



# **Q1 2025** **EARNINGS**

**14 May 2025**

# DISCLAIMER

Mobile Telecommunications Company KSCP “Zain Group” has prepared this presentation to the best of its abilities, however, no warranty or representation, express or implied is made as to the adequacy, correctness, completeness or accuracy of any numbers, statements, opinions, estimates, or other information contained in this presentation.

Certain portions of this document contain “forward-looking statements”, which are based on current expectations and reasonable assumptions, we can however give no assurance they will be achieved. The information contained in this presentation is subject to change and we disclaim any obligation to update you of any such changes, particularly those pertaining to the forward-looking statements. Furthermore, it should be noted that there are a myriad potential risks, uncertainties and unforeseen factors that could cause the actual results to differ materially from the forward-looking statements made herein.

We can offer no assurance that our estimates or expectations will be achieved. Without prejudice to existing obligations under capital market law, we do not assume any obligation to update forward-looking statements to take new information or future events into account or otherwise. Accordingly, this presentation does not constitute an offering of securities or otherwise constitute an invitation or inducement to any person to underwrite, subscribe for, or otherwise acquire or dispose of, securities in any company within Zain Group.

For further information about Zain Group, or the materials contained within this presentation, please direct your enquiries to our Investor Relations team via email at [IR@zain.com](mailto:IR@zain.com) or visit [www.zain.com/en/investor-relations](http://www.zain.com/en/investor-relations)



# FINANCIAL PERFORMANCE - Q1 2025



ACTIVE  
CUSTOMERS

**50.7**

Million

**+20%**

YoY



GROUP  
REVENUE

**1.74**

USD Billion

**+15%**

YoY



GROUP  
EBITDA

**554**

USD Million

**+15%**

YoY



GROUP  
NET INCOME

**157**

USD Million

**+66%**

YoY

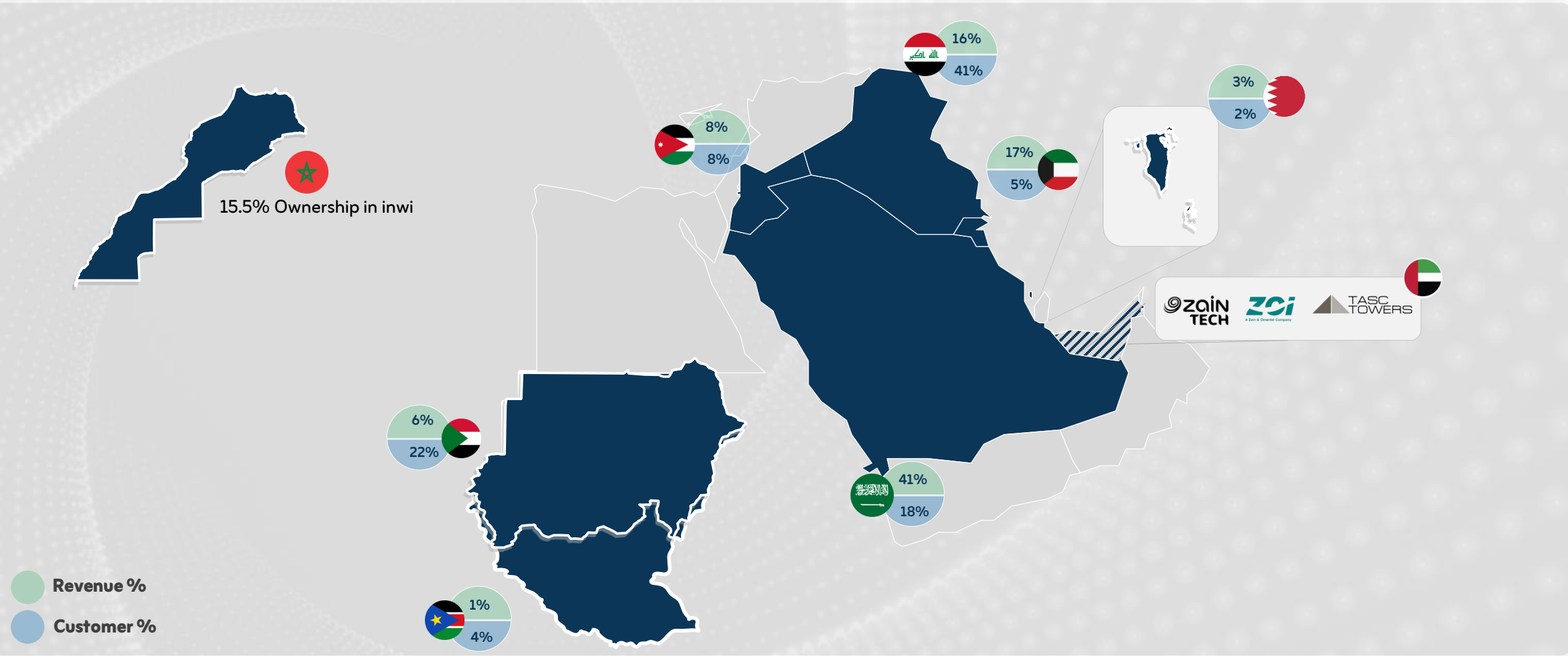


GROUP  
EPS

**4**

USD Cents

# ZAIN FOOTPRINT





CUSTOMERS

50.7m



REVENUE

1.74

USD Billion



EBITDA

554

USD Million



NET INCOME

157

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 INFRASTRUCTURE

### 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



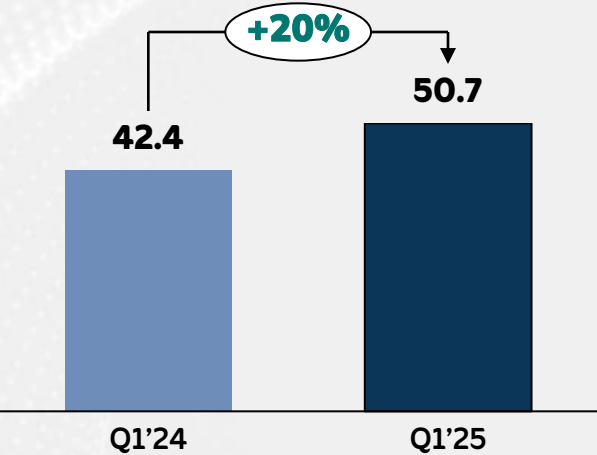
PARTNERSHIPS

PROGRESS WITH PURPOSE

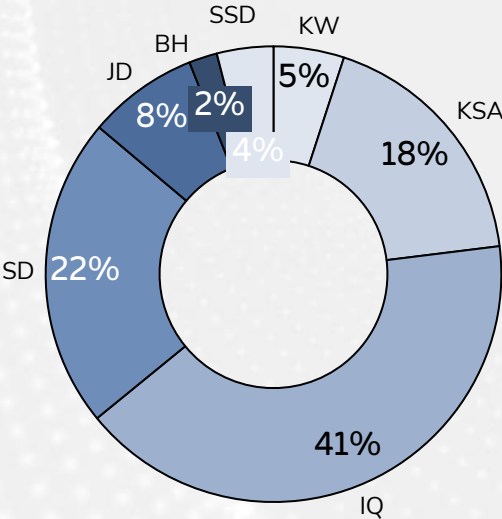
# **FINANCIAL PERFORMANCE**

# GROUP CUSTOMERS

GROUP CUSTOMERS (Million)



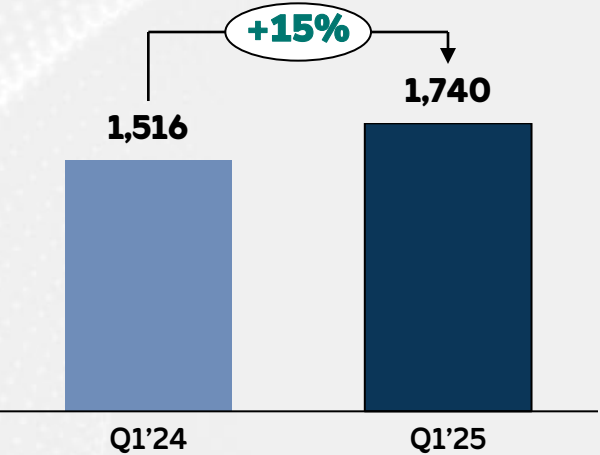
CUSTOMER BREAKDOWN %



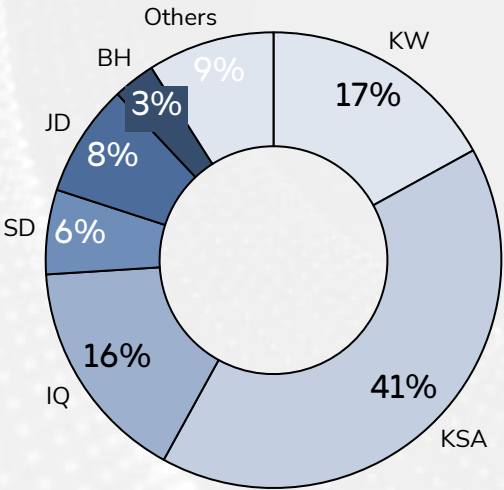
| ZAIN OPCO                                                                           |             | NETWORK TECHNOLOGY | BLENDED ARPU | PREPAID BASE % |
|-------------------------------------------------------------------------------------|-------------|--------------------|--------------|----------------|
|    | KUWAIT      | 5G                 | \$23         | 52%            |
|    | KSA         | 5G                 | \$16         | 67%            |
|    | IRAQ        | 4G                 | \$5          | 92%            |
|    | SUDAN       | 4G                 | \$3          | 98%            |
|    | JORDAN      | 5G                 | \$11         | 46%            |
|  | BAHRAIN     | 5G                 | \$16         | 35%            |
|  | SOUTH SUDAN | 4G                 | \$2          | 99%            |

# GROUP REVENUE

## GROUP REVENUE (USD M)



## REVENUE BREAKDOWN %

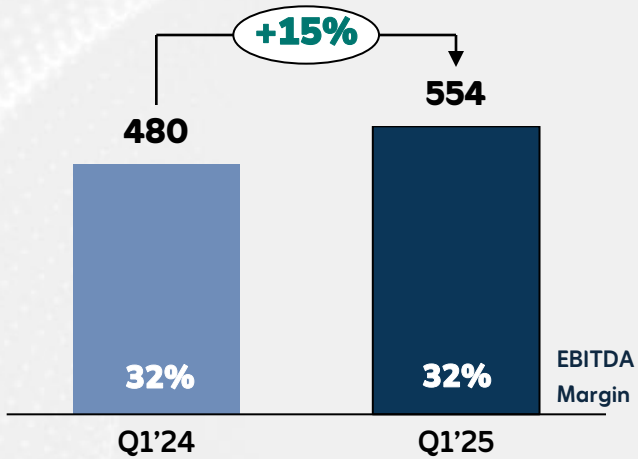


## KEY TAKEAWAYS

- 1 **GROWTH IN ZOI DRIVEN BY EARLY SIGNING OF CONTRACTS ORIGINALLY SCHEDULED AT THE END OF THE YEAR**
- 2 **STRONG 16% YoY GROWTH IN B2B REVENUE**
- 3 **ZAINTech DELIVERS TRIPLE-DIGIT REVENUE GROWTH, UP 184% YOY**
- 4 **GROWTH IN FINTECH REVENUE – UP 30% YoY**
- 5 **STEADY GROWTH IN DATA REVENUE – UP 6% YoY**

# GROUP EBITDA

## GROUP EBITDA (USD M)



## MAJOR CONTRIBUTORS

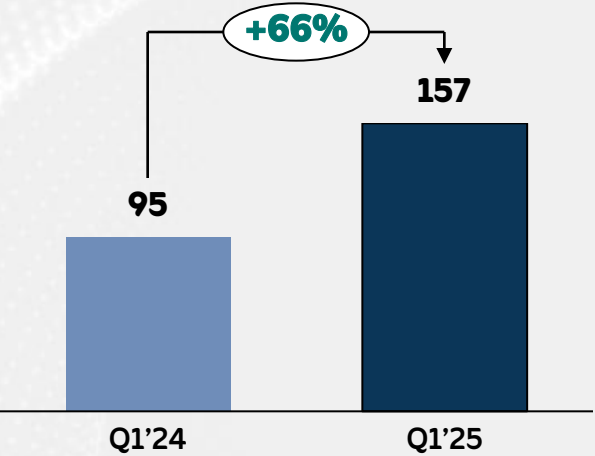
- 1 Zain KSA 39%
- 2 Zain Iraq 19%
- 3 Zain Kuwait 18%

## KEY TAKEAWAYS

- 1 EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPCOS
- 2 CONTINUOUS COST OPTIMIZATION EFFORTS ACROSS THE GROUP

# GROUP NET INCOME

## GROUP NET INCOME (USD M)



## MAJOR CONTRIBUTORS

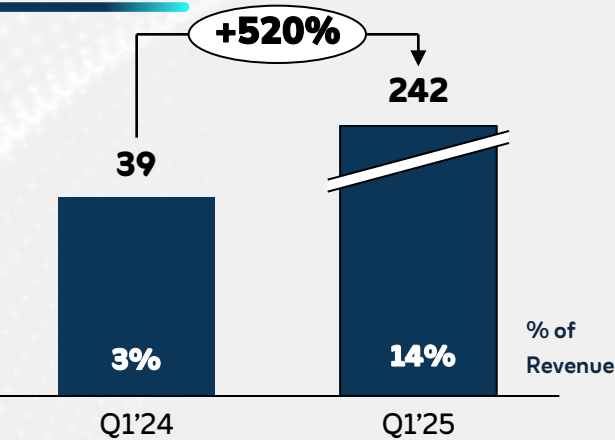
- 1 Zain Sudan 34%
- 2 Zain Kuwait 32%
- 3 Zain Iraq 13%

## KEY TAKEAWAYS

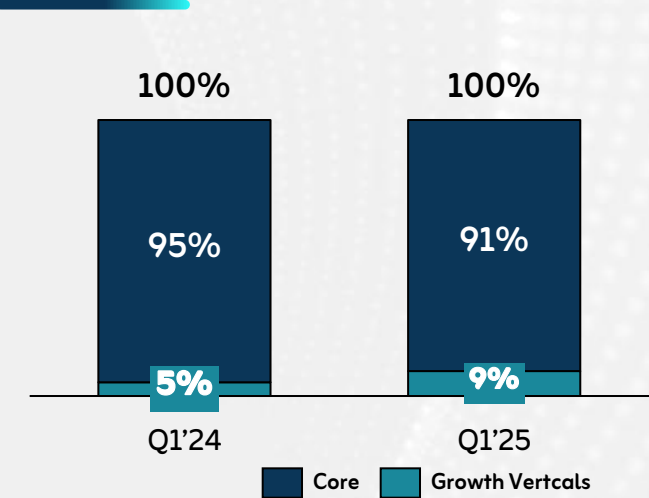
- 1 **REDUCTION IN INTEREST RATES**  
YoY Reduction In Interest cost driven by drop in market rates
- 2 **GAIN ON STRATEGIC INVESTMENTS**
- 3 **EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPERATIONS**
- 4 **COST OPTIMIZATION INITIATIVES**

# GROUP CAPEX

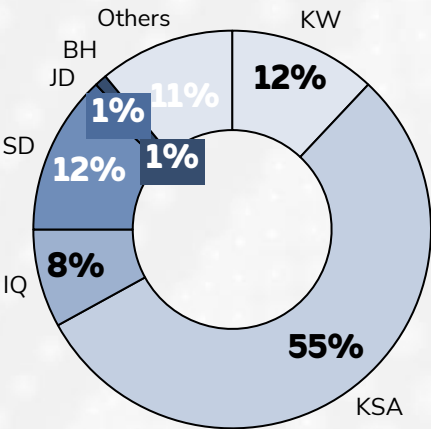
GROUP CAPEX (USD M)



CAPEX BY BUSINESS %



CAPEX BY OPCO %



## KEY TAKEAWAYS

- 1

**EXPANDING 5G COVERAGE**  
Expanding the 5G network coverage footprint, modernizing the core infrastructure,
- 2

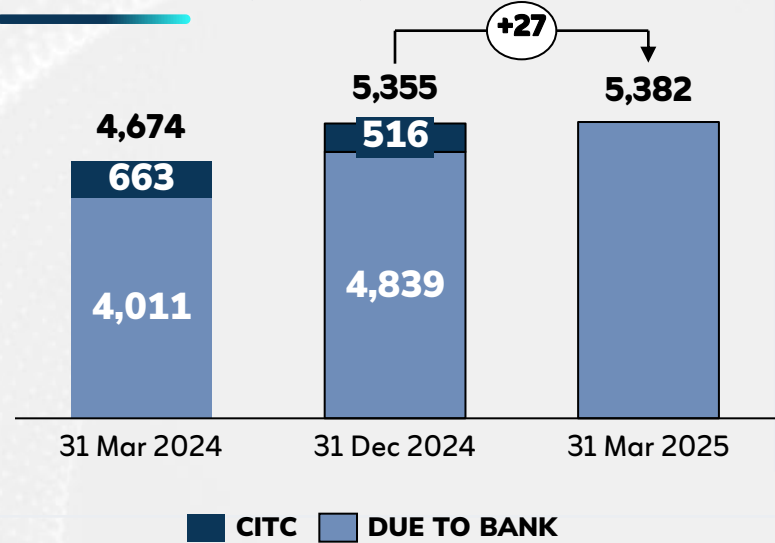
**SUDAN DISASTER RECOVERY**  
Initiation of 3 DR locations and a temporary hold on the Khartoum swap project
- 3

**SUBSEA CABLES**  
For fiber pairs, cable landing stations, licenses, and equipment
- 4

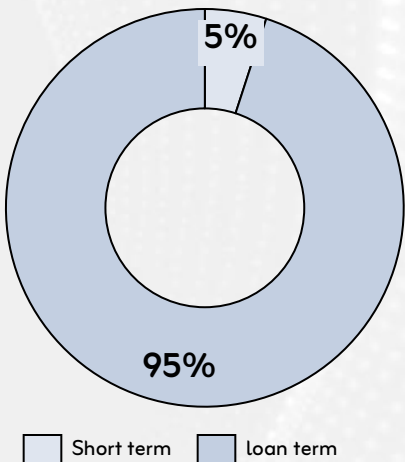
**LTE ENHANCEMENT & EXPANSION**  
Including the enhancement of LTE coverage and expansion of the backhaul network, and BSS upgrade

# DEBT PROFILE

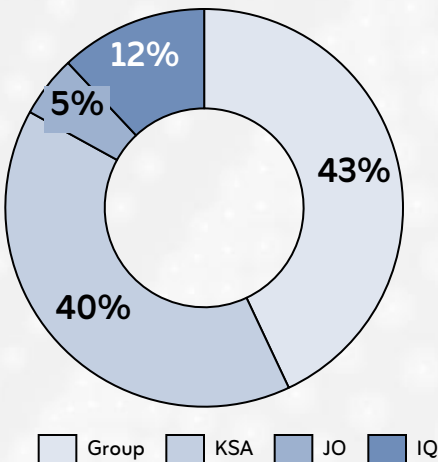
BORROWINGS (USD M)



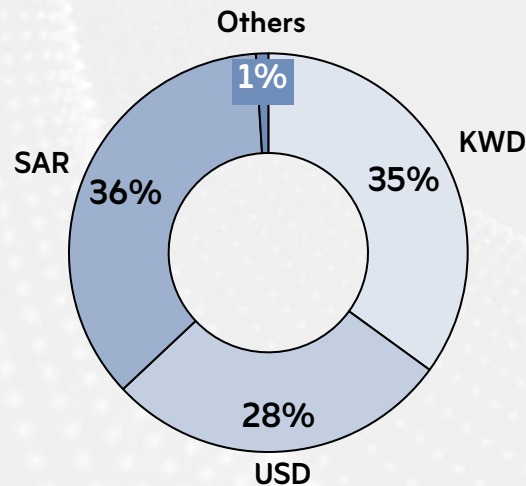
DEBT BY MATURITY (USD M)



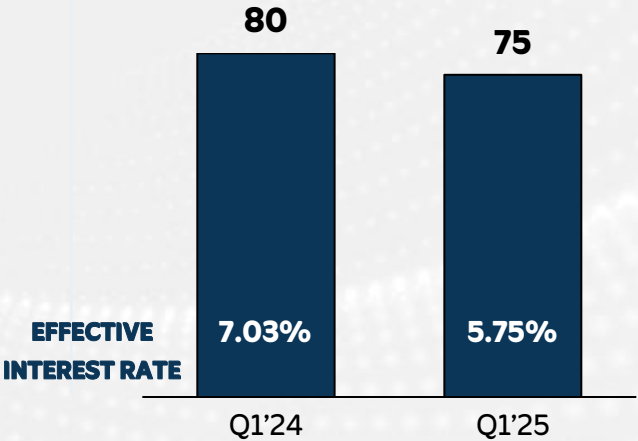
DUE TO BANK BY OPCO



DEBT BY CURRENCY



DUE TO BANK – FINANCE COST (USD M)



LEVERAGE RATIOS



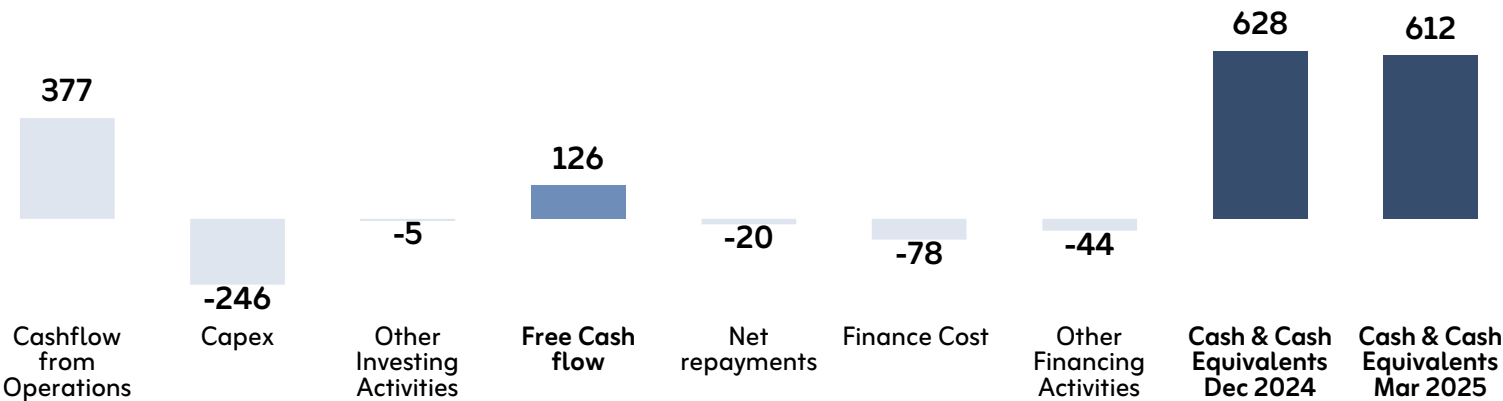
NET DEBT/EBITDA  
**2.2x**



DEBT TO CAPITAL  
**45%**

# CASHFLOW PROFILE

## GROUP CASHFLOW BRIDGE (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 buffer liquidity ~\$ 3bn

## CFO Margin

( CFO / Revenue )

22%

## FCFF Margin

( FCFF / Revenue )

7%

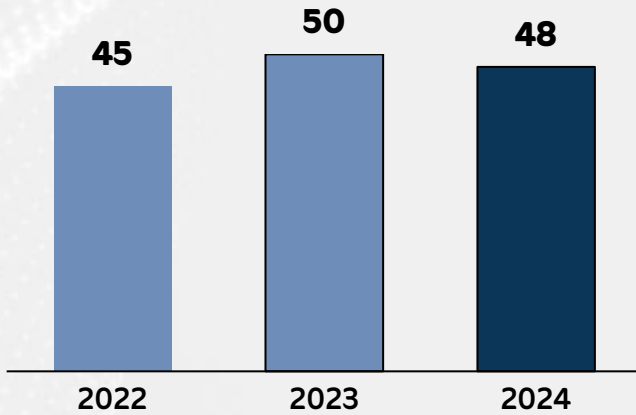
## TOTAL LIQUIDITY

( TOTAL CASH + UN-UTILIZED LOANS )

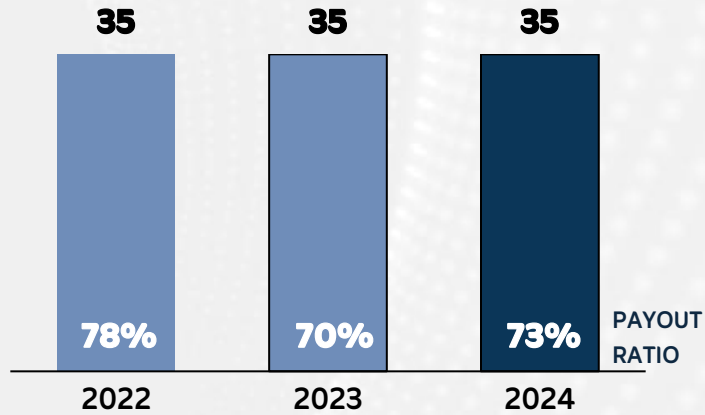
\$ 2.8 bn

# DIVIDEND PROFILE

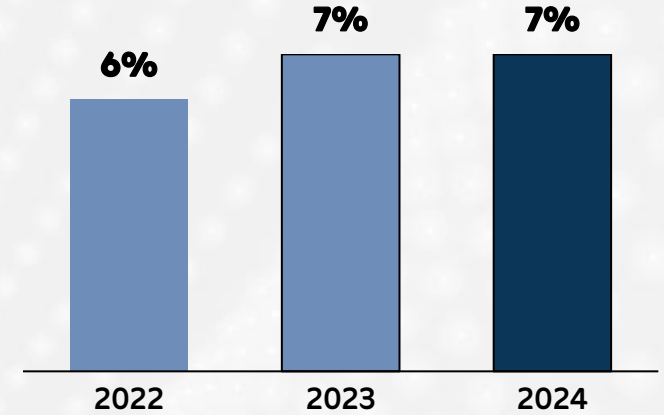
## EPS (FILS)



## DPS (FILS) & PAYOUT RATIO



## DIVIDEND YIELD %



## KEY TAKEAWAYS

### 35 Fils Dividend for 2024:

- Total 2024 dividend of 35 fils per share fully distributed — 10 fils for H1'24 and 25 fils for H2'24, with final payment made in May 2025.

### 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 BILLION**

## ZAIN SHARE PRICE



**SHARES**

**4,327,058,909**



**NET  
INCOME**

**KWD 48.5m (UDS 157m)**

**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**

# 2025 FINANCIAL GUIDANCE

On Track To Meet Guidance

## FY 2025 GUIDANCE

Q1 2025  
Actual

REVENUE  
GROWTH

+10% to +15%

+15%

NORMALIZED  
NET INCOME  
GROWTH

+12% to +18%

+66%

CAPEX /  
REVENUE  
(%)

~15% to 17%

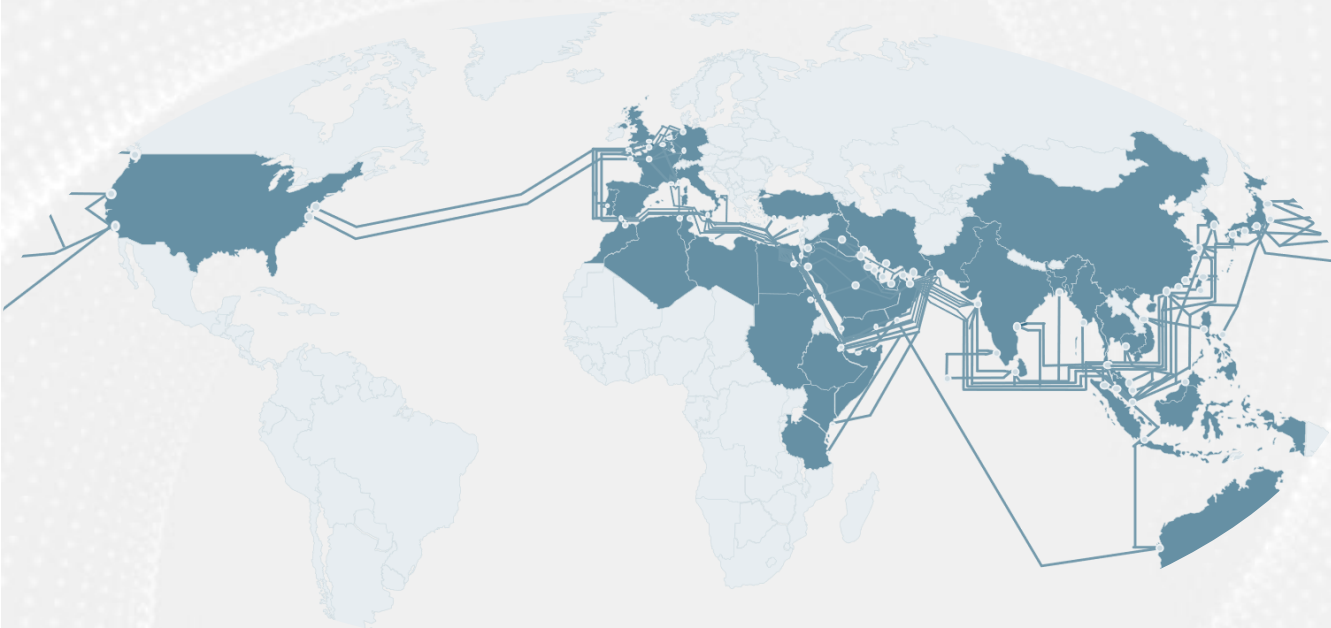
14%

# ZAIN OMANTEL INTERNATIONAL

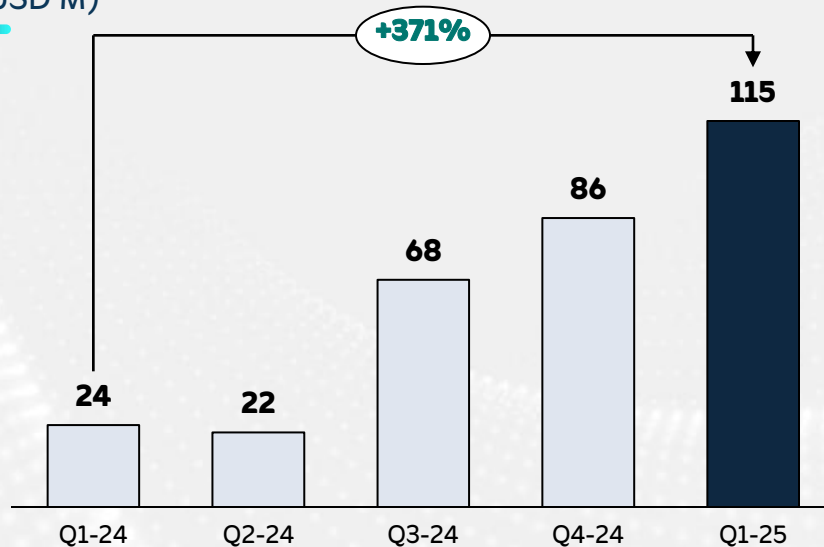


A Zain & Omantel Company

# FACTORS DRIVING GROWTH IN ZOI



## REVENUE (USD M)



## 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.

**+20**

International Submarine  
Cables

Among Region's  
top wholesaler

**8**

On-net access  
countries

**+52m**

End-customers on-net

**zain** TECH

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



# 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



## LINES OF BUSINESS

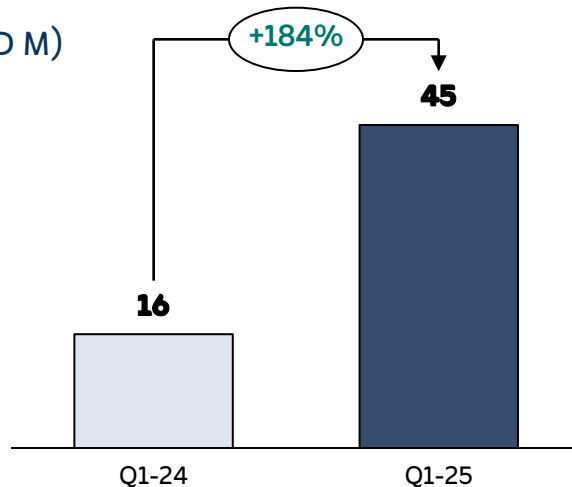
-  Cloud Services
-  Cybersecurity
-  Data and AI
-  Digital Solutions
-  Drones & Robotics
-  Modern Infrastructure
-  Software Licensing

## STRATEGIC PARTNERSHIPS



## FACTS ABOUT ZAINTECH

### REVENUE (USD M)



### EMPLOYEES

675+ 

### GROWTH RATE Q1 REVENUE

60% 

### SUBSIDIARIES



# zain FINTECH

# ZAIN FINTECH MILESTONES

Bede



- Bookeey officially rebranded to **Bede**.
- Ongoing discussions with the Central Bank on the remittance offering.
- Boubyan Bank Payment Gateway testing under finalization. Virtual IBAN is under process.



zain  
CASH

- Launched **Apple Pay** as first mobile wallet in Jordan
- Continuous developments on the **App** with additional features



Users  
**160K**

Revenue  
**+31% YoY**



- Platform testing was **completed** and **approved** by Central Bank
- Bede Sudan launched on 14<sup>th</sup> April in Port Sudan



Bede



- Bede Bahrain continues to outperform expectations, delivering strong results across all KPIs
- 24 months tenure and BD2,000 financing limit introduced



GURUSH  
NOW WE CAN

- Ongoing discussions to improve partnership agreement with M-Gurush

**+27%** YOY

CUSTOMER

**+25%** YOY

TRANSACTION VALUE

**+30%** YOY

REVENUE

# zain VENTURES

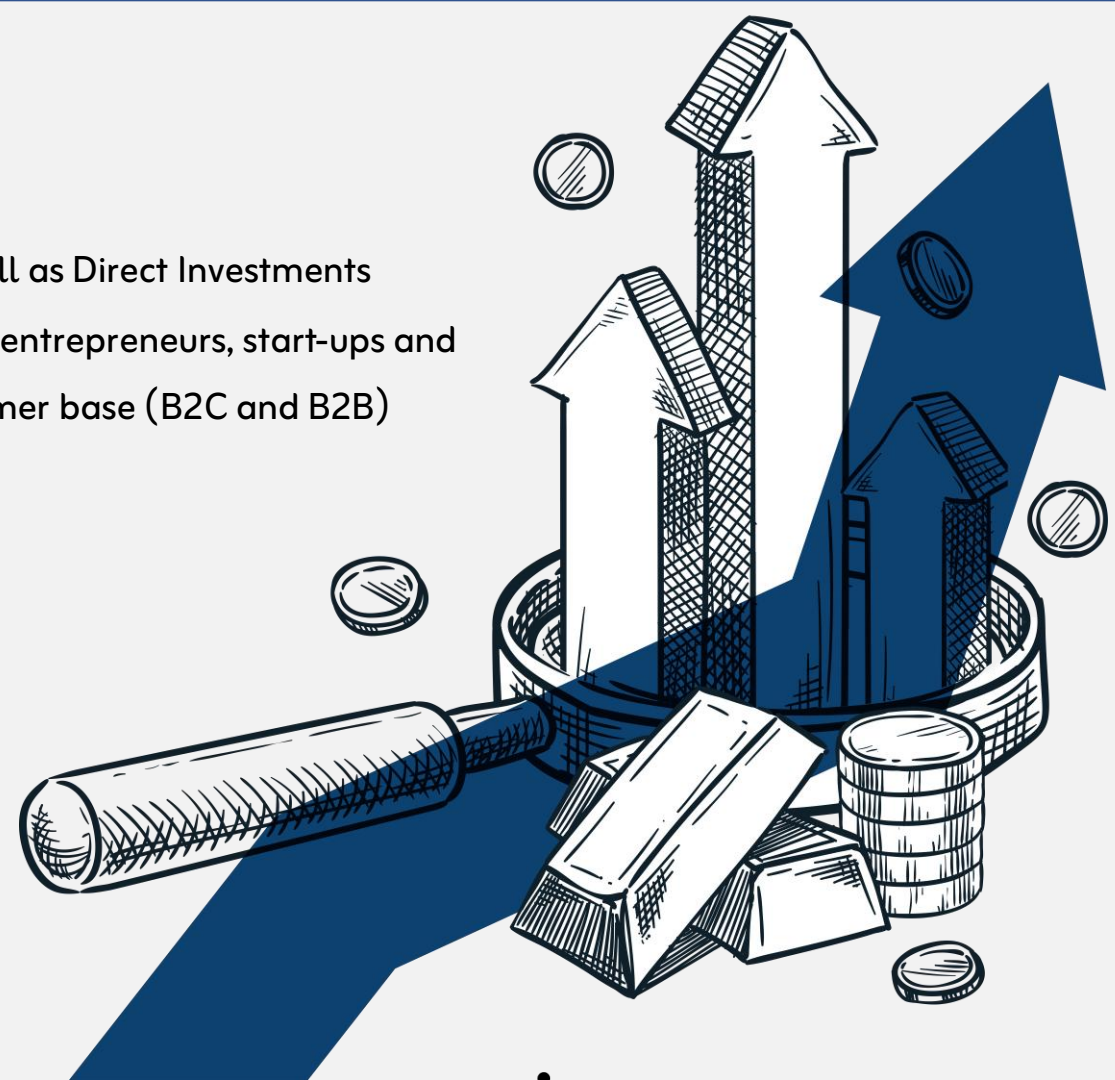
# ZAIN VENTURES

- 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, Fintech, Deep Tech, SaaS, Gaming

## DIRECT INVESTMENTS



## INVESTMENT IN FUNDS



**zain VENTURES**

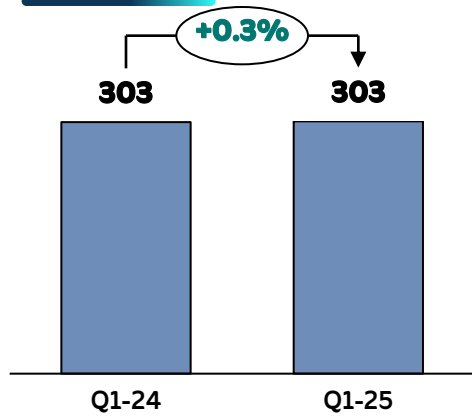
|                 |                    |
|-----------------|--------------------|
| <b>\$141.2m</b> | <b>1.7x</b>        |
| INVESTED        | EXISTING VALUATION |

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

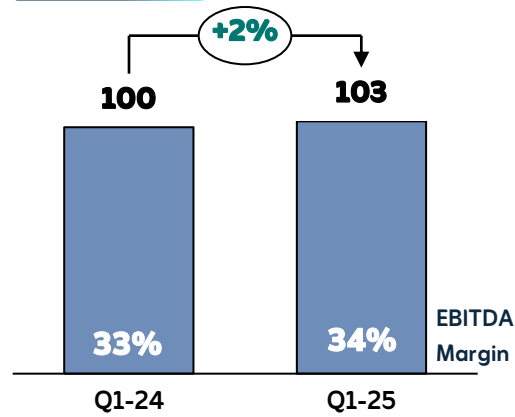
# **OPERATIONAL REVIEW**

# ZAIN KUWAIT

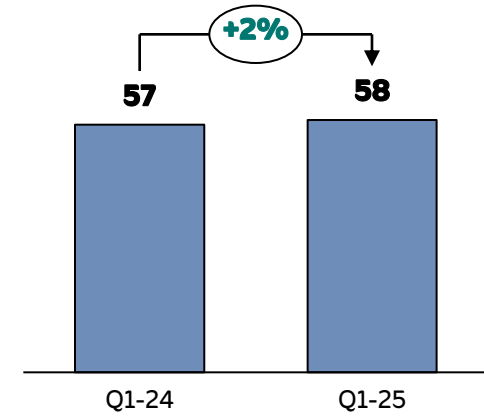
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- Market leader in revenue & net income, capturing **38%** of revenue & **50%** of the net income market share
- Noticeable achievement in **B2B** by winning major deals
- Zain Plus** delivered strong growth, supported by higher user engagement
- Expanding digital services with a **37%** YoY growth in **digital revenue**

- Data revenue** formed **36%** of total revenue
- Fintech**: Bookeey officially rebranded to **Bede**
- CAPEX** of **\$29m** focused on improving **5G indoor coverage** and ongoing investments in **digital systems**.
- Maintained **#1 position** awards across: **mobile** and **fixed**, **5G gaming** and **5G video** experience



**100%**

OWNERSHIP



**1983**

OPERATIONS



**2.6M**

CUSTOMER  
BASE



**34%**

MARKET  
SHARE



**38%**

VALUE  
SHARE



**\$23**

BLENDED  
ARPU



**52%**

PREPAID  
BASE



**5G**

NETWORK  
TECHNOLOGY



**\$29M**

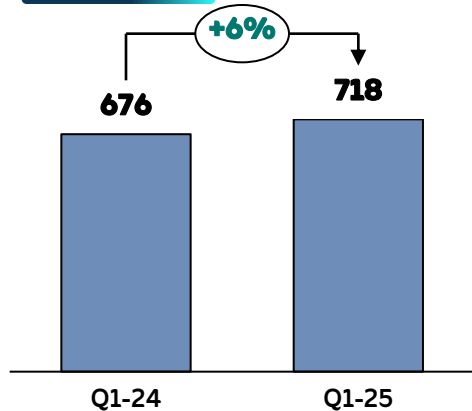
TOTAL  
CAPEX



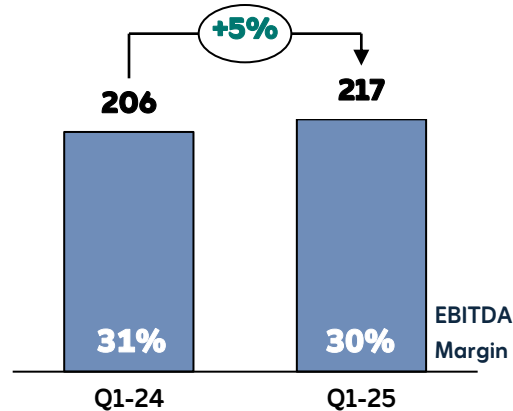
**100%**

POPULATION  
COVERAGE

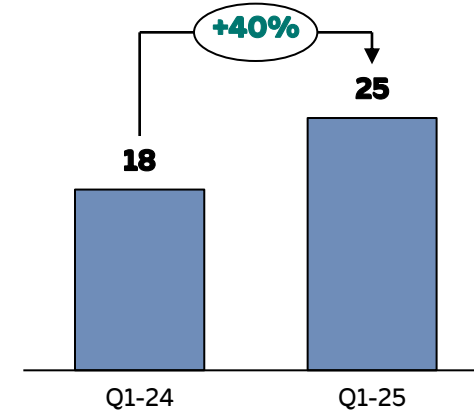
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- 5G, B2B, MVNO, Wholesale, Yaqoot, and Tamam continue to drive growth
- B2B grew 5%, driven by major strategic wins
- Tamam revenue increased 31% YoY, and Net income grew 11%
- Digital operator Yaqoot revenue has grown 1% YoY
- Maintained #1 position for fastest mobile speed across KSA operators

- Data revenue grew by 2% and formed 39% of total revenue
- MSCI ESG Rating: Achieved 'AA' rating, classified as a "Leader"
- MVNOs including Redbull and SALAM grew in Q1 2025
- Zain acquired additional 30 MHz license in the 600 MHz spectrum band for SAR 624 million, valid for 15 years



37%

OWNERSHIP



2008

OPERATIONS



9.1M

CUSTOMER  
BASE



\$16

BLENDED  
ARPU



67%

PREPAID  
BASE



5G

NETWORK  
TECHNOLOGY



\$134M

TOTAL  
CAPEX

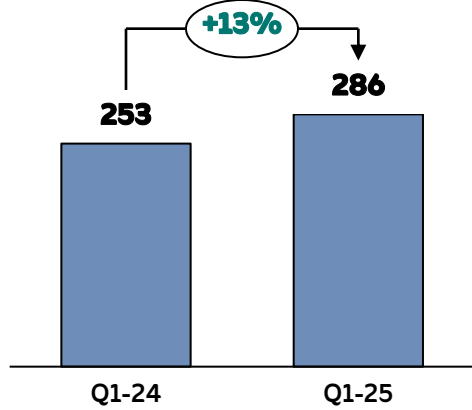


99%

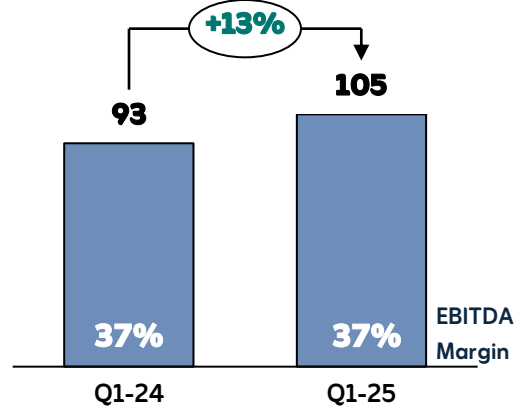
POPULATION  
COVERAGE

# ZAIN IRAQ

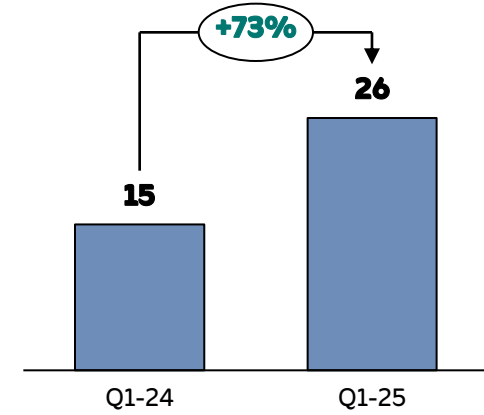
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- Strong performance across all **key indicators**, trajectory is expected to continue
- Effective **cost optimization initiatives** have enhanced operational efficiency
- Data revenue** continues strong growth
- Sustainable growth in **B2B revenues**
- The newly launched **commercial offers** have driven strong market share growth



**76%**

OWNERSHIP



**2003**

OPERATIONS



**20.7M**

CUSTOMER  
BASE



**51%**

MARKET  
SHARE



**43%**

VALUE  
SHARE



**\$5**

BLENDED  
ARPU



**4G**

NETWORK  
TECHNOLOGY



**\$20M**

TOTAL  
CAPEX

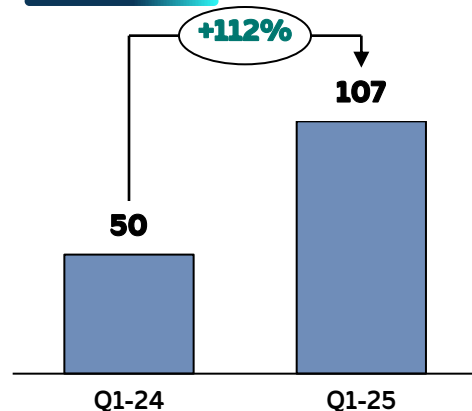


**99%**

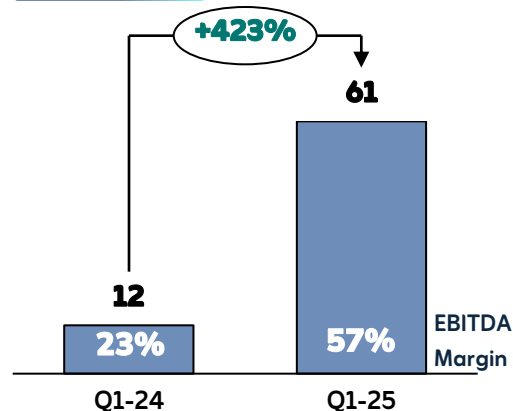
POPULATION  
COVERAGE

# ZAIN SUDAN

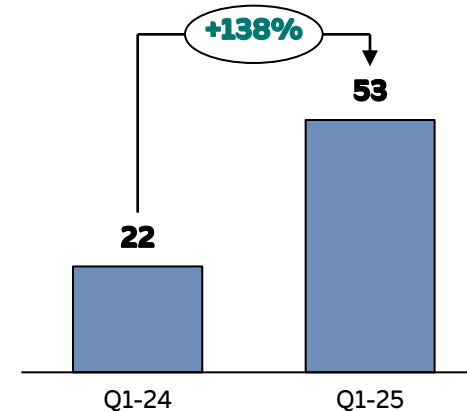
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- Q1 2025 saw **increased regional stability** and **signs of recovery**
- Zain Sudan prioritized **network restoration**, successfully operating more than **1,500 sites** to maintain connectivity for communities.
- FINTECH** : **Bede** officially launched in Sudan with strong early traction and high transaction success rates

- B2B** delivered remarkable growth, **surging 157% YoY**
- Digital services** saw outstanding growth, surging by **254%**
- Currency devaluation in Sudan from **1,120 SDG/USD** in Mar 2024 to **2,020 SDG/USD** at the end of Mar 2025 resulted in a foreign currency translation impact, costing the Group **\$92m** in revenue and **\$53m** in EBITDA for Q1 2025



**100%**

OWNERSHIP



**2006**

OPERATIONS



**11M**

CUSTOMER  
BASE



**52%**

MARKET  
SHARE



**48%**

VALUE  
SHARE



**\$3**

BLENDED  
ARPU



**98%**

PREPAID  
BASE



**4G**

NETWORK  
TECHNOLOGY



**\$29M**

TOTAL  
CAPEX

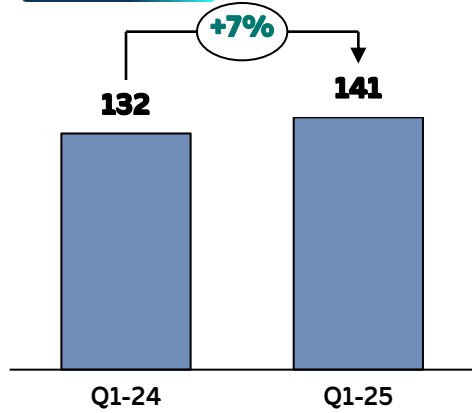


**90%**

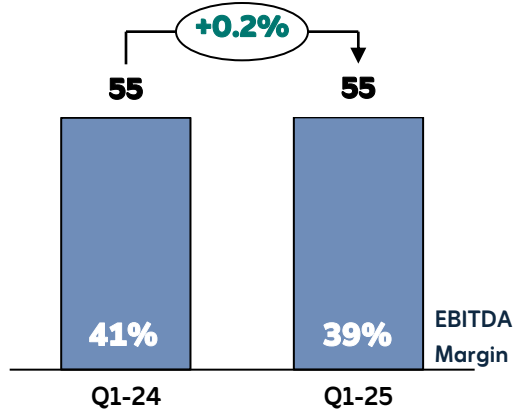
POPULATION  
COVERAGE

# ZAIN JORDAN

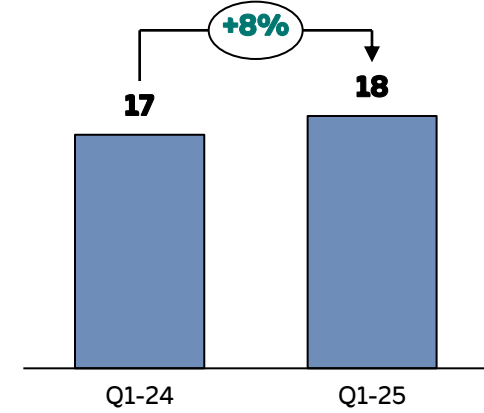
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- 5G network expansion fueled customer base growth in Q1
- Data revenue grew by 10% YoY, and formed 53% of total revenue
- Expansion of FTTH network boosts revenue and customer base
- B2B revenues grew 3% YoY



**96.5%**

OWNERSHIP



**2003**

OPERATIONS



**4.1M**

CUSTOMER  
BASE



**35%**

MARKET  
SHARE



**44%**

VALUE  
SHARE



**\$11**

BLENDED  
ARPU



**46%**

PREPAID  
BASE



**5G**

NETWORK  
TECHNOLOGY



**\$1.1M**

TOTAL  
CAPEX

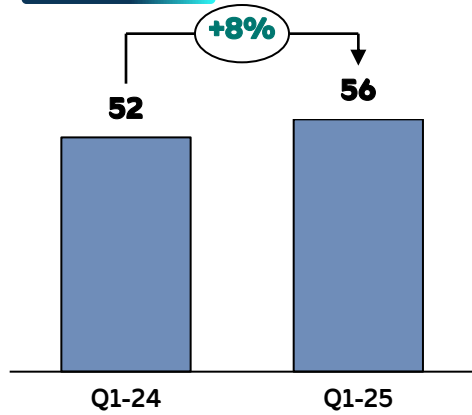


**99%**

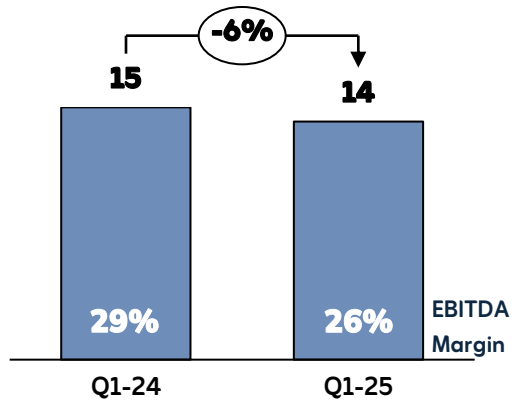
POPULATION  
COVERAGE

# ZAIN BAHRAIN

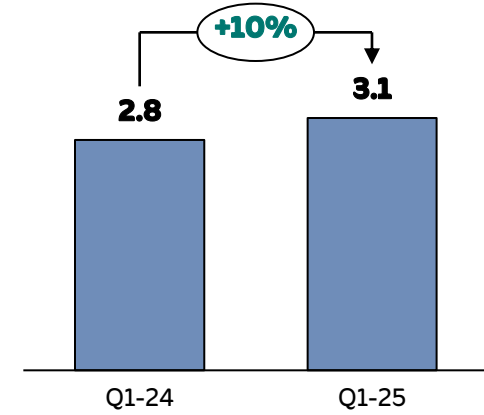
## REVENUE (USD M)



## EBITDA (USD M)



## NET INCOME (USD M)



- 🌀 **Data revenue** formed **44%** of total revenue and grew **4%** YoY
- 🌀 Focused on the continued expansion of **5G** and **4G** infrastructure
- 🌀 **B2B** revenue grew **15%** YoY
- 🌀 **Bede Fintech** is making significant progress
- 🌀 **Annual license fee** increased from **1%** to **2%** effective **January 1, 2024**



**65%**

OWNERSHIP



**2003**

OPERATIONS



**\$16**

BLENDED  
ARPU



**5G**

NETWORK  
TECHNOLOGY



**\$2.5M**

TOTAL  
CAPEX



**100%**

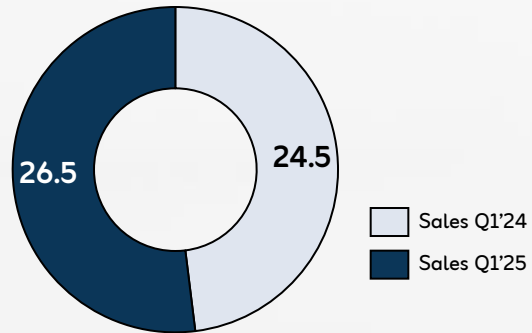
POPULATION  
COVERAGE

# APPENDIX

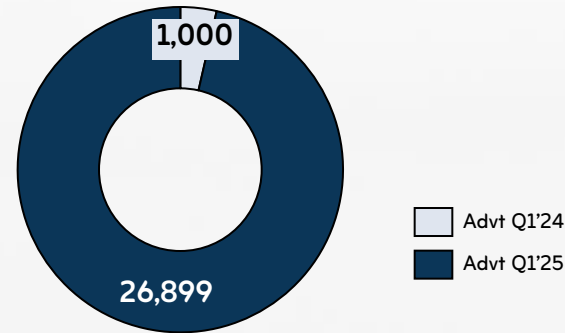
# All-in-One Platform for API Monetization Across the MENA Region



## Direct Operator Billing (USD M)



## Digital Advertising (USD M)



- Connect your business to the World of Zain, we are connected to over 54 Mn customers across Zain Operators and Omantel
- Since launch till date, the DoB Business has skyrocketed, driving over \$402 million Sales to Zain OpCos and scaling to 241 live services across 46 powerhouse partners!
- Dizlee significantly enhances OpCos ability to monetize their digital revenue streams.

- Dizlee Digital Advertising is steadily growing and currently exploring new strategic partnerships to support portfolio expansion in the coming years
- New services are constantly been launched in key markets including KSA and Kuwait, with plans to expand into Sudan soon. These new offerings are already contributing to a growing revenue stream, which is expected to strengthen further in the upcoming periods

## API Marketplace

- 2 Successful milestones achieved with live services:
  - Zain Kuwait CPaaS (Communication Platform as a Service) services are live
  - OMPay CPaaS services are live, and invoicing has started from Mar'25
- API Marketplace, 1st API's to be onboarded by end of Q1'25 and discussions with other partners ongoing
- Network API monetization project: discussions are ongoing with GSMA and Ericsson/Aduna. Engagement with Opcos has started.
- DEI project - indoor navigation for visually challenged people - PoC is ongoing with a new partner Ipera
- Google RCS (Rich Communication Service) project to resume by of end of Q2 once technical integration is completed at Zain Kuwait



Amid challenges, Dizlee remains a key driver of OpCos digital revenue and continues to thrive as an independent entity

# Corporate Sustainability Achievements

Leading to Value Creation

## KEY ACCOMPLISHMENTS



Aligning with Zain Tech, ZOI, and IHS to ensure compliance with Zain's policies and CS strategy — key for strategic alignment and risk oversight.



Zain's Net Zero targets were officially verified and approved by Science Based Targets initiative (SBTi)



Completed the Capital Markets Authority (CMA) sustainability benchmarking requirement in compliance with local regulatory standards.



Integrate the ESG data management platform for the following departments: HR, Procurement, Technology, and Corporate Sustainability to centralize and automate data collection of **more than 200 indicators**

### Initiatives across the Zain's Operations:

- Online Safety for Children:
  - Zain Kuwait held a school roadshow raising awareness about the 147-child helpline gathering **51 attendees**, hosted by the Head of the Kuwait National Child Protection Program.
- People with Disabilities:
  - Zain Sudan successfully engaged with **20,000 people with disabilities** through a targeted campaign, successfully registering them in a dedicated database to better tailor products and services to their specific needs.
- Data Privacy:
  - 85 Iraqi students from universities** and high schools attended awareness sessions on data privacy, achieving 28%, surpassing their Q1 2025 target.



Launched the **14<sup>th</sup>** Sustainability Report—the region's first to implement both reasonable and limited assurance—one that strengthens our position as a regional leader in transparency and responsible business practices.

First mobile telecom in the region to launch double materiality to assess both financial impact on sustainability related KPIs



Leadership position with a score **8.4/10** "The State of Children's Rights and Business 2024" benchmark, showcasing our commitment to leading in children's rights and business practices. Zain score is double the region's average



MSCI  
**BBB**

S&P Global  
Ratings  
**54/100**

FTSE4Good  
**3.5/5**

# 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.



## IDE

The Impact Through People report was launched, highlighting Zain's progress in building a more inclusive, diverse, and equitable workplace. This report reflects our commitment to creating a culture where every voice is valued and every employee can thrive. [Click here to view the report!](#)



## IDEU - Inclusion, Diversity and Equity University Program

- ✓ 974 active students are currently pursuing their master's degree.
- ✓ 25,400+ total training hours completed.
- ✓ 1,431 total course certificates obtained.
- ✓ 95.1% overall course passing rate.
- ✓ Onboarded 250 new students into the IDEU program.
- ✓ Onboarded new students at the Stellars program to cover more subjects, amplifying peer-to-peer learning and capability building across all operations.



## WE - Women Empowerment Program

- ✓ WE 2030 shows a 1% increase in women's representation at Middle Management and Leadership levels since the previous quarter.
- ✓ Launched NOVA, a two-year program aimed at upskilling 200 women through tools focused on self-awareness, mindset, accountability, and collaboration.
- ✓ 10 internal trainers from across operations completed a 5-day training and led an onboarding session to introduce the NOVA program's goals and timeline ahead of Q2.



## BE WELL - Employee Wellness Program

- ✓ Continued offering free, confidential therapy sessions through Kuwait Counseling Center (KCC) to support employee wellbeing. In Q1, 111 sessions were conducted with 46 attendees.
- ✓ All Zain operations and Omantel completed the "Mental Health at Work Assessment by One Mind" and expert calls with One Mind were conducted.
- ✓ Relunched the Mental Health First Aider (MHFA) program with a defined scope, clear milestones, and a direct link to enhancing Openness scores across Zain.
- ✓ The 2<sup>nd</sup> annual BE WELL Ramadan Steps Challenge was launched to encourage employees to stay active, engaging 915 participants who collectively walked over 145 million steps.



## WE ABLE - Disability Inclusion Program

- ✓ Learn and Lead sessions were held on self-advocacy and disability etiquette, highlighting key statistics and cultural perspectives on disability. A total of 5 sessions were conducted across Zain Iraq, Bahrain, and Jordan, engaging 220 attendees.
- ✓ 3 volunteering events were held in partnership with Be My Eyes, enabling employees to support blind and low-vision users through prioritized calls. The initiative engaged 300 volunteers, resulting in 236 successful calls, with a 92.7% volunteer satisfaction rate and 96% caller satisfaction rate.
- ✓ Launched a "People, First" social media campaign to give the Masters a platform to express themselves, share their stories, and raise awareness about disability at a corporate level.



## ZY - Zain Youth Program

- ✓ The selection of seven talented Kuwaiti nationals to undertake the milestone 10<sup>th</sup> cycle of the Generation Z (Gen Z) graduate training program.
- ✓ The ZY Counsel, made up of 36 high-potential young talents, is driving change by addressing key operational challenges. 36 Members earned certifications in Design Thinking, Leadership, and Project Management to support their impact.
- ✓ ZY Mavericks earned 24 certifications in key fields like AI, Cybersecurity, and UX, and will begin training peers through the ZY Learn program.

# SPECTRUM ASSETS

| ZAIN<br>OPCO                                                                              | LOW FREQUENCY |            |            |             |             |             |                  |                  |                  |                  | HIGH FREQUENCY |
|-------------------------------------------------------------------------------------------|---------------|------------|------------|-------------|-------------|-------------|------------------|------------------|------------------|------------------|----------------|
|                                                                                           | 600<br>MHz    | 800<br>MHz | 900<br>MHz | 1800<br>MHz | 2100<br>MHz | 2600<br>MHz | 3400-3430<br>MHz | 3400-3500<br>MHz | 3500-3600<br>MHz | 3700-3800<br>MHz |                |
|  KUWAIT    |               | ✓          | ✓          | ✓           | ✓           | ✓           |                  | ✓                |                  | ✓                |                |
|  KSA       | ✓             | ✓          | ✓          | ✓           | ✓           | ✓           |                  |                  | ✓                |                  |                |
|  IRAQ      |               |            | ✓          | ✓           | ✓           |             |                  |                  |                  |                  |                |
|  SUDAN     |               |            | ✓          | ✓           | ✓           |             |                  |                  |                  |                  |                |
|  JORDAN   |               |            | ✓          | ✓           | ✓           |             | ✓                |                  |                  | ✓                |                |
|  BAHRAIN |               | ✓          | ✓          | ✓           | ✓           | ✓           |                  | ✓                |                  |                  |                |
|  S.SUDAN |               |            | ✓          | ✓           | ✓           |             |                  |                  |                  |                  |                |



THANK  
YOU



Our Social Media links