zain

FY 2025
EARNINGS

18 Feb 2026

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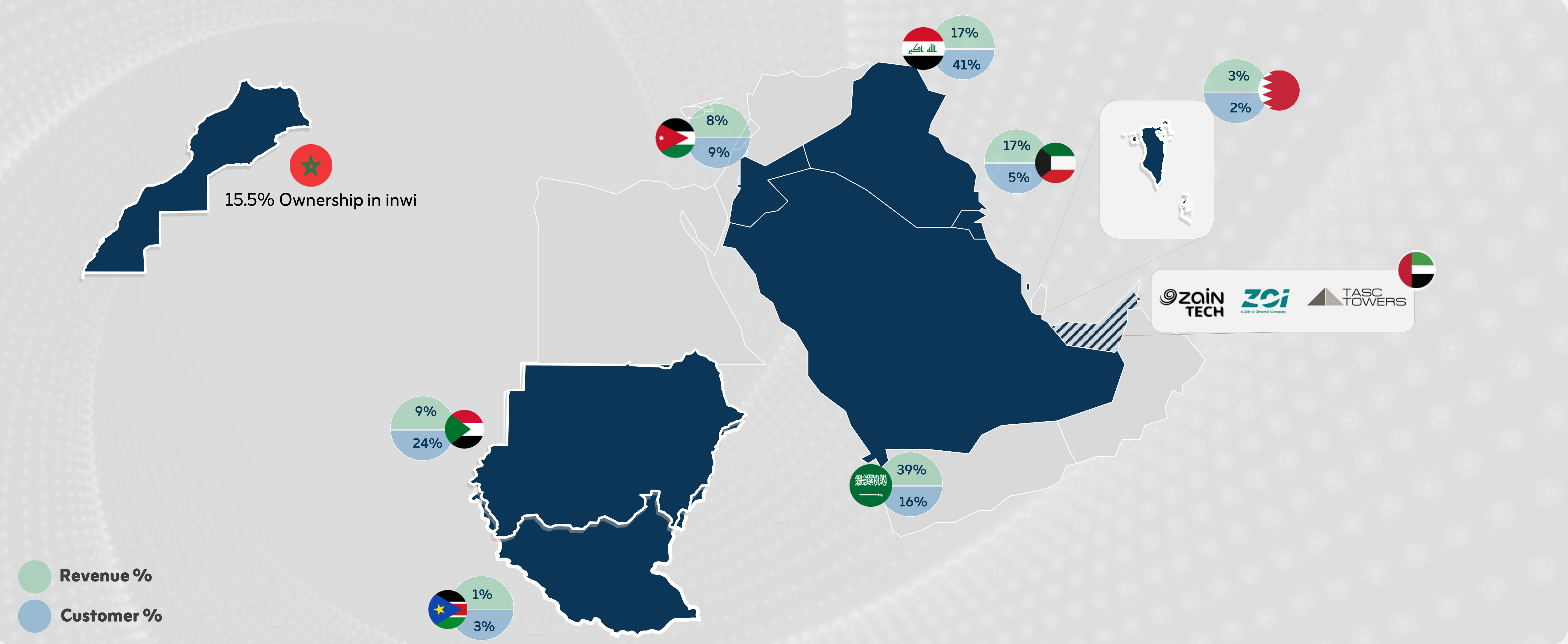
FINANCIAL PERFORMANCE : Q4 & FY 2025

	ACTIVE CUSTOMERS	GROUP REVENUE	GROUP EBITDA	GROUP NET INCOME	GROUP EPS
Q4	50.9 Million +4% YoY	1.95 USD Billion +10% YoY	696 USD Million +11% YoY	151 USD Million +84% YoY	3 Cents | 11 Fils
FY		7.44 USD Billion +14% YoY	2.54 USD Billion +11% YoY	777 USD Million +103% YoY	18 Cents | 55 Fils

ZAIN FOOTPRINT



CUSTOMERS	REVENUE	EBITDA	NET INCOME
50.9m	7.44 USD Billion	2.54 USD Billion	777 USD Million

4WARD IN ACTION:
FOUR FORCES, TWELVE ACCELERATORS, ONE PURPOSE

CUSTOMER DELIGHT

Putting customers at the heart of everything we do

- ONE DELIGHTFUL EXPERIENCE
- BUSINESS PARTNER OF CHOICE
- SUPERIOR FIXED & MOBILE CONNECTIVITY

DIGITAL ZAIN

Elevating our digital capabilities to lead in technology and innovation

- DIGITAL FINANCE
- AI & DIGITAL INNOVATION
- DIGITAL INFRASTRUC-TURE

PURPOSE & ACTION

Ensuring that our actions align with meaningful impact and responsibility

- PURPOSE
- INCLUSION DIVERSITY & EQUITY
- SUSTAINABILITY

COLLABORATIVE GROWTH

Fostering a culture of collaboration and strengthening partnerships

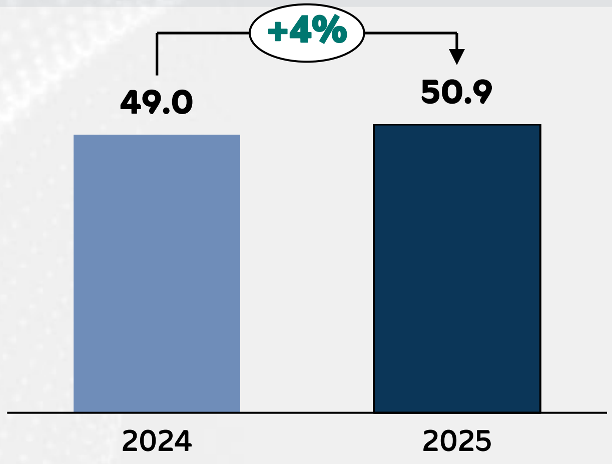
- PEOPLE
- ENHANCED COLLABORATION
- PARTNERSHIPS

PROGRESS WITH PURPOSE

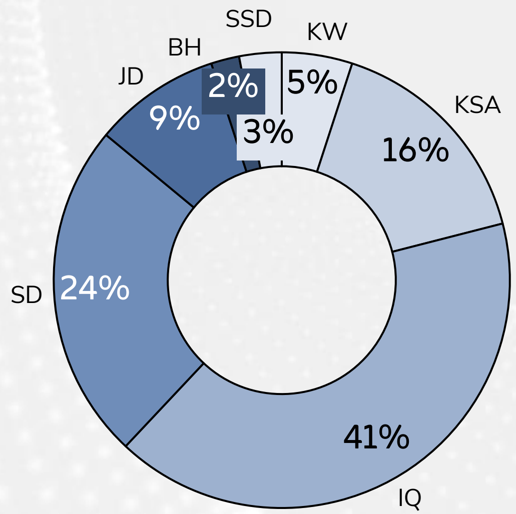
FINANCIAL PERFORMANCE

GROUP CUSTOMERS

GROUP CUSTOMERS (Million)



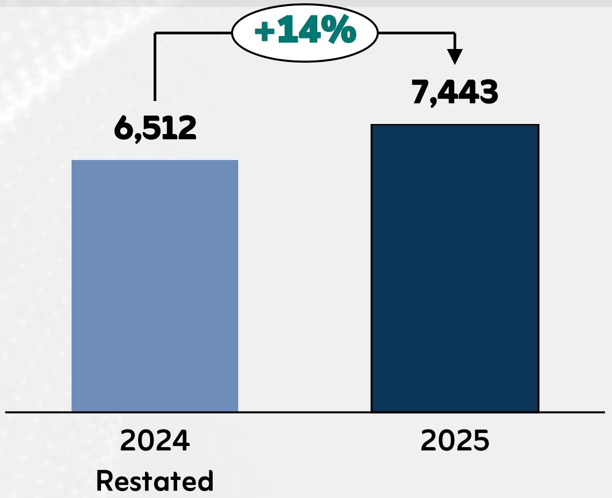
CUSTOMER BREAKDOWN %



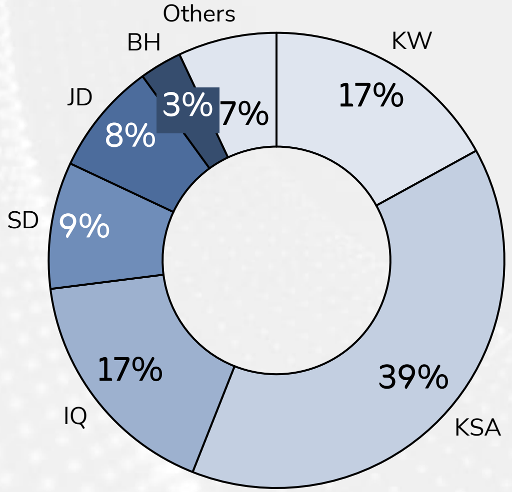
ZAIN OPCO	NETWORK TECHNOLOGY	BLENDED ARPU	PREPAID BASE %
KUWAIT	5G	$24	50%
KSA	5G	$17	72%
IRAQ	4G	$5	90%
SUDAN	4G	$4	97%
JORDAN	5G	$11	41%
BAHRAIN	5G	$16	33%
SOUTH SUDAN	4G	$2	98%

GROUP REVENUE

GROUP REVENUE (USD M)



REVENUE BREAKDOWN %

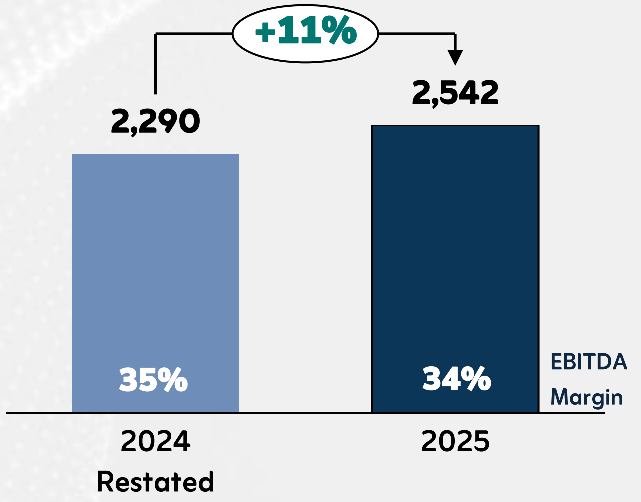


KEY TAKEAWAYS

1. STEADY GROWTH IN DATA REVENUE – UP 13% YOY
2. STRONG 13% YOY GROWTH IN B2B REVENUE
3. ZAINTECH DELIVERS SOLID REVENUE GROWTH, UP 55% YOY
4. GROWTH IN FINTECH REVENUE – UP 28% YOY
5. THE APPLICATION OF IAS 29 IN SUDAN RESULTED IN A POSITIVE IMPACT OF USD 119 MILLION ON FY 2025 REPORTED REVENUE

GROUP EBITDA

GROUP EBITDA (USD M)



MAJOR CONTRIBUTORS

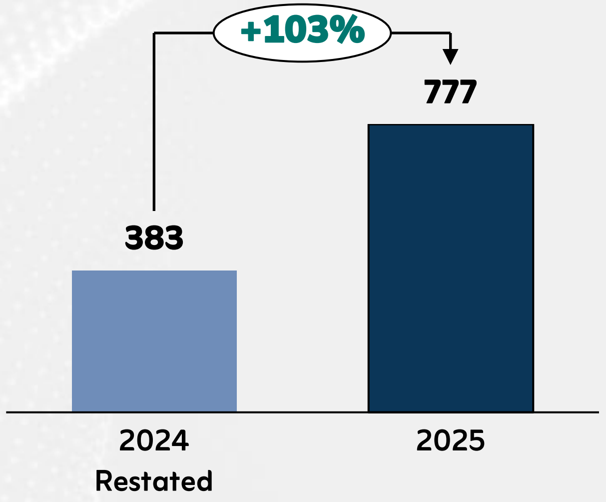
1	Zain KSA	36%
2	Zain Iraq	19%
3	Zain Kuwait	18%
4	Zain Sudan	15%

KEY TAKEAWAYS

1. EXEPTIONAL TOP LINE PERFORMANCE ACROSS OPCOS
2. CONTINOUS COST OPTIMIZATION EFFORTS ACROSS THE GROUP
3. THE ADOPTION OF HYPERINFLATION ACCOUNTING INCREASED EBITDA BY USD 67 MILLION IN FY 2025

GROUP NET INCOME

GROUP NET INCOME (USD M)



MAJOR CONTRIBUTORS

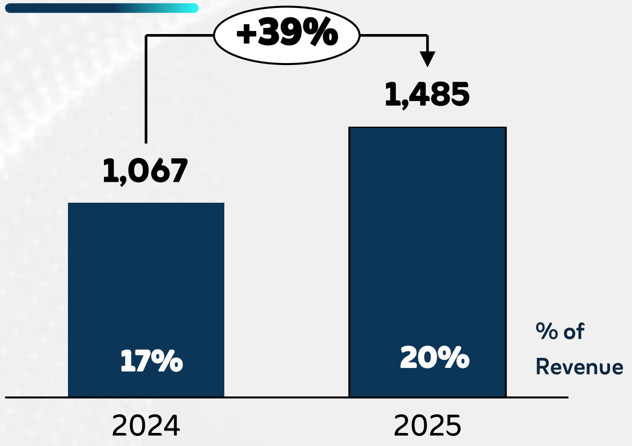
1	Zain Sudan	37%
2	Zain Kuwait	36%
3	Zain Iraq	19%

KEY TAKEAWAYS

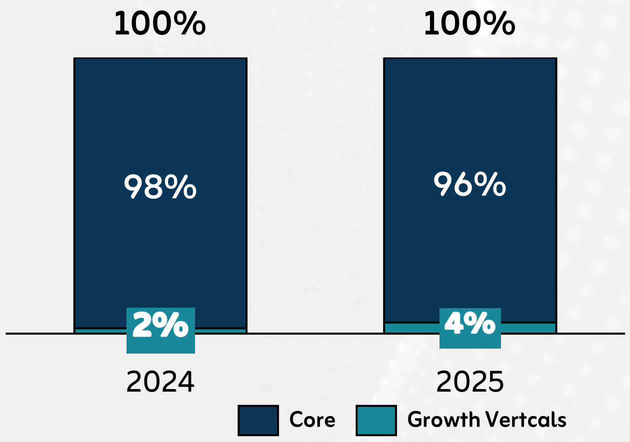
1. **EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPERATIONS**
2. **GAIN ON STRATEGIC INVESTMENTS**
3. **THE IAS 29 IMPLEMENTATION CONTRIBUTED A USD 50 MILLION UPLIFT TO FY 2025 NET INCOME**
4. **REDUCTION IN INTEREST RATES**
   YoY Reduction In Interest cost driven by drop in market rates
5. **$50M GAIN FROM INWI (LEGAL CASE SETTLEMENT) – Q2’25**

GROUP CAPEX

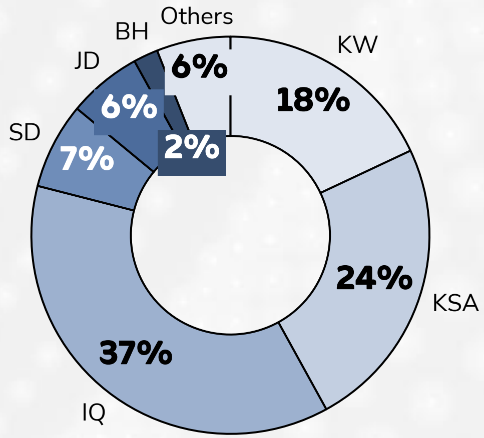
GROUP CAPEX (USD M)



CAPEX BY BUSINESS %



CAPEX BY OPCO %



KEY TAKEAWAYS

1. **EXPANDING 5G COVERAGE**
Expanding the 5G network coverage footprint, modernizing the core infrastructure,

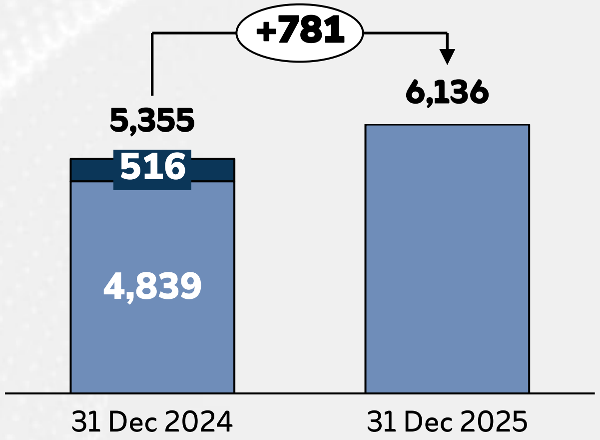
2. **SUDAN DISASTER RECOVERY**
Initiation of 3 DR locations and a temporary hold on the Khartoum swap project

3. **SUBSEA CABLES**
For fiber pairs, cable landing stations, licenses, and equipment

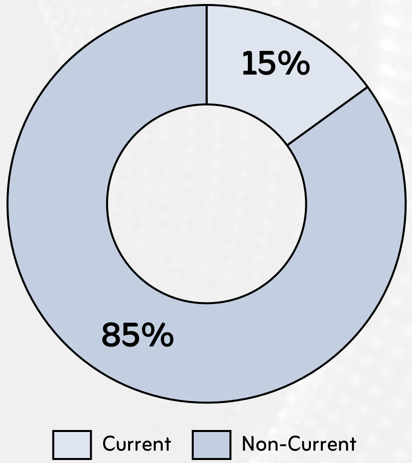
4. **LTE ENHANCEMENT & EXPANSION**
Including the enhancement of LTE coverage and expansion of the backhaul network, and BSS upgrade

DEBT PROFILE

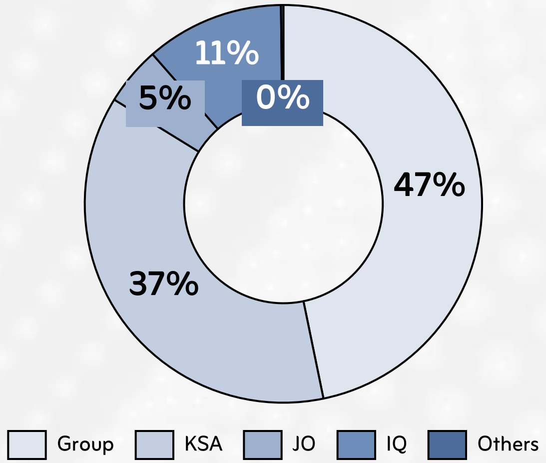
BORROWINGS (USD M)



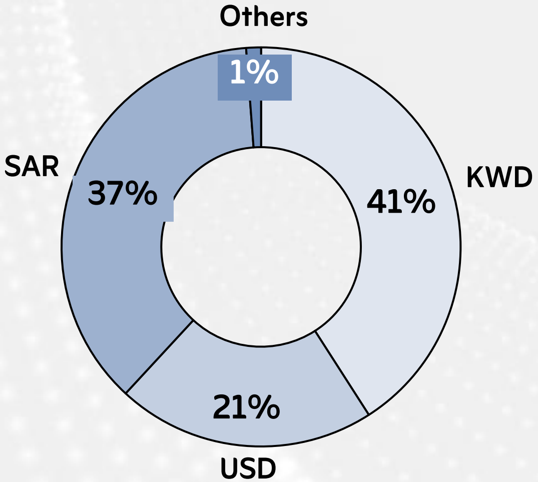
BORROWING BY MATURITY (USD M)



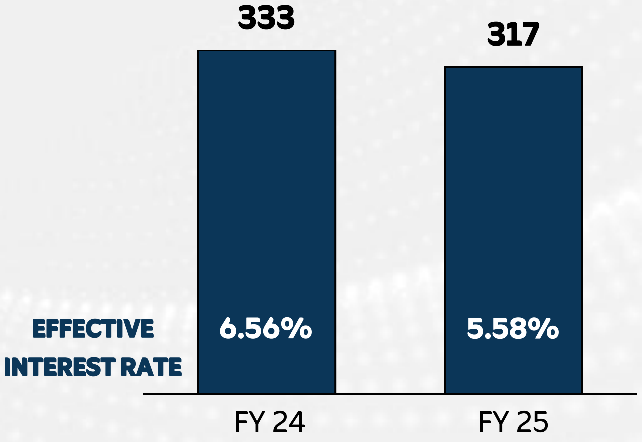
BORROWING BY OPCO



BORROWING BY CURRENCY



BORROWINGS – FINANCE COST (USD M)



LEVERAGE RATIOS

NET DEBT/EBITDA

2.2x

NET DEBT/EQUITY

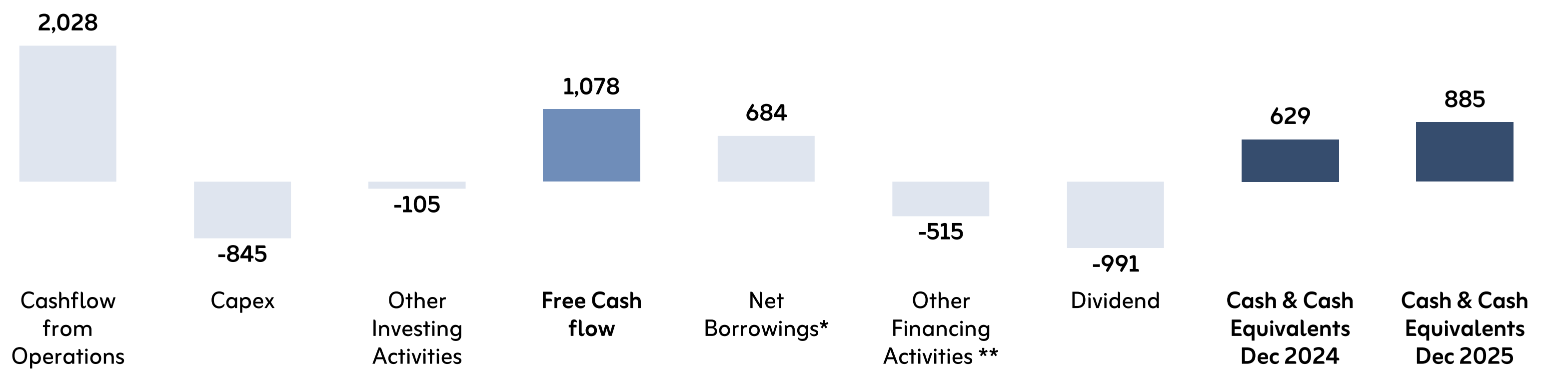
0.80x

LIQUIDITY PROFILE

GROUP CASHFLOW BRIDGE (USD M)

** Includes : KSA CITC loan repayment and exclude capex financing and overdraft*

*** Includes : Finance Cost ,lease ,Others & FX*



Reconciliation of borrowing movement (USD M)

KEY TAKEAWAYS

1. Strong operating and free cash flows support both the committed dividend payouts to shareholders and the company's future growth plan
2. Continuous commitment for a 3-year dividend till 2028 representing strong fundamentals of Zain with total available liquidity ~$ 3bn

CFO Margin

(CFO / Revenue)

27%

FCFF Margin

(FCFF/ Revenue)

15%

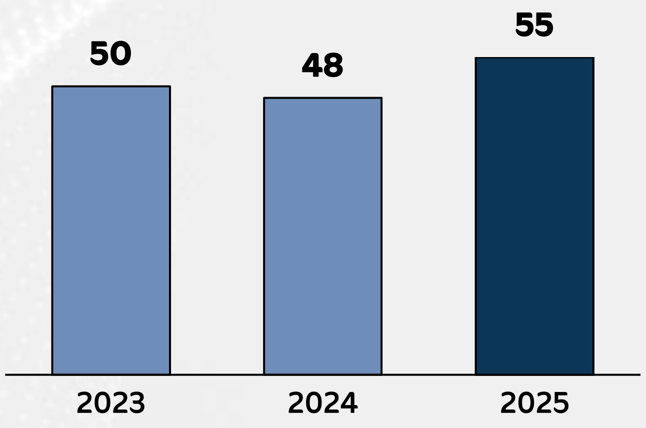
TOTAL AVAILABLE LIQUIDITY

(TOTAL CASH + UN-UTILIZED LOANS)

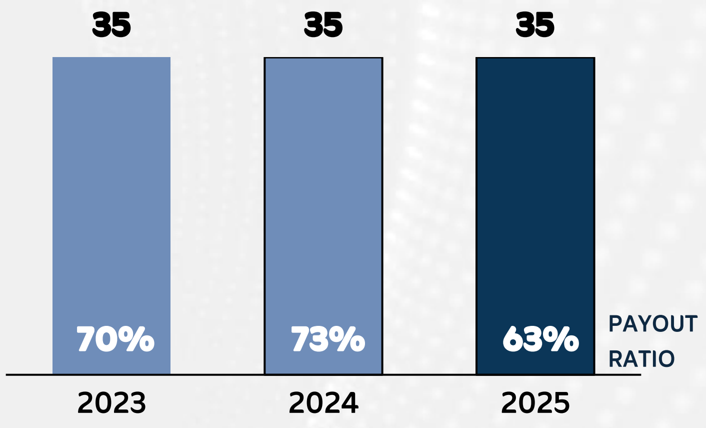
$ 3 bn

DIVIDEND PROFILE

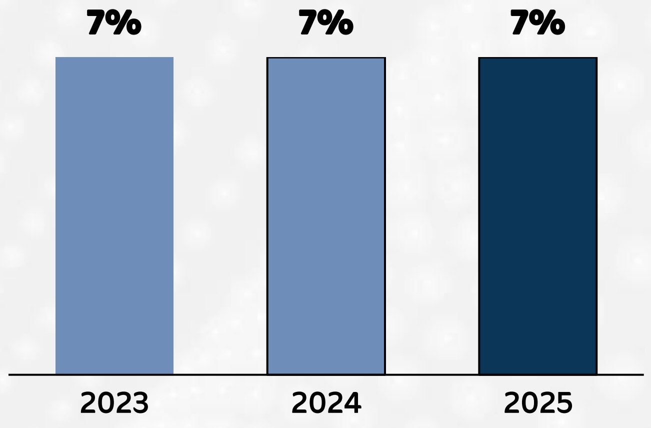
EPS (FILS)



DPS (FILS) **& PAYOUT RATIO**



DIVIDEND YIELD %



KEY TAKEAWAYS

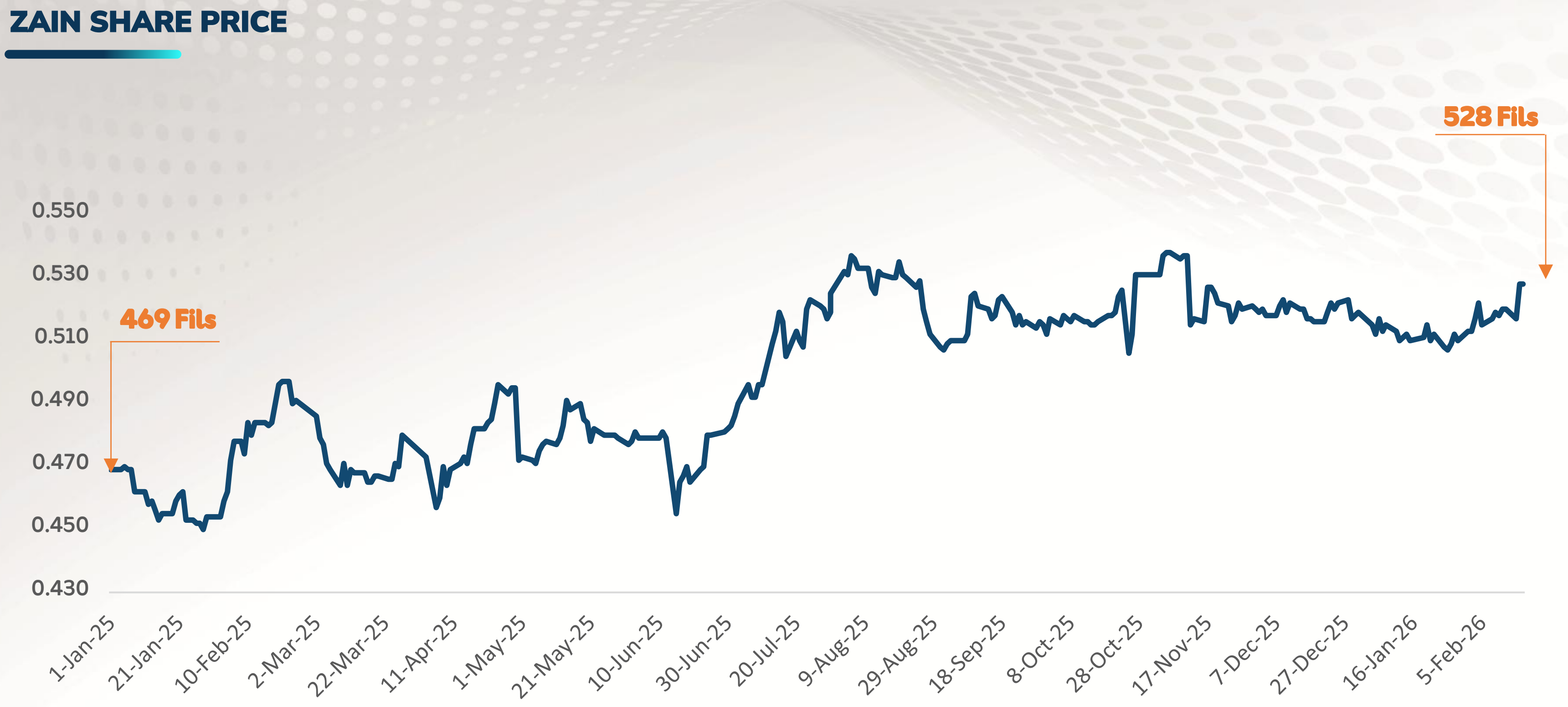
Dividend Distribution – 2025 Highlights:

- For the first time in Zain's history, the full-year committed dividend was distributed ahead of schedule, across two rounds;
- **10 fils** per share paid as an interim dividend in September 2025
- The remaining **25 fils** per share paid in November 2025
- Total **35 fils per share** fully delivered in line with our dividend policy

Dividend Policy Extension – 3 YEARS:

- Dividend policy extended to 2028, reaffirming a minimum annual payout of 35 fils per share.

ZAIN SHARE PRICE



TOTAL SHARES
4,327,058,909

P/E
~10 TIMES

MARKET CAP
USD 7.5 BILLION

THE SUSTAINED TRUST AND CONFIDENCE OF OUR SHAREHOLDERS ENABLED US TO REMAIN FOCUSED ON ACHIEVING OUR STRATEGIC OBJECTIVES AND MAXIMIZING RETURNS IN THESE CHALLENGING TIMES

2026 FINANCIAL GUIDANCE

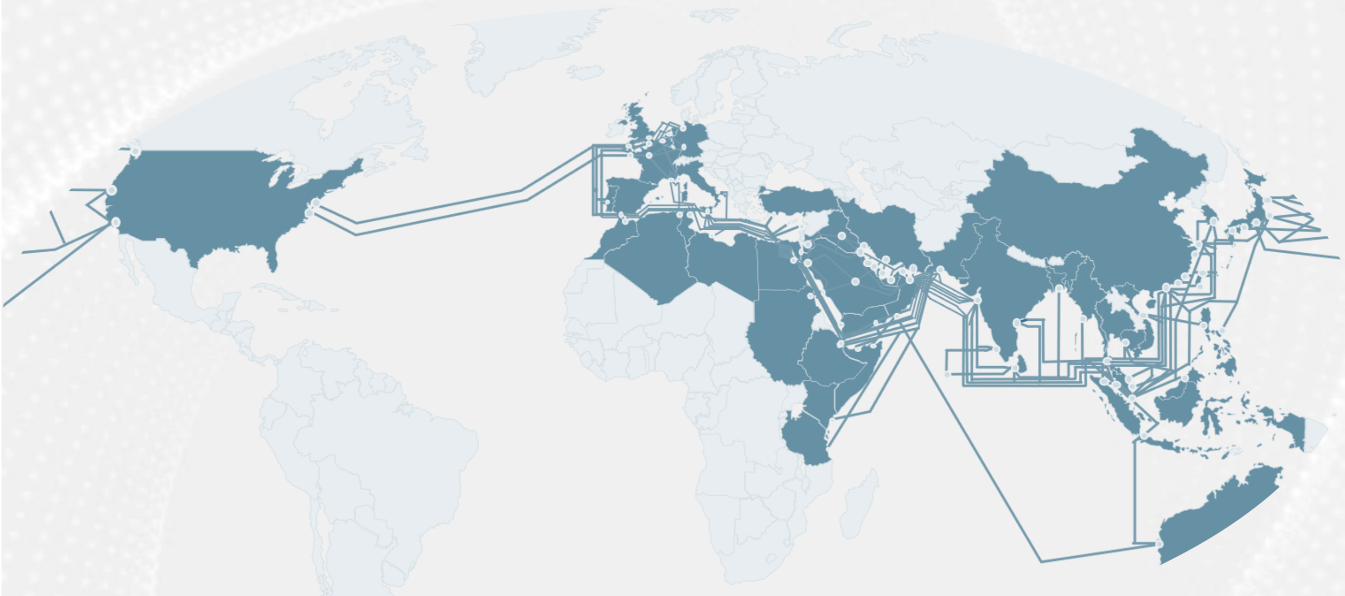
	FY 2025 GUIDANCE	ACTUAL	2026 Guidance
REVENUE GROWTH	+10% to +15%	Exceeded	+10% to +15%
NET INCOME GROWTH	+20% to +25%	Exceeded	+8% to +10%
CAPEX / REVENUE (%)	~15% to 17%	Exceeded	+17% to +20%

ZAIN OMANTEL INTERNATIONAL

A Zain & Omantel Company

FACTORS DRIVING GROWTH IN ZOI

A Zain & Omantel Company



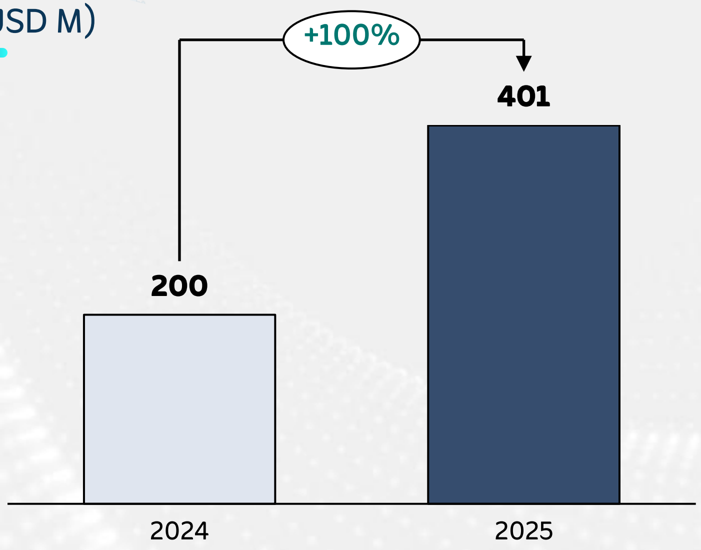
GROWTH FACTORS

1. Leveraging on-net access in 8 countries while consolidating the traffic of +60 Mn end-users.

2. Offer unrivaled Indian Ocean to Red Sea to Arabian Gulf connectivity on the first PAN Middle East Ring.

3. International network covering 3 Bn population and 120 cities on 5 continents through 20 resilient subsea cables.

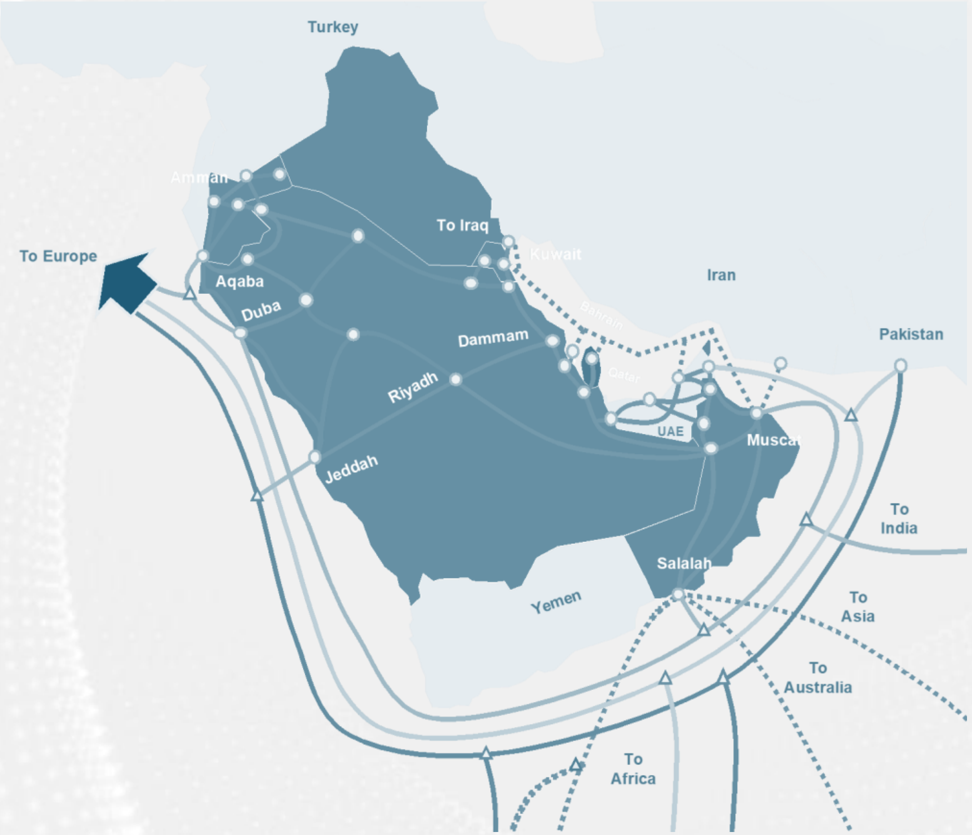
REVENUE (USD M)



+20 International Submarine Cables	**8** On-net access countries
Among Region's top wholesaler	**+52m** End-customers on-net

This map is for illustrative purposes only and does not represent an authoritative statement on the legal status of any territory or the delineation of international boundaries.

MESHED NETWORK CREATING THE RING



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Zain is part of the Pakistan to East African and Europe system Africa-1, and the landing party in Sudan

Zain owns a stake in Blue Raman, a consortium between Google, Omantel, and Sparkle. Zain is the landing party in KSA

Zain is the KSA landing party for PEACE cable. Over 500 Gbps with the lowest latency towards EU is already enabled for OpCos

KSA TERRESTRIAL NETWORK

Zain in coordination with ZOI is building a +8,000 km redundant fiber network connecting KSA with all neighboring countries in multiple rings

OUR GROWTH HAS BEEN ANCHORED ON A CONTINUALLY EXPANDING **PORTFOLIO OF OFFERINGS AND SERVICES EXTENDED THROUGH A NETWORK OF MARKET LEADERS AND INNOVATORS**

zain TECH

DIGITAL TRANSFORMATION ADVISORY

CLOUD SERVICES

- Cloud Advisory
- Managed Services
- App Modernization
- Cost Optimization
- AI Infrastructure

PRIVATE | PUBLIC | SOVEREIGN | MULTI

CYBERSECURITY

- Security Professional Services
- Managed Security Infrastructure
- Cybersecurity as a Service
- Threat Detection Services
- Gen AI Security

DATA & AI

- Big Data Platform
- Data Strategy
- Data Governance & Data Management
- Data Monetization
- Data Visualization & Insights
- AI & Data Science

DIGITAL SOLUTIONS

- Command & Control
- Video Surveillance & Analytics
- IoT Asset Tracking
- Smart Buildings, Smart Cities/Districts
- Automation
- Sustainability

DRONES & ROBOTICS

- Asset Inspection & Monitoring
- Visual Intelligence
- Entertainment Coverage
- Environmental Compliance

MODERN INFRASTRUCTURE

- AI-driven Workload Computing
- Information & Network Security
- Engineered System Infrastructure
- Unified Communications, Collaboration & Workplace
- Hyperconverged Infrastructure
- Application-Centric Infrastructure (ACI) & Micro Segmentation

SOFTWARE LICENSING

- Licensing Services
- Software Asset Management Services

ZAINTECH IS THE REGIONAL DIGITAL & ICT SOLUTIONS POWERHOUSE

UNIFYING ZAIN GROUP'S ICT ASSETS TO OFFER A UNIQUE VALUE PROPOSITION OF COMPREHENSIVE DIGITAL SOLUTIONS AND SERVICES UNDER ONE ROOF

BIGGEST REGIONAL FOOTPRINT

Bahrain, Egypt, Iraq, Jordan, Kuwait

Oman, KSA, Sudan, S. Sudan, UAE

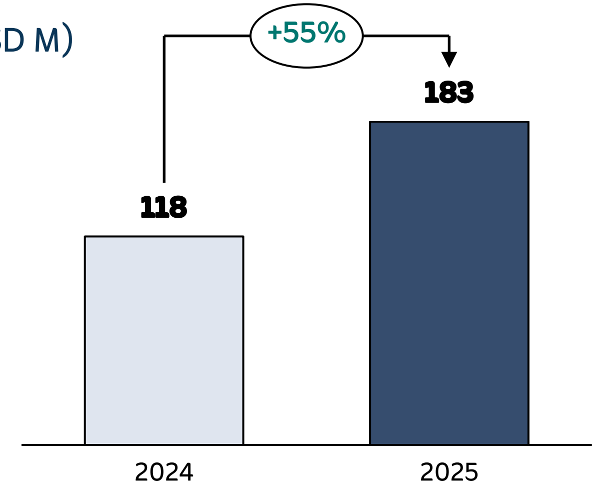
LINES OF BUSINESS

- Cloud Services
- Cybersecurity
- Data and AI
- Digital Solutions
- Drones & Robotics
- Modern Infrastructure
- Software Licensing

STRATEGIC PARTNERSHIPS

Atos, LigaData, du, Microsoft, ORACLE, vmware, aws, mastercard, Tunstall, BT, CLOUDERA

REVENUE (USD M)



FACTS ABOUT ZAINTECH

EMPLOYEES

600+

GROWTH RATE FY'25 REVENUE

55%

SUBSIDIARIES

BIOS – A ZAINTECH COMPANY

ADFOLKS. – A ZAINTECH COMPANY

sts – A ZAINTECH COMPANY

Citrus – A ZAINTECH COMPANY

zain FINTECH

ZAIN FINTECH MILESTONES – FY'25

Bede

- Bookeey was successfully rebranded to BEDE as part of Zain Fintech.
- Pending CBK approval to expand the products and services

tamam

- Another strong year for Tamam delivering fully digital, instant approval, Sharia-compliant financing.
- Sustained growth reinforcing Tamam's leading position in digital consumer finance in Saudi Arabia
- Further expansion of financing portfolio across cash, instalment and device solutions

Bede

- Expanded inclusive, Sharia-compliant financing by widening eligibility and increasing limits.
- Scaled digital impact through AI-driven capabilities, Ta'leem, and strategic partnerships.

zain CASH

- Strengthened its leadership by expanding financial inclusion and increasing access to secure mobile financial services.
- A new mobile app was launched with improved user experience.
- A fully digital onboarding journey was introduced with advanced biometric verification and fraud prevention.

zain CASH

- Sustained strong momentum, leading the market with first-of-its-kind features including Apple Pay, virtual cards, inbound remittances.
- Continued improvements in user experience, and app reliability.
- Strengthened SME solutions increased use cases, touchpoints, and digital payment adoption across consumers and businesses.

Bede

- Bede in Sudan launched in April '25.
- Offering wallet services supporting USSD and Mobile App such as (money in, money out, payment, local transfer) more services to be introduced later this year.

Bede

- Bede received regulatory approval for mobile money license.

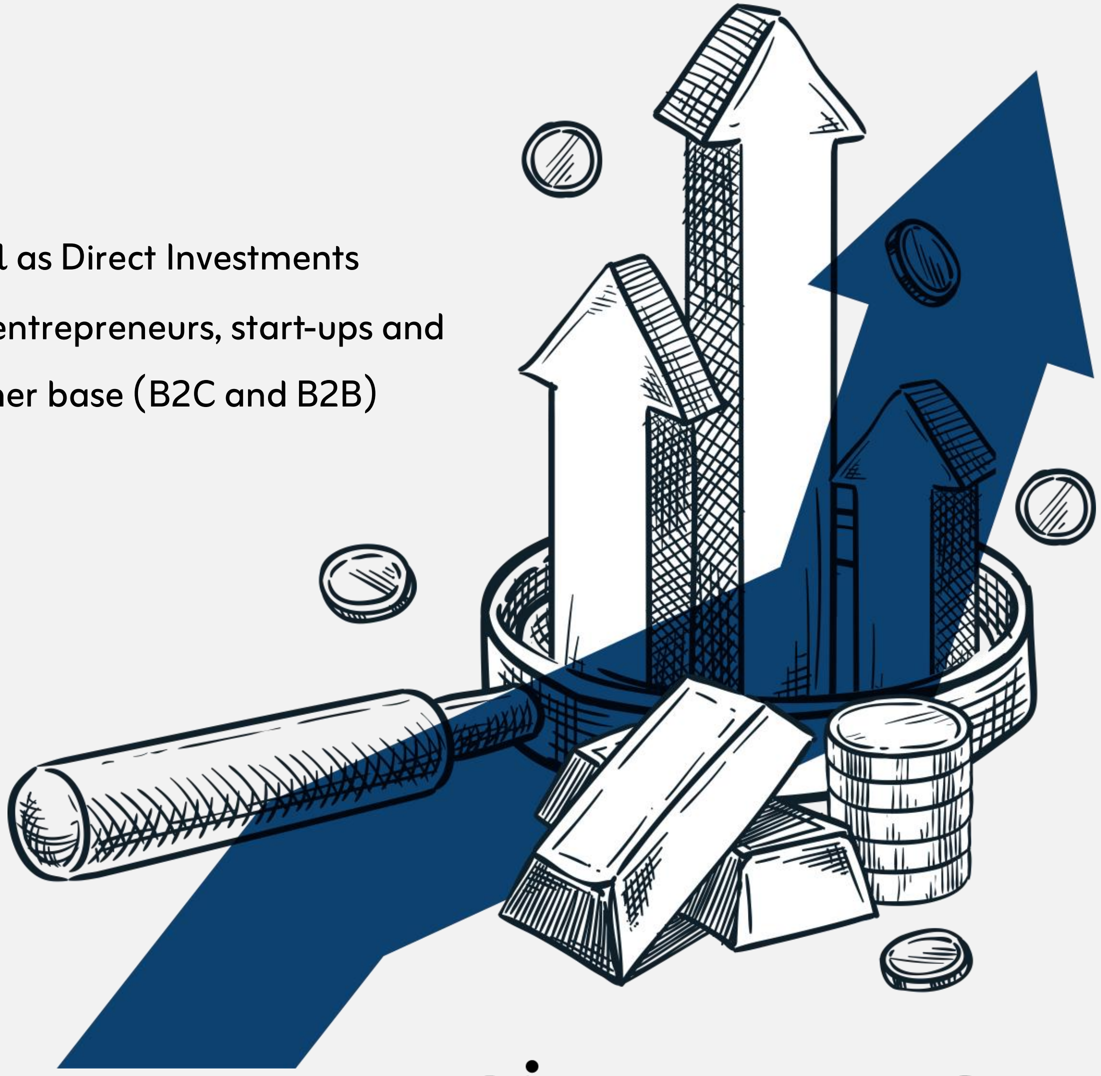
zain FINTECH

+61% YOY	+24% YOY	+28% YOY
CUSTOMER	TRANSACTION VOLUME	REVENUE

zain VENTURES

ZAIN VENTURES

- Corporate Venture Capital Arm of Zain
- Diversified Investment portfolio: International & Regional Venture Capital as well as Direct Investments
- Investment Philosophy: Open the Zain ecosystem and geographical footprint to entrepreneurs, start-ups and early growth stage companies to diversify and expand leveraging on Zain customer base (B2C and B2B)
- Primary Focus Areas:, AI, Space Tech, Deep Tech, Fintech, SaaS



DIRECT INVESTMENTS

SPACEX XI Revolut cohere groq

intelmatix Articul8 BEYOND LIMITS

INVESTMENT IN FUNDS

wamda capital BECO CAPITAL COLLE CAPITAL MEVP KADMOS

Unbound

zain VENTURES

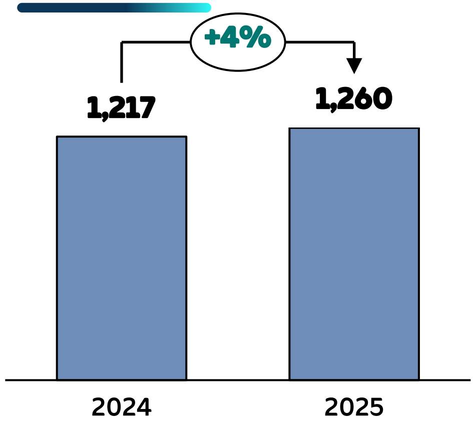
$156m	1.8x
INVESTED	EXISTING VALUATION

ZAIN HAS EVOLVED AS AN ACTIVE PLAYER WITH A FOCUS ON STRATEGIC INVESTMENTS

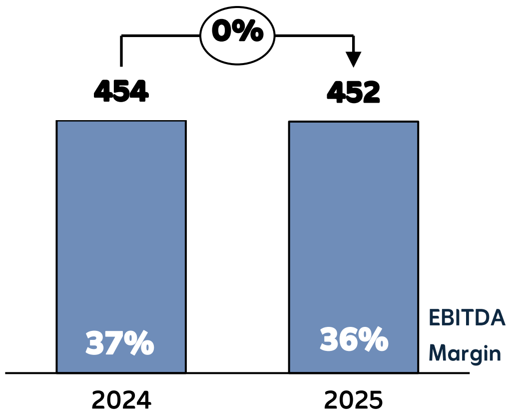
OPERATIONAL REVIEW

ZAIN KUWAIT

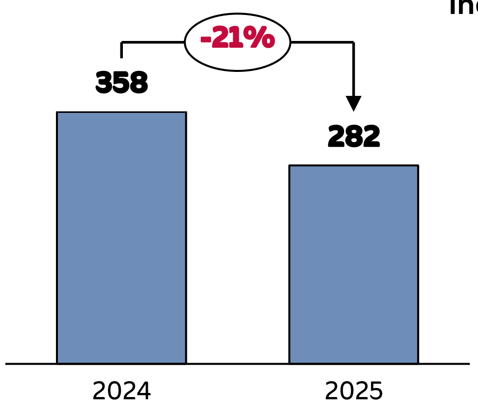
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



Normalized Net Income Growth
+1%

- Market leader in revenue & net income, capturing **39%** of revenue & **54%** of the net income market share
- Launched **5G-Advanced** services, reinforcing leadership in digital innovation
- **B2B** surged **+25%** YoY, underpinned by several major enterprise wins
- **Zain Plus** delivered strong growth, supported by higher user engagement
- **Data revenue** grew by **4% YoY,** contributing **36%** to total revenue

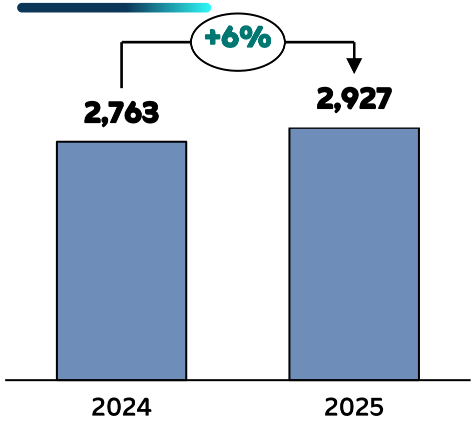
Net income declined YoY due to the USD 80m one-off gain from the IHS (Kuwait TowerCo) step-up acquisition recorded in Q4'24.

Excluding this item, net income would have grown +1% YoY

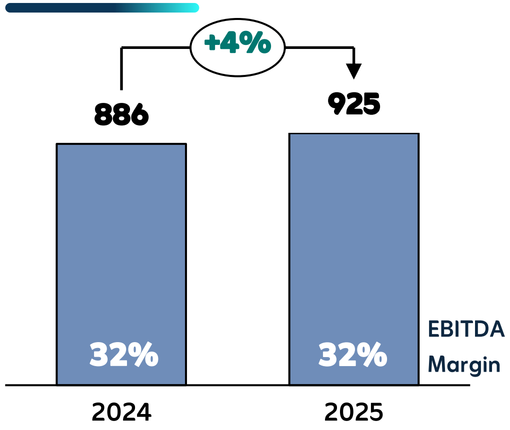
100%	1983	2.6M	33%	39%	$24	50%	5G	$274M	100%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN KSA

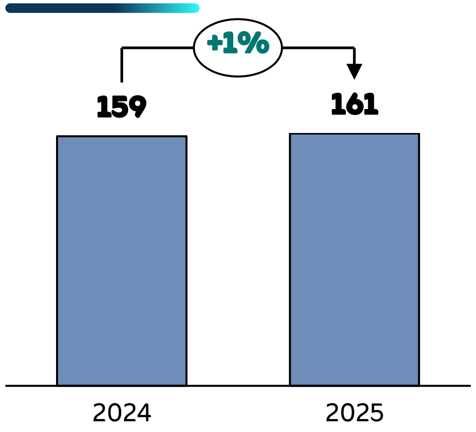
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- **Record financial performance** with revenue reaching **all time high**
- **5G**, **B2B**, **MVNO**, **Wholesale**, **Yaqoot**, and **Tamam** continue to drive growth
- Expanded **5G** population coverage to 66.7%, with 5G advance readiness
- Board recommended **SAR 0.5/share dividend** for 2025
- **Data revenue** grew by **3%** and formed **39%** of total revenue

- **Tamam** revenue increased **18%** YoY
- Digital operator **Yaqoot** revenue showing solid momentum
- **CSR Award from the Ministry of Human Resources and Social Development (2nd consecutive year), as well as honors for health & well-being, customer experience, future talent development & inclusion, and multiple regional and global awards in digital innovation and AI applications**

37% OWNERSHIP

2008 OPERATIONS

8.1M CUSTOMER BASE

$17 BLENDED ARPU

72% PREPAID BASE

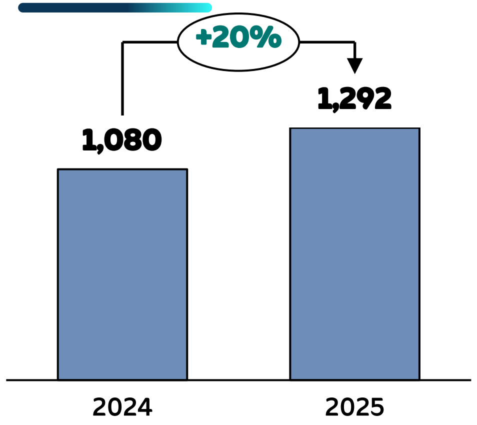
5G NETWORK TECHNOLOGY

$357M TOTAL CAPEX

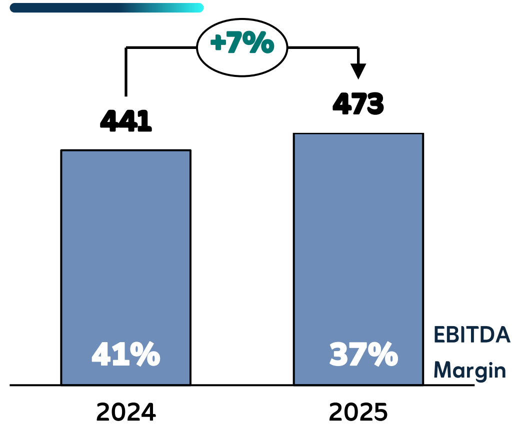
99% POPULATION COVERAGE

ZAIN IRAQ

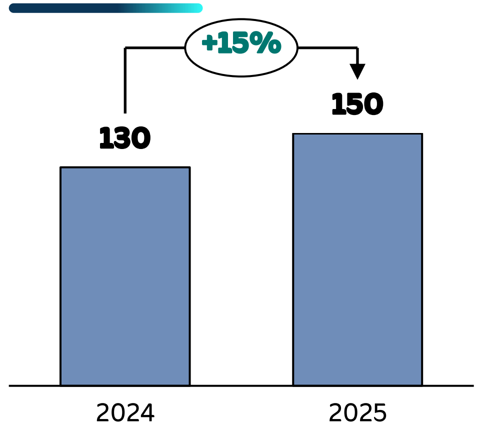
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



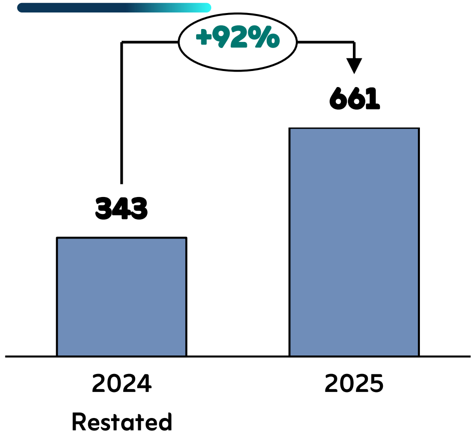
- **Strong results across all metrics,** confirming a growth trajectory since the implementation of the new strategy
- **Targeted cost-optimization** throughout the year **significantly enhanced our bottom-line**
- **Successful revenue diversification strategy**, driven by the strong performance of NextGen and Horizon
- Ongoing **network investments continue to support** our performance

76%	2003	20.9M	51%	46%	$5	4G	$555M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

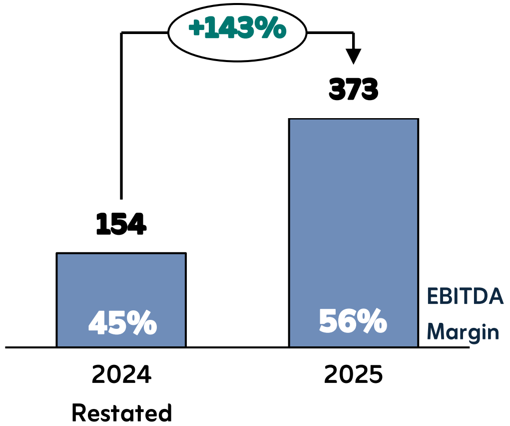
* 2 player market for FY 2025

ZAIN SUDAN

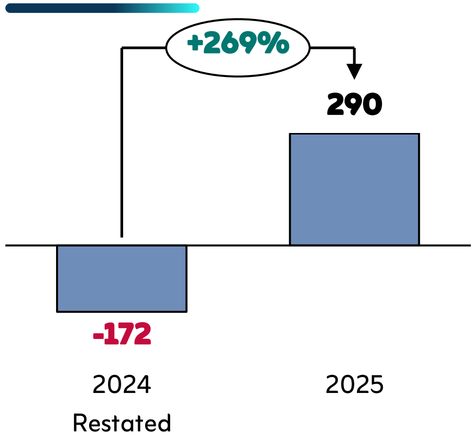
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



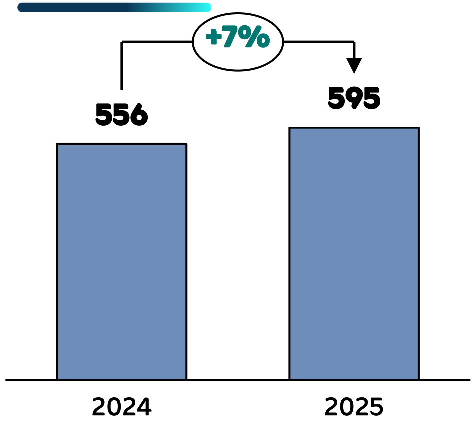
- **Application of IAS 29 resolved Audit qualification:** It addressed the 10 year long-standing audit qualification in Sudan.
- **Restoration of commercial activities** and **rebound** in business performance
- We restored **814 sites** in 2025, bringing active network to **90%** in safe areas

- **FINTECH** : Bede continued to scale, reaching **821,000** registered users and processing over **110,000 transactions**.
- **B2B** delivered remarkable growth, **surging 371%** YoY
- **Data revenue** grew by **108% YoY,** contributing **32%** to total revenue

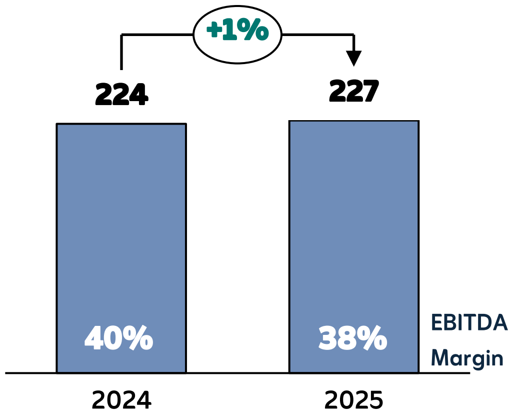
100%	**2006**	**12.3M**	**58%**	**55%**	**$4**	**97%**	**4G**	**$98M**	**90%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN JORDAN

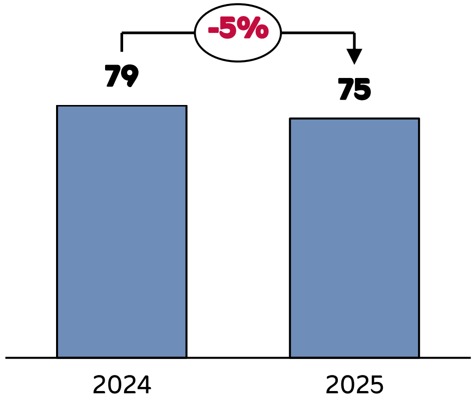
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

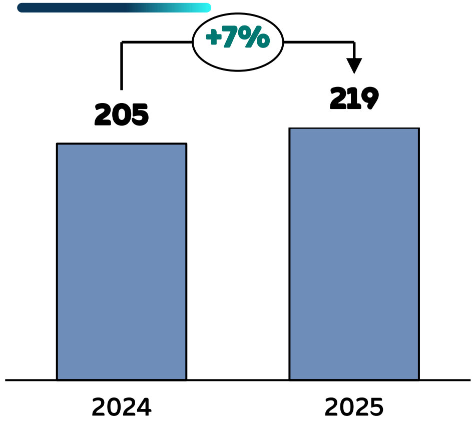


- **Three decades of momentum** - Zain Jordan at the forefront of transformation
- **Data revenue** grew by **15%** YoY, and formed **55%** of total revenue
- Expansion of **5G network** & **FTTH** boosts revenue and customer base
- **B2B revenues** grew **5%** YoY

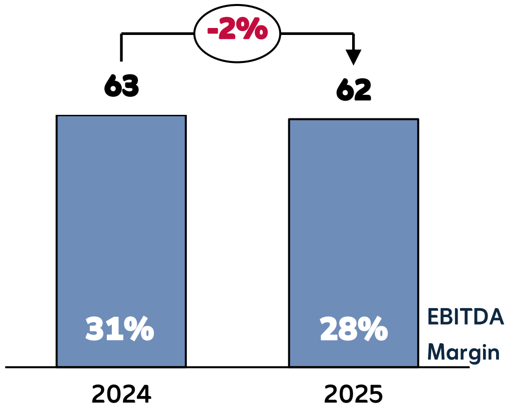
96.5%	2003	4.2M	35%	44%	$11	41%	5G	$88M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN BAHRAIN

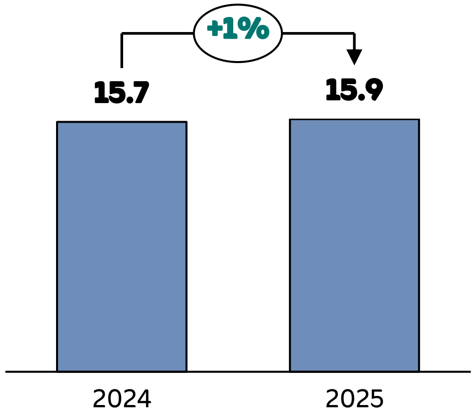
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- **Data revenue** formed **46%** of total revenue and grew **5%** YoY
- Focused on the continued expansion of **5G** and **4G** infrastructure
- **B2B** revenue grew **20%** YoY
- **Bede Fintech** is making significant progress

65%
OWNERSHIP

2003
OPERATIONS

$16
BLENDED ARPU

5G
NETWORK TECHNOLOGY

$36M
TOTAL CAPEX

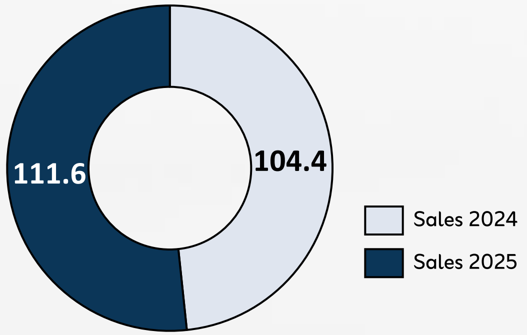
100%
POPULATION COVERAGE

APPENDIX

A unified Platform powering Direct Operator Billing & Network API monetization across the MENA Region

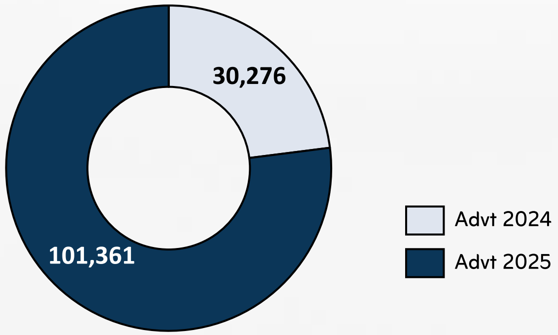
Dizlee

Direct Operator Billing (USD M)



- Accelerate new growth opportunities by leveraging the strength of Zain's powerful telecom network, connecting over 51 million customers across Middle East markets.
- DoB Business has achieved remarkable growth, generating over $487 million in Sales since inception to Zain OpCos, and delivering 289 live services through strategic collaborations with more than 58 partners
- Dizlee is engineered to empower OpCos to maximize digital revenue potential, speed up time-to-market, and fuel sustainable growth and monetization

Digital Advertising (USD)



- Dizlee Digital Advertising experienced growth in 2025, with a revenue of $101K as the vertical actively explored additional strategic partnerships to drive portfolio expansion during the year.

Network API Monetization

- Network API Monetization business line delivered for its first year $55K in revenue in 2025, marking a strong performance milestone and validating the commercial viability of the value proposition
- Other pilot implementation for Network APIs are currently underway with Dizlee's partners and the deployment with Zain Kuwait is targeted to finish by Q1'26
- Dizlee has formalized a strategic partnership with the global initiative lead by Aduna to advance the Network APIs initiative, with a clear focus on accelerating API adoption and expanding commercial opportunities across Zain OpCo's
- Another meaningful project for the visual impairment employees is currently in progress at Zain Group HQ. Strong cooperation between the Inclusion Diversity and Equity team and Dizlee lead to a successfully implementation, marking a significant milestone in our journey. This initiative reflects our strong commitment to creating meaningful social impact and delivering tangible value to the community

In a rapidly evolving digital landscape, Dizlee doesn't merely adapt — pioneers innovation and defines the future

Corporate Sustainability Achievements

“Leading to Value Creation”

MSCI	S&P Global Ratings	FTSE4Good
A	60/100	3.9/5

KEY ACCOMPLISHMENTS

CDP

Zain achieved an **A rating** from CDP in 2025, marking a first for the region and reflecting the company’s strengthened climate governance, emissions management, and alignment with global best-practice disclosure standards.

Corporate Sustainability strategy (end cycle)

Closed Zain’s 2020–2025 Corporate Sustainability strategy by driving a Group-wide review of five-year target performance and presenting outcomes to all operations in the annual CS Forum.

Global Child Benchmark

Zain was ranked first in the region for the third consecutive year in the Global Child Forum’s ‘State of Children’s Rights and Business 2025’ Benchmark, increasing its score from 8.4 to 8.5 and solidifying its regional leadership in protecting children’s rights.

Supply Chain Management

As part of risk mitigation Zain conducted Supplier Self-Assessment Questionnaires to assess suppliers' alignment to Zain's policies and criteria reaching a **YoY increase of around 15%** .

Zain Youth x Green Skills – equipping youth with skills to address impacts of climate change

- Zain South Sudan: Planted 1,300 fruit trees in 20 schools/communities and trained 4,000 people on climate awareness and green skills.
- Zain Jordan (External): Circular economy session for 120 Yarmouk University students.
- Zain Jordan (Internal): CO_2, carbon footprint, biodiversity, and marine life sessions for 23 employees.
- Zain Kuwait: Circular economy session for 200 Arab Open University students.

People with Disabilities (PwDs)

On International Day for People with Disabilities Opcos launched series of activations:

- Iraq and Jordan promoted accessibility features available in their branches on social media
- Sudan launched a three-day bundle for PwDs reaching 14,500 people
- South Sudan conducted engagement activities to promote inclusive services reaching 500 people

INCLUSION, DIVERSITY AND EQUITY (IDE)

Our vision is to foster a fully inclusive and accessible workplace where every Zainer contributes to the collective success of our organization.

IDEU - Inclusion, Diversity and Equity University Program

- ✓ IDEU Students Progress:
  - 749 active students
  - 4,500+ training hours
  - 98.8% average course passing rate
  - 889 certificates obtained
  - 69% of students completed the Module One Diploma (Business Foundations).
  - 28% of students completed the Module Two Diploma (Data Science & Exponential Technologies).

WE - Women Empowerment Program

- ✓ Women's representation at Middle Management increased by 1% compared to the last quarter.
- ✓ Celebrated the completion of the 2025 NOVA journey, marking the growth, mindset shift, and leadership development of our NOVAs.
- ✓ 96% Women completed the Outward Leadership sessions under the WE SUCCEED program, and in 2026, successors are onboarded into Year 2 of the program, focusing on advanced leadership, community building, and increased executive visibility.

BE WELL - Employee Wellness Program

- ✓ Continuation of Kuwait Counseling Center (KCC) free therapy sessions with 306 sessions conducted in this quarter.
- ✓ On World Mental Health Day, Zain reinforced its commitment to employee wellbeing by granting all employees a dedicated day off to recharge, as well as launching a joint social media campaign with KCC to raise awareness about the stigma that surrounds mental health.
- ✓ In collaboration with ZY, four wellbeing sessions covering resilience, burnout, anxiety, career uncertainty, and personal clarity were delivered based on insights from the Youth Wellbeing Survey, engaging over 390 attendees.

WE ABLE - Disability Inclusion Program

- ✓ Conducted 5 volunteering events for Zain employees to get prioritized calls from Be My Eyes to support the community of blind or low-vision.
- ✓ Two Masters, Marwa Al-Qattan from Zain Bahrain and Gangawar Basheer from Zain Iraq, were selected to join the Futuremaker Program by PurpleSpace, representing Zain among 50 individuals with disabilities worldwide.
- ✓ Recognized the International Day of Persons with Disabilities (IDPD) by launching three inclusion programs to accelerate the WE ABLE 2030 vision:
  - Redesigning how we hire, develop, procure, and advocate, so that accessibility and disability inclusion are built into every decision we make.
  - Became the first telecom in the region to join the Business Disability Forum, engaging with over 600 global organizations on disability inclusion strategies, and enhancing the company's procurement accessibility practices.
  - Opening applications for a new GROW batch and personalized individual development plans for employees with disabilities to ensure career progression and growth.

ZY - Zain Youth Program

- ✓ 10 ZY Learn sessions conducted, a youth-led learning journey designed to empower peers through knowledge sharing.
- ✓ The ZY Counsel, composed of high-potential young talents across operations, led impactful strategic initiatives including launching a network gaming solution in Kuwait, implementing innovation ideas in Bahrain, securing CEO support in Iraq, and advancing operating structure proposals in South Sudan.
- ✓ The Zain Group 2025 Gen Z cohort successfully completed the Z Program and secured roles within Zain Insure and the Zain Kuwait Digital Factory.

Inclusion Survey

- ✓ Conducted a survey to assess inclusion maturity and measure capabilities, behaviors, and outcomes across Zain.
- ✓ Allyship increased from 71.2% in 2024 to 71.8% in 2025 (+0.6%), reflecting stronger employee support and collaboration.
- ✓ Addressing Bias improved from 76.0% in 2024 to 78.5% in 2025 (+2.2%), showing greater confidence in bias mitigation efforts.
- ✓ Courage to Engage rose from 73.4% in 2024 to 74.0% in 2025 (+0.6%), indicating increased willingness to participate in difficult or necessary conversations.

SPECTRUM ASSETS

LOW FREQUENCY → HIGH FREQUENCY

ZAIN OPCO	600 MHz	700 MHz	800 MHz	900 MHz	1800 MHz	2100 MHz	2600 MHz	3400-3430 MHz	3400-3500 MHz	3500-3600 MHz	3700-3800 MHz
KUWAIT			✓	✓	✓	✓	✓		✓		✓
KSA	✓		✓	✓	✓	✓	✓			✓	
IRAQ				✓	✓	✓	✓				
SUDAN		✓		✓	✓	✓					
JORDAN				✓	✓	✓		✓			✓
BAHRAIN			✓	✓	✓	✓	✓		✓		
S.SUDAN				✓	✓	✓					

THANK YOU

Our Social Media links