual Apartment Acquisition

Combined Yield  
~7.0% – 8.0%

Residency  
✓ **Secured**

Income Stream  
**Diversified Corporate Tenants**



**YIELD & STONE**  
**PARTNERS**

## Initiate a Private Consultation

- ✓ Engage with Yield & Stone Partners to define your 2026 capital allocation strategy
- ✓ Access exclusive Q1 market intelligence and off-market institutional opportunities



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**Office Locations**

Riyadh

By Appointment: London & Dubai

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