Q1 2026 EARNINGS

12 May 2026

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.

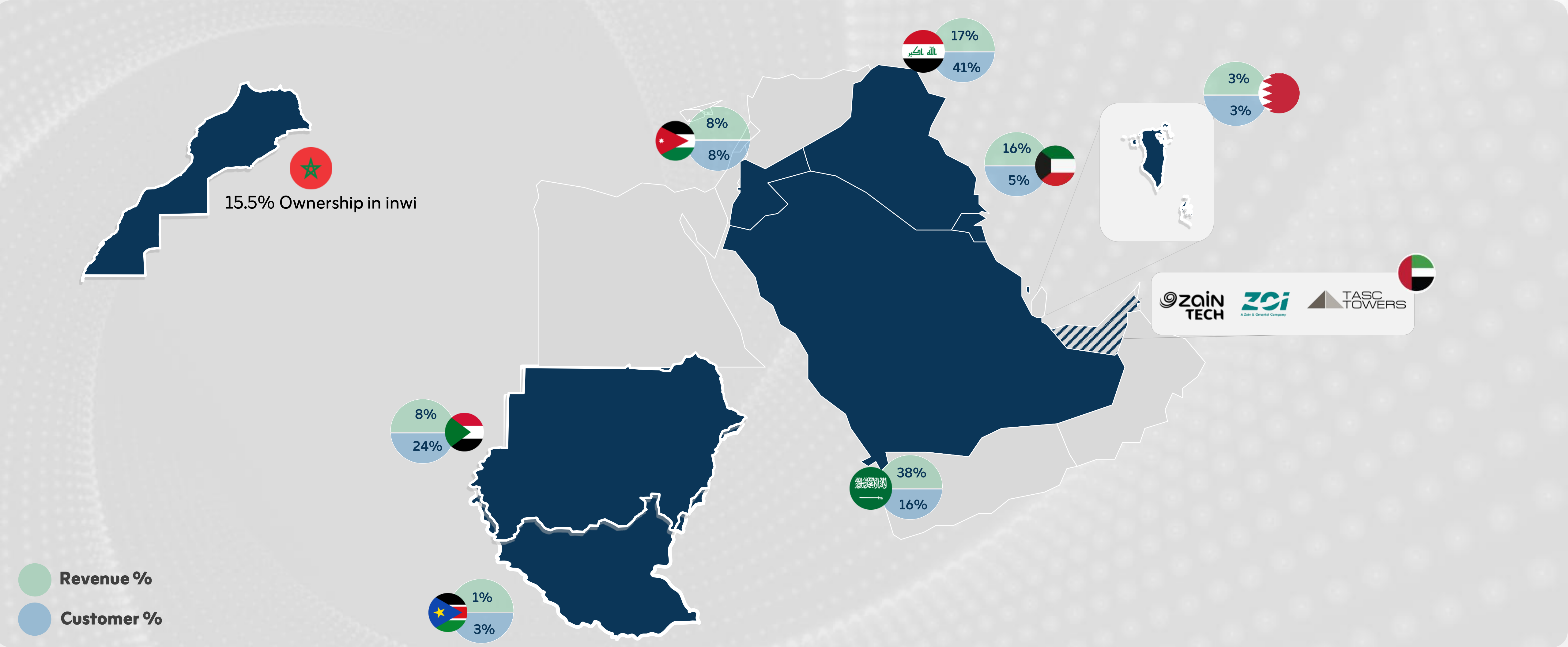
We can offer no assurance that our estimates or expectations will be achieved. Without prejudice to existing obligations under capital market law, we do not assume any obligation to update forward-looking statements to take new information or future events into account or otherwise. Accordingly, this 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 or visit www.zain.com/en/investor-relations

FINANCIAL PERFORMANCE : Q1 2026

ACTIVE CUSTOMERS	GROUP REVENUE	GROUP EBITDA	GROUP NET INCOME	GROUP EPS
51.2 Million	1.86 USD Billion	594 USD Million	260 USD Million	6 Cents | 18 Fils
+1% YoY	+6% YoY	+6% YoY	+51% YoY	

ZAIN FOOTPRINT



CUSTOMERS	51.2m
REVENUE	1.86 USD Billion
EBITDA	594 USD Million
NET INCOME	260 USD Million

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

4WARD

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

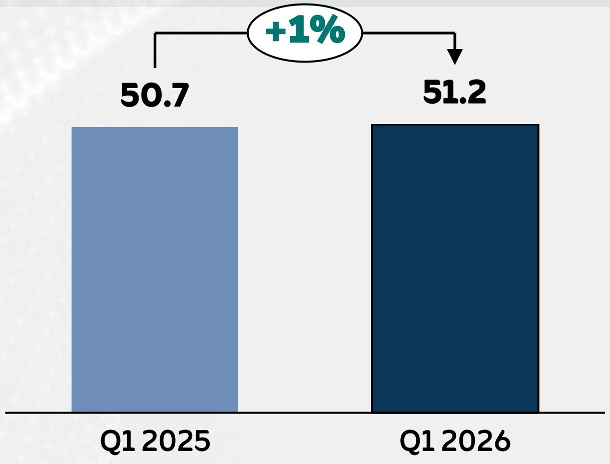
Fostering a culture of collaboration and strengthening partnerships

- PEOPLE
- ENHANCED COLLABORATION
- PARTNERSHIPS

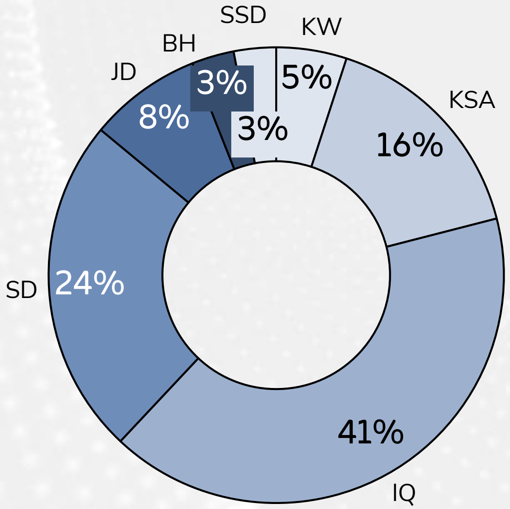
FINANCIAL PERFORMANCE

GROUP CUSTOMERS

GROUP CUSTOMERS (Million)



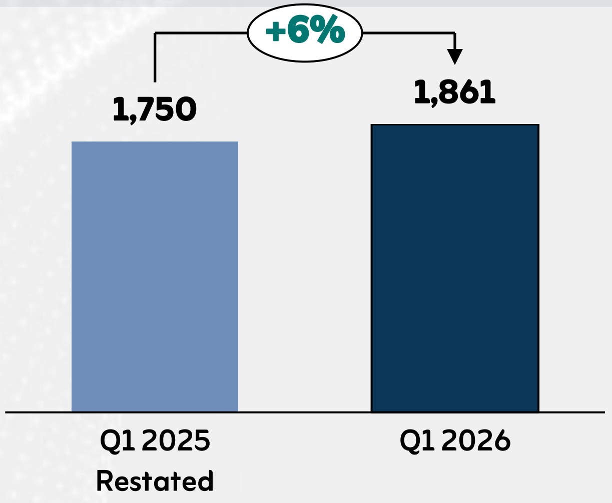
CUSTOMER BREAKDOWN %



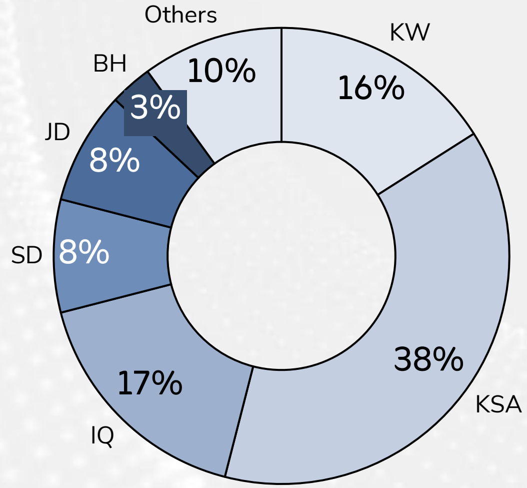
ZAIN OPCO	NETWORK TECHNOLOGY	BLENDED ARPU	PREPAID BASE %
KUWAIT	5G	$24	49%
KSA	5G	$17	73%
IRAQ	4G	$5	89%
SUDAN	4G	$4	96%
JORDAN	5G	$12	39%
BAHRAIN	5G	$16	32%
SOUTH SUDAN	4G	$2	98%

GROUP REVENUE

GROUP REVENUE (USD M)



REVENUE BREAKDOWN %

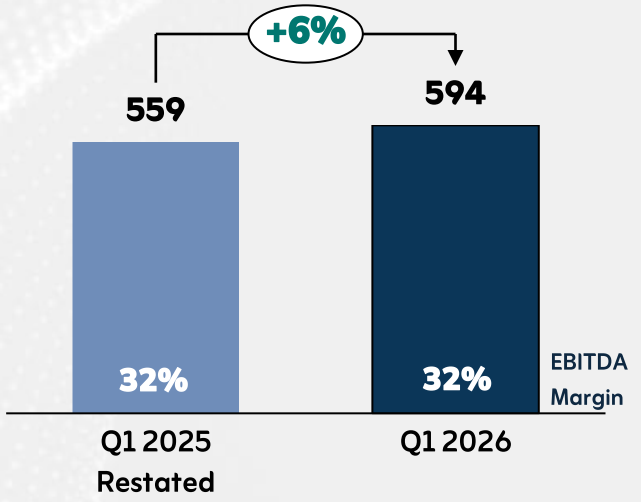


KEY TAKEAWAYS

1. STEADY GROWTH IN DATA REVENUE – UP 18% YOY
2. STRONG 9% YOY GROWTH IN B2B REVENUE
3. ZAINTECH DELIVERS SOLID REVENUE GROWTH, UP 7% YOY
4. GROWTH IN FINTECH REVENUE – UP 28% YOY
5. THE APPLICATION OF IAS 29 IN SUDAN RESULTED IN A NEGATIVE IMPACT OF USD 12 MILLION ON Q1 2026 REPORTED REVENUE

GROUP EBITDA

GROUP EBITDA (USD M)



MAJOR CONTRIBUTORS

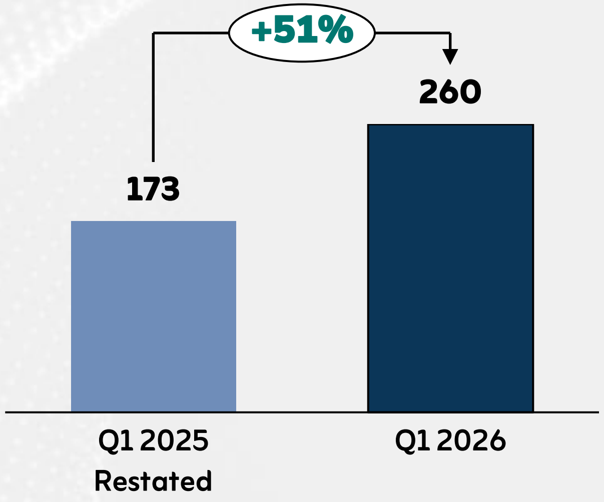
1. Zain KSA 36%
2. Zain Iraq 19%
3. Zain Kuwait 17%
4. Zain Sudan 15%

KEY TAKEAWAYS

1. EXEPTIONAL TOP LINE PERFORMANCE ACROSS OPCOS
2. CONTINOUS COST OPTIMIZATION EFFORTS ACROSS THE GROUP
3. THE ADOPTION OF HYPERINFLATION ACCOUNTING DECREASED EBITDA BY USD 7 MILLION IN Q1 2026

GROUP NET INCOME

GROUP NET INCOME (USD M)



MAJOR CONTRIBUTORS

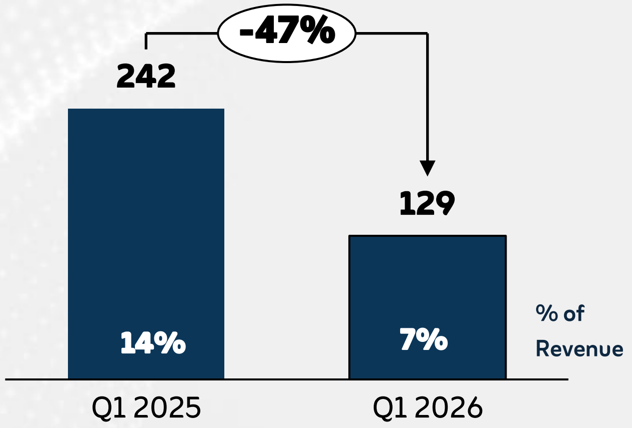
1	Zain Sudan	21%
2	Zain KSA	21%
3	Zain Kuwait	19%

KEY TAKEAWAYS

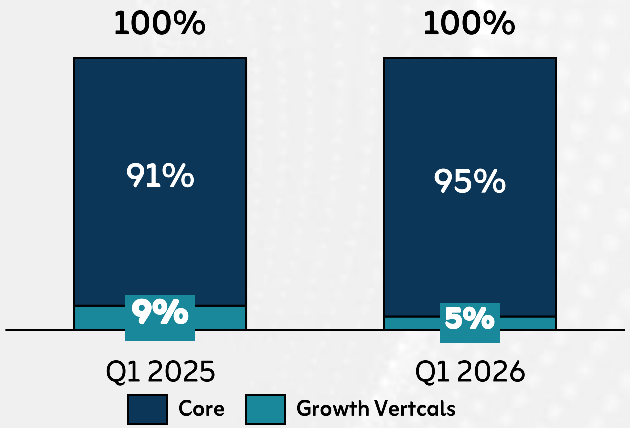
1. **EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPERATIONS**
2. **ZAIN VENTURES STRATEGIC INVESTMENTS RECORD NOTABLE GAINS OF USD 123 MILLION**
3. **REDUCTION IN INTEREST RATES**
   YoY Reduction In Interest cost driven by drop in market rates

GROUP CAPEX

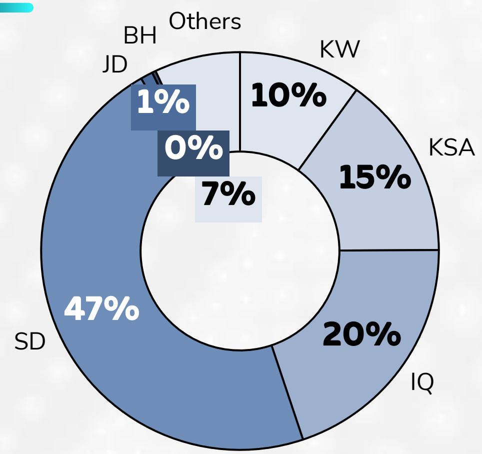
GROUP CAPEX (USD M)



CAPEX BY BUSINESS %



CAPEX BY OPCO %



KEY TAKEAWAYS

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

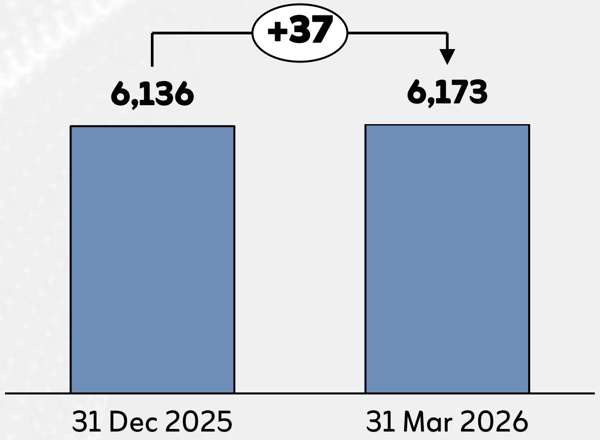
2. **SUDAN DISASTER RECOVERY**
   Initiation of 3 DR locations and a temporary hold on the Khartoum swap project

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

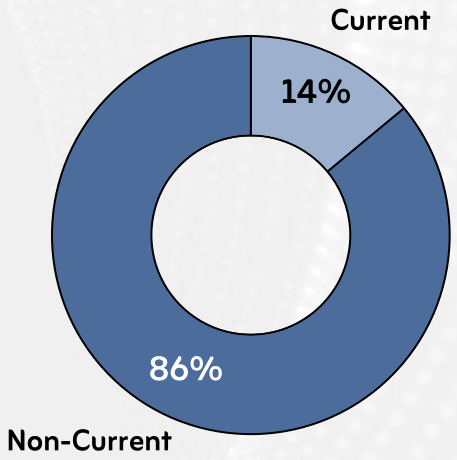
4. **LTE ENHANCEMENT & EXPANSION**
   Including the enhancement of LTE coverage and expansion of the backhaul network, and BSS upgrade

DEBT PROFILE

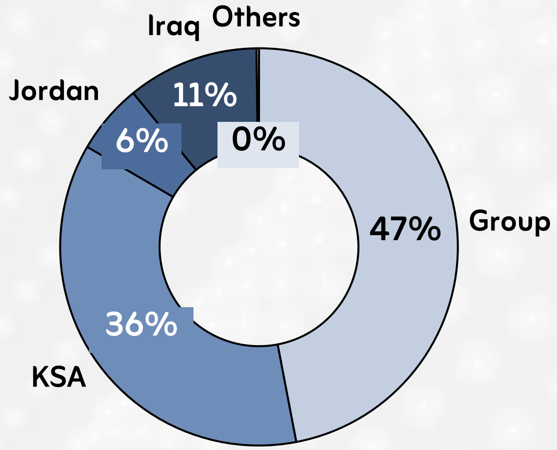
BORROWINGS (USD M)



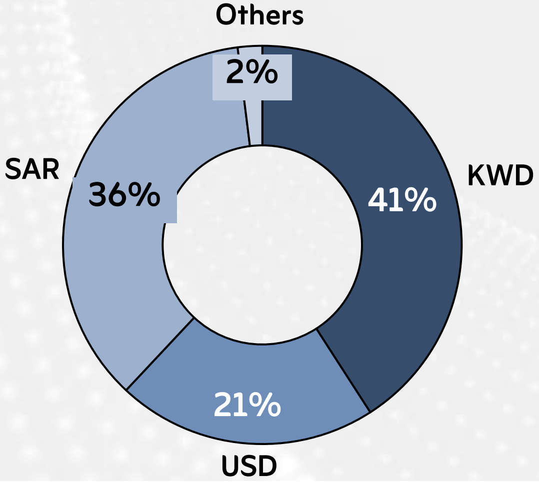
BORROWING BY MATURITY (USD M)



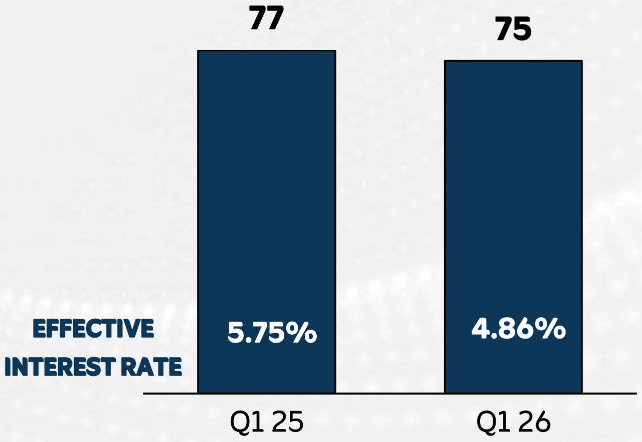
BORROWING BY OPCO



BORROWING BY CURRENCY



BORROWINGS – FINANCE COST (USD M)



LEVERAGE RATIOS

NET DEBT/EBITDA

2.1x

NET DEBT/EQUITY

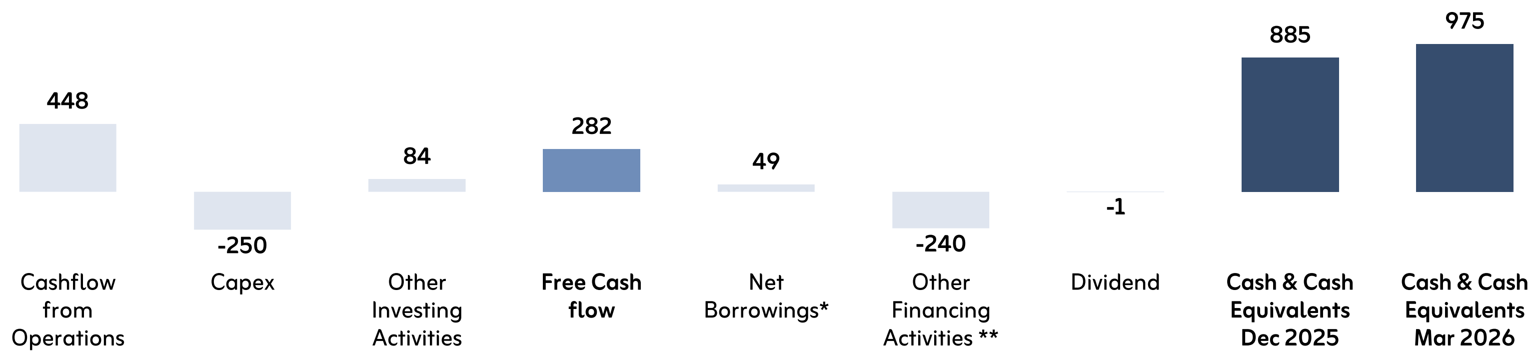
0.8x

LIQUIDITY PROFILE

GROUP CASHFLOW BRIDGE (USD M)

* *Excludes : Capex financing and Overdraft*

** *Includes: Finance Cost ,Lease payments ,Others, Government Dues & FX*



TOTAL AVAILABLE LIQUIDITY

Total Gross Cash & Un-Utilized loans **$ 3 bn**

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

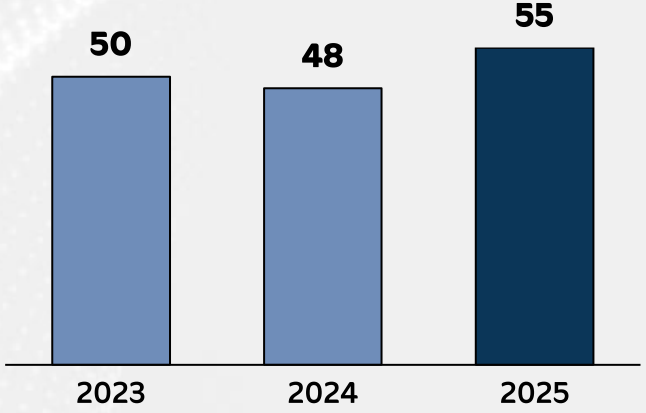
CFO Margin
(CFO / Revenue)
24%

CFI Margin
(CFI / Revenue)
9%

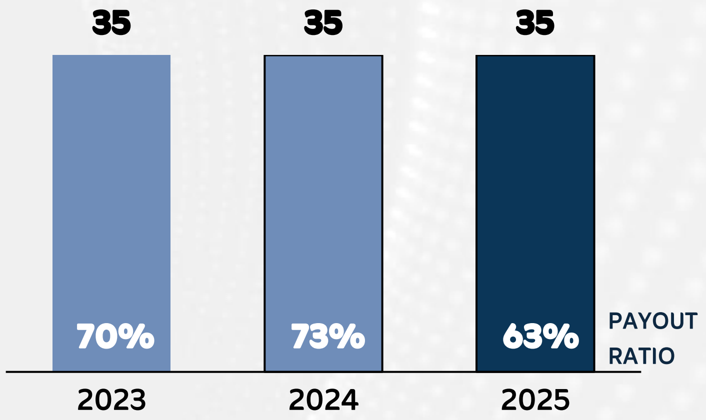
FCFF Margin
(FCFF/ Revenue)
15%

DIVIDEND PROFILE

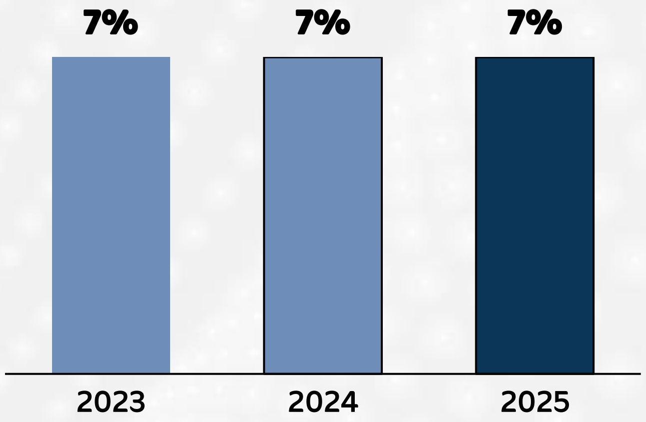
EPS (FILS)



DPS (FILS) & PAYOUT RATIO



DIVIDEND YIELD %



KEY TAKEAWAYS

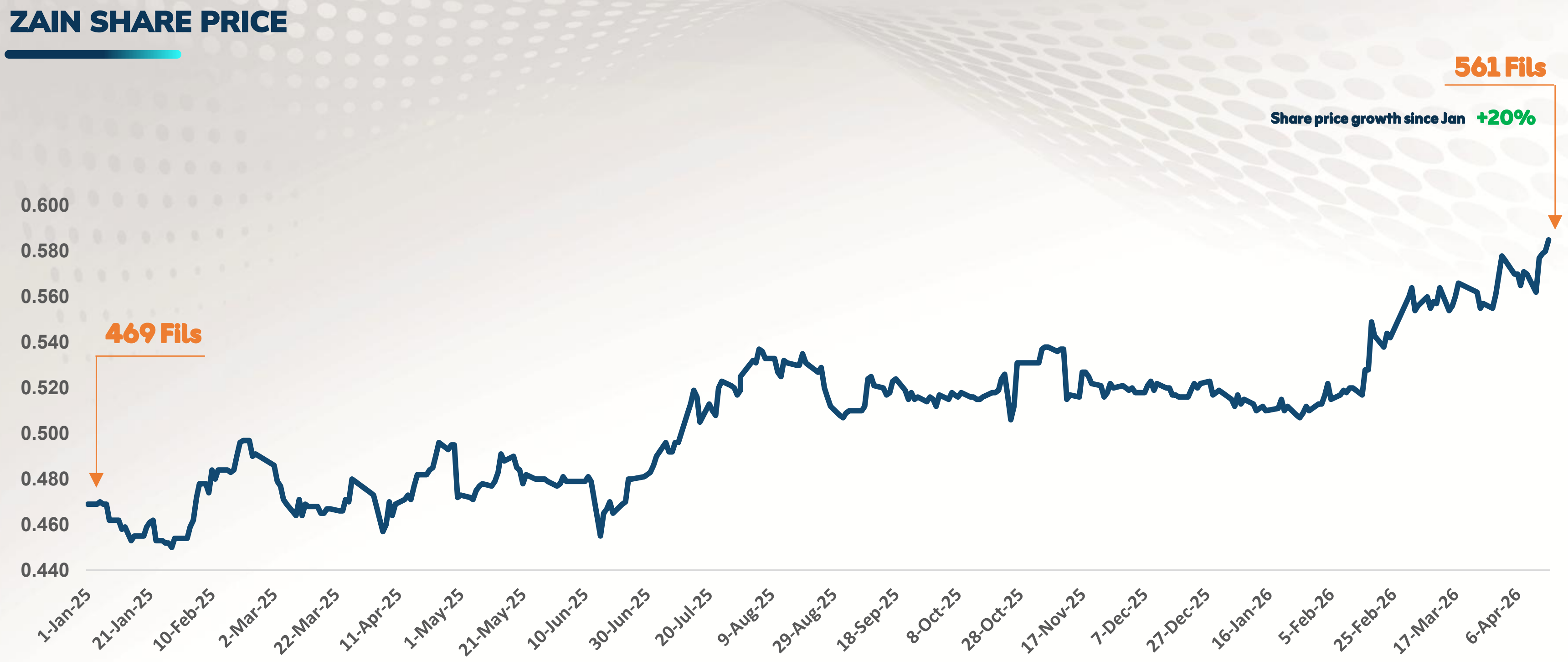
Dividend Distribution – 2025 Highlights:

- 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



zain

TOTAL SHARES
4,327,058,909

P/E
~9 TIMES

MARKET CAP
USD 8 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

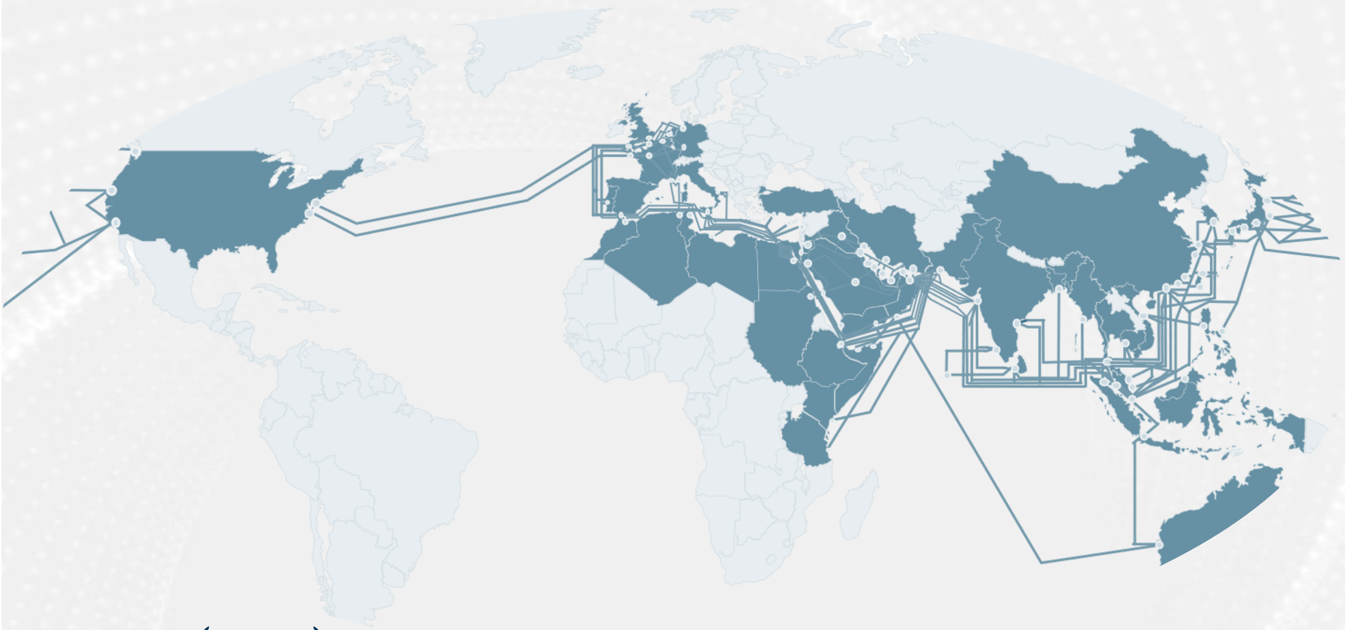
	FY 2026 REVISED GUIDANCE	ACTUAL
REVENUE GROWTH	+10% to +15%	+6%
NET INCOME GROWTH	+15%	+51%
CAPEX / REVENUE (%)	~12% to 15%	7%

ZAIN OMANTEL INTERNATIONAL

A Zain & Omantel Company

FACTORS DRIVING GROWTH IN ZOI

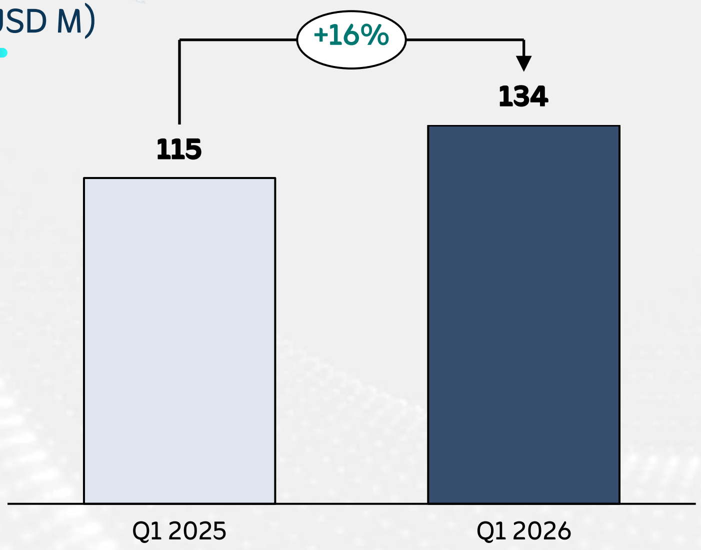
A Zain & Omantel Company



GROWTH FACTORS

1. Leveraging on-net access in 8 countries while consolidating the traffic of +60 m end-users.
2. Offer unique 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.

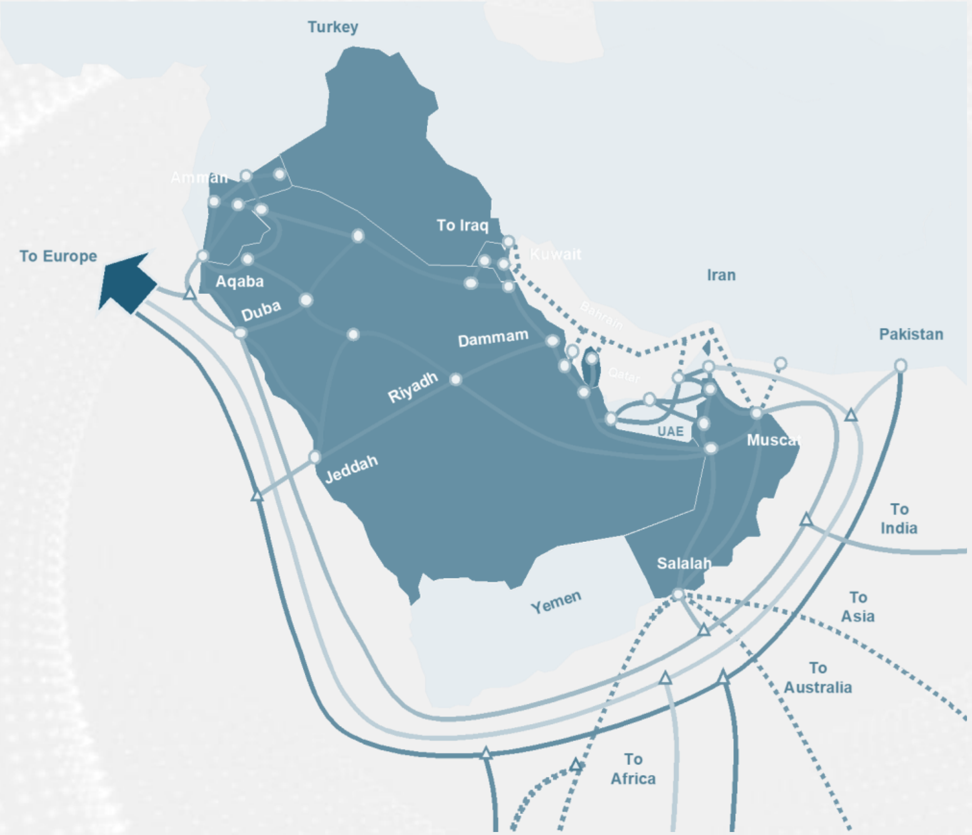
REVENUE (USD M)



20+ International Submarine Cables	**8** On-net access countries
Among Region's top wholesaler	**+60m** 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



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.

Africa ONE

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

BLUE RAMAN

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

PEACE Cable

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

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

zain TECH — DIGITAL TRANSFORMATION ADVISORY

Offering	Services		Partners
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

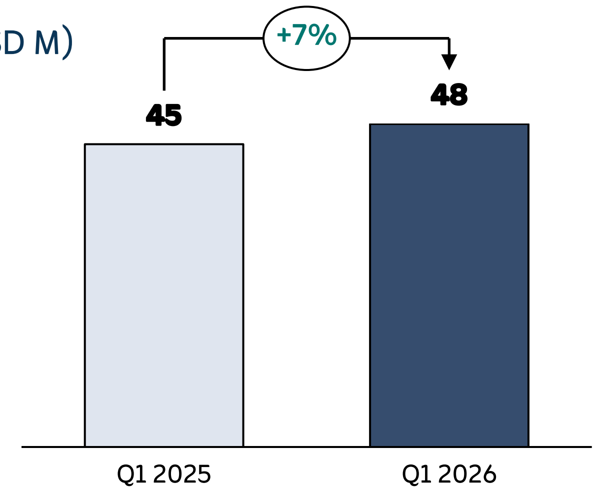
LINES OF BUSINESS

- 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 Q1'26 REVENUE

7%

SUBSIDIARIES

BIOS – A ZAINTECH COMPANY

ADFOLKS. – A ZAINTECH COMPANY

sts – A ZAINTECH COMPANY

Citrus – A ZAINTECH COMPANY

zain FINTECH

ZAIN FINTECH MILESTONES

Bede (Kuwait)

- Expanded partnership network with Ottu
- Launched Bede Shop in collaboration with PayTabs
- Pending CBK approval to expand the products and services

tamam (Saudi Arabia)

- Tamam continue to deliver fully digital, instant approval, Sharia-compliant financing.
- Digital Installments product contribution grew, diversifying revenue mix.
- Repayments best performance in company history, signaling improved portfolio health.

Bede (Bahrain)

- Continued growth in onboarding and financing despite regional challenges and AWS-related disruptions.
- Strengthened market momentum through large-scale digital campaigns, improved credit decisioning, and new financing initiatives.

Bede (South Sudan)

- Bede South Sudan secured mobile money license.
- Building the technical platform to launch in Q4'26.

zain CASH (Iraq)

- Strengthened leadership in Iraq's digital payments sector through expanded merchant and financial services.
- Launched an enhanced Payment Gateway with improved integrations and customer payment experience.
- Added new digital services including Kurdistan Electricity bill payments & Google Play vouchers via Zain Cash app.

zain CASH (Jordan)

- Strengthened market leadership through Apple Pay, virtual cards, remittances, and Conizat loyalty solutions.
- Expanded the ecosystem with personalized experiences and new credit offerings to deepen customer engagement.
- Enhanced platform performance while accelerating SME and merchant digital payment adoption.

Bede (Sudan)

- Direct integration with additional local banks for money in /out.
- Activation campaigns and expanded the merchant network.
- Integration with Government entities payments

zain FINTECH

+38% YOY	+15% YOY	+28% YOY
CUSTOMER	TRANSACTION VOLUME	REVENUE

zain

zain VENTURES

zain VENTURES

Corporate Venture Capital Arm of Zain

- **Diversified Portfolio:** Global and regional exposure across direct investment and venture funds
- **Value Creation:** Unlocking growth through Zain's ecosystem and scale
- **Platform Leverage:** Access to B2C & B2B customer base

DIRECT INVESTMENTS

SPACEX, XI, Revolut, cohere, groq, intelmatix, Articul8, BEYOND LIMITS

INDIRECT INVESTMENTS

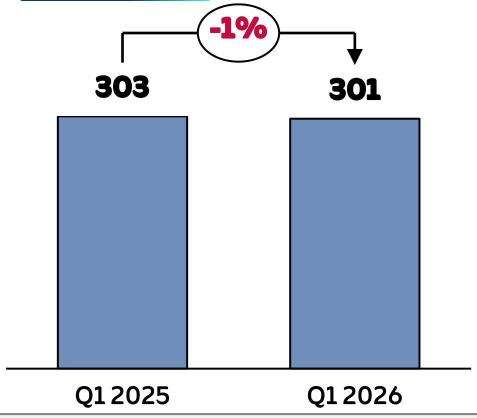
BECO CAPITAL, COLLE CAPITAL, MEVP, KADMOS, wamda capital, Unbound

INVESTED	PORTFOLIO VALUE	VALUE CREATED	RETURN MULTIPLE
$157.2m	$419.2m Including distribution received	$262.0m Since Inception	2.7x

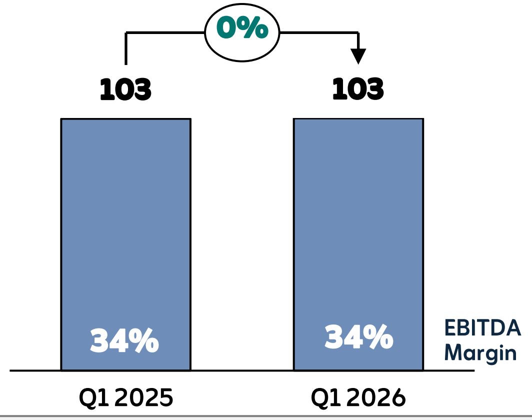
OPERATIONAL REVIEW

ZAIN KUWAIT

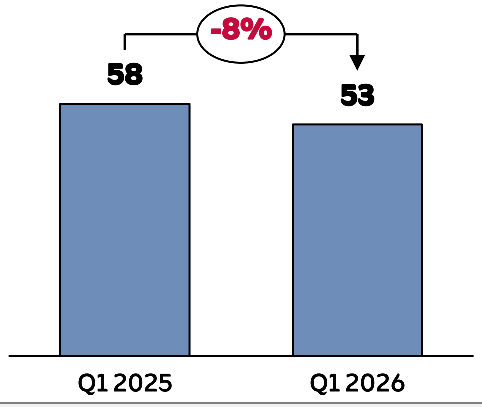
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

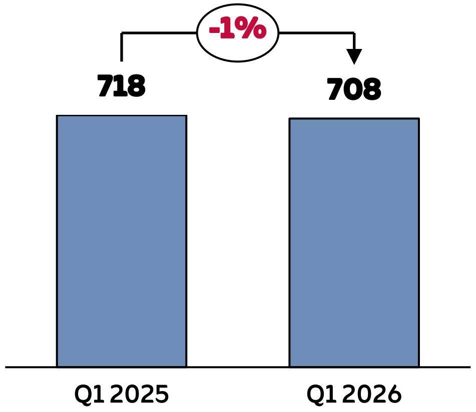


- Zain Kuwait stayed resilient through a difficult regional backdrop, protecting **customer stability** while continuing to **advance network leadership** and **digital adoption**
- Market leader in revenue & net income, capturing **38%** of revenue & **45%** of the net income market share
- Regional conflict slightly impacted **roaming** and **device/trading** revenues
- Continued expansion of the **5G network enhanced coverage**, user experience, and overall network performance
- **B2B** surged **19%** YoY, underpinned by several major enterprise wins
- **Data revenue** grew by **8% YoY**, contributing **40%** to total revenue

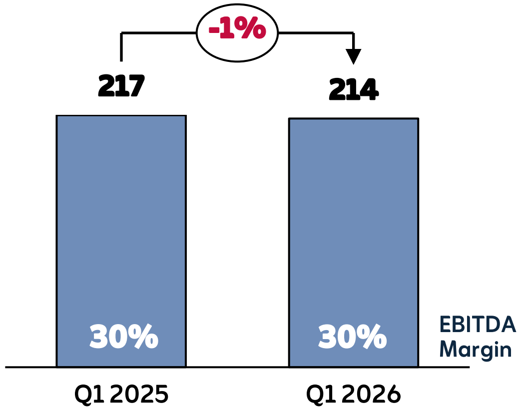
100%	**1983**	**2.6M**	**33%**	**38%**	**$24**	**49%**	**5G**	**$13M**	**100%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN KSA

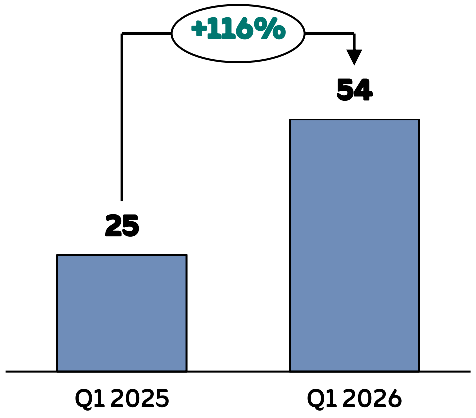
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

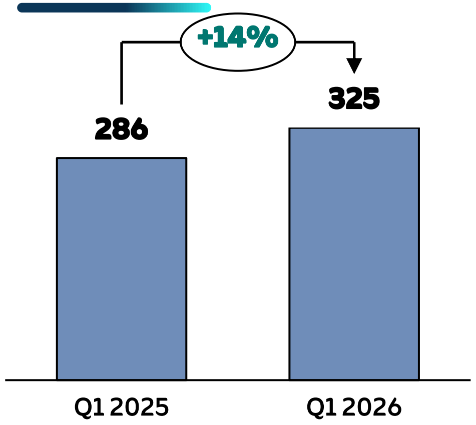


- **5G**, **B2B**, **MVNO**, **Wholesale**, **Yaqoot**, and **Tamam** continue to drive growth
- Net income saw a **significant increase**, primarily driven by a **one-off contribution from the Kingdom's Universal Service Fund**
- Expanded **5G** population coverage to **66.7%**, with **5G advance** readiness
- **Data revenue** grew by **8%** and formed **43%** of total revenue
- **Tamam** revenue increased **2%** YoY, and Digital operator **Yaqoot** revenue showing solid momentum

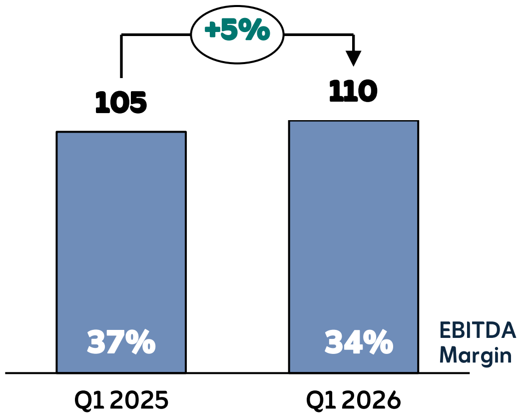
37%	2008	8.3M	$17	73%	5G	$19M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN IRAQ

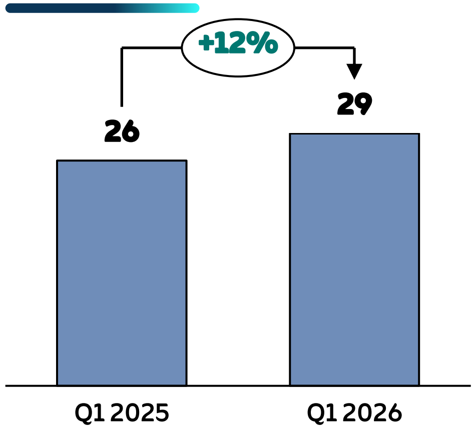
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



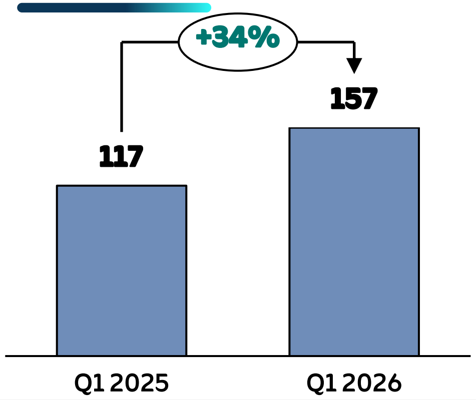
- Strong results across all metrics, confirming a growth trajectory since the implementation of the new strategy
- Continued improvement in bundle and data adoption supporting revenue growth
- Ongoing targeted cost-optimization led to further improvement in our bottom-line
- Ongoing network investments remain a tailwind to our performance
- Performance delivered against a challenging macroeconomic environment

76%	2003	20.7M	51%	46%	$5	4G	$25M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

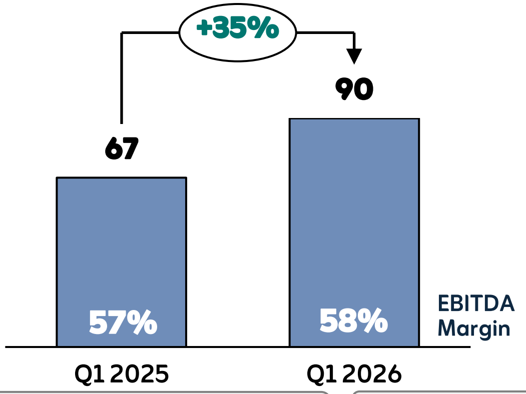
* 2 player market

ZAIN SUDAN

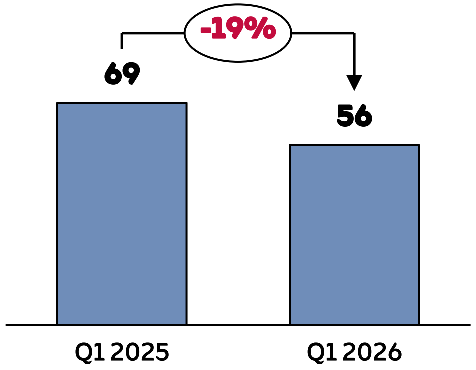
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



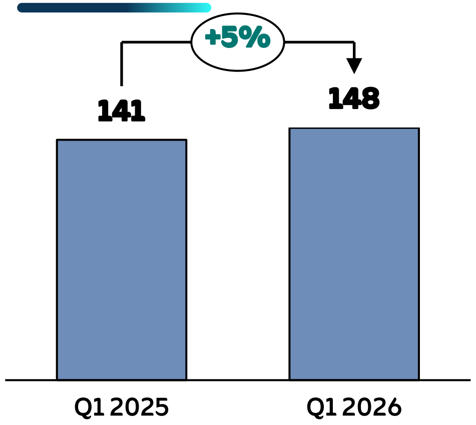
- Sudan reported exceptional performance, with revenue up **34%** and EBITDA up **35%** while Net income dropped 19% **due to FX losses**
- **Application of IAS 29 resolved Audit qualification:** It addressed the 10 year long-standing audit qualification in Sudan.
- **Commercial recovery accelerated**, with customer base increased by **+13%,** supported by **customer reconnection**, **price revamps** and **network recovery**.
- **Restoration of commercial activities** and **rebound** in business performance

- **FX rate** changed from **2,400** in Dec'25 to **3,100** in Mar'26 (SDG / USD)
- Total On Air sites **2,153 sites**, bringing active network to more than **90%** in safe areas
- **FINTECH** : Bede continued to scale, reaching **1.1m** registered users.
- **B2B** delivered remarkable growth, **surging 196%** YoY
- **Data revenue** grew by **70% YoY,** contributing **37%** to total revenue

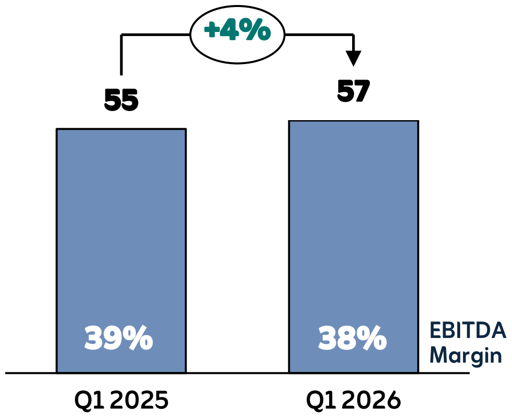
100%	**2006**	**12.4M**	**56%**	**54%**	**$4**	**96%**	**4G**	**$61M**	**90%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN JORDAN

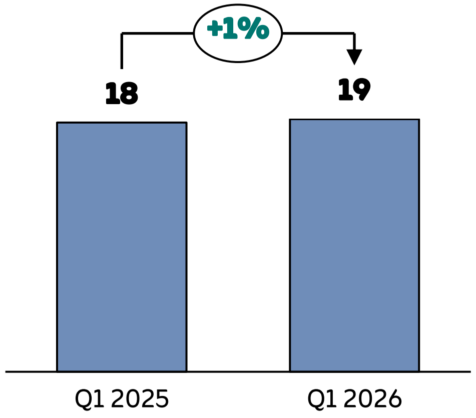
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

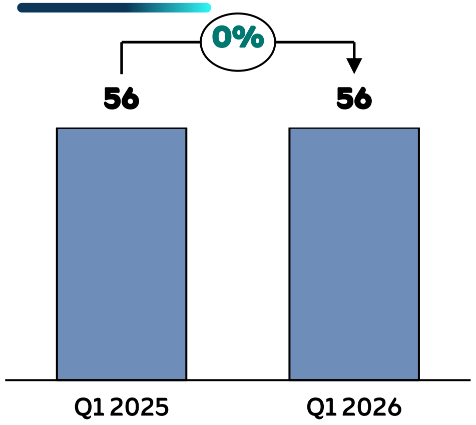


- Zain Jordan **preserving its market leadership** while building for the future, with **44%** value share and increased **5G** traffic
- **License Extension:** Zain secured official approval for the extra **5-year extension** of the **900/1800/2100 MHz** licences
- **Data revenue** grew by **15%** YoY, and formed **58%** of total revenue
- Expansion of **5G network** & **FTTH** boosts revenue and customer base
- **B2B revenues** grew **8%** YoY

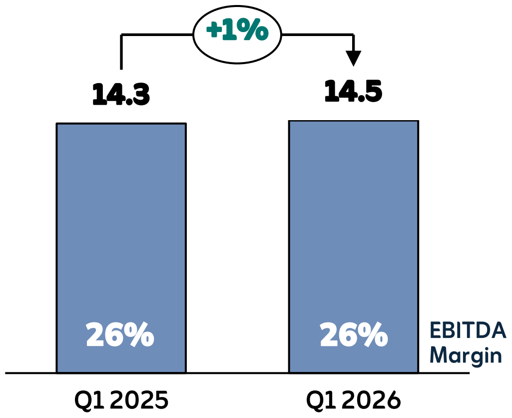
96.5%	2003	4.2M	35%	44%	$12	39%	5G	$2M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN BAHRAIN

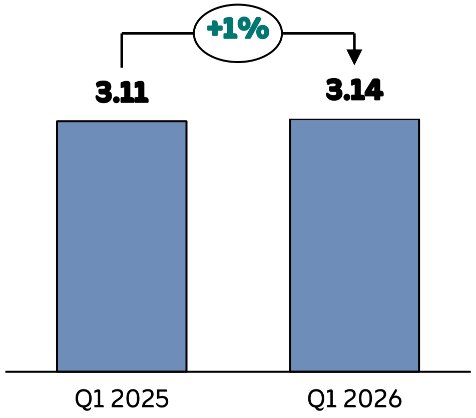
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- Zain Bahrain navigated disruption well, keeping the core stable while **enterprise**, **fiber** and **customer experience** initiatives **continued to move forward**.
- **Data revenue** formed **45%** of total revenue and grew **4%** YoY
- Focused on the continued expansion of **5G** and **4G** infrastructure
- **B2B** revenue grew **9%** YoY
- **Bede Fintech** kept growing while improving cost discipline, a solid outcome despite temporary disruption

65% OWNERSHIP

2003 OPERATIONS

$16 BLENDED ARPU

5G NETWORK TECHNOLOGY

$0.4M TOTAL CAPEX

100% POPULATION COVERAGE

APPENDIX

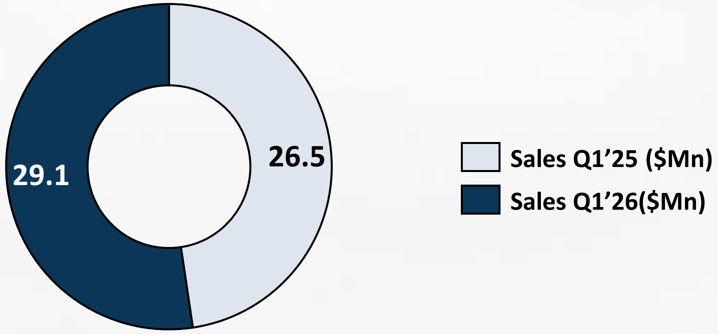
Dizlee a unified platform delivering Direct Operator Billing and Network API monetization in MENA

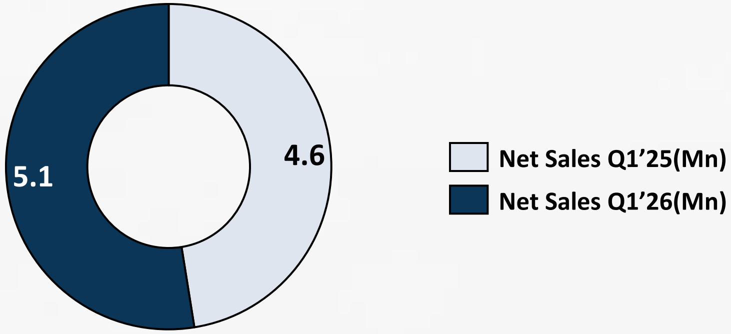
Dizlee

Direct Operator Billing – Q1'26

Number of Transactions	Number of live Services
53 m	301

Value of Transactions	Number of Partners
USD 28 m	58





Direct Operator Billing (DoB)

- DoB Business has achieved remarkable growth, generating over $516Mn in Sales since inception to Zain OpCos, and delivering 301 live services through 58 partners
- Q1'26, generated Sales of $29.06Mn and Net Sales of $5.09Mn to Zain OpCos, primarily driven by strong performance in KSA, Kuwait, and Iraq.
- Zain Sudan is emerging as a strong and promising alliance, driving the overall growth and expansion of Dizlee's business

Digital Advertising

- Dizlee Digital Advertising experienced growth, with actively exploring additional strategic partnerships to drive portfolio expansion during the year
- Exploring strategic partnership opportunities to expand market presence, unlock new revenue streams, and strengthen regional growth

API Marketplace

- Two Partners onboarded in Gaming and Healthcare, with three in pipeline across Fintech, Logistics, and AI
- Public launch targeted Q3'26 with a plan to reach 12 APIs.

Network API Monetization

- Communications Platform as a Service(CPaaS) expanding across new business functions, leveraging WhatsApp Business Voice and being productized for B2B sales
- Network API monetization project is underway in collaboration with GSMA partner, Group Technology engaged to accelerate adoption across OpCos

Corporate Sustainability Achievements

"Leading to Value Creation"

KEY ACCOMPLISHMENTS

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

Sustainability Report

Launched the first Integrated Sustainability Report with full external assurance comprising of Reasonable and Limited Assurance making it the first report in Kuwait to have reasonable assurance on Scope 1, Scope 2 and Scope 3 emissions

CS Strategy 2025-2030

- Conducted **CS strategy revision in alignment with the 4WARD strategy** – Process started in Q4 2025 with final completion in Q1 2026 after an extensive iteration process and conducted alignment sessions with all departments at the Group functions.

Supply Chain Management

- Published the Supplier Code of Conduct in Arabic and English aligned to index requirements
- Zain received an **A score in the Supplier Engagement Assessment** (SEA) under its CDP membership reflecting Zain's performance on supply chain engagement.

Digital Literacy and Youth Unemployment – equipping youth with needed skills that help increase employability

- Under Zain Jordan's mobile maintenance program, **58** youth graduated from the vocational training program for phone and electronic repair
- Zain Kuwait launched several programs that include green skills training, FUN internship program, INJAZ job shadow program, and LOYAC reaching **413** youth
- Conducted green skills training program in Bahrain in partnership with Abdulrahman Kanoo School reaching **50** students.
- As a result of Zain Iraq's Women in Tech job fair, **8 out of 30** mentees were employed

Ramadan Drive Programs/Community Outreach:

- Zain South Sudan supported **270** children from St. Clare Hospital providing them with essential needs such as food, and hygiene supplies.
- Reached over **11,000 beneficiaries** across six different states with food packages in Sudan
- Zain Sudan also launched blood donation campaign in partnership with the University of Shendi
- **500 families** were provided with food baskets by Zain Iraq in four cities that include Baghdad, Basra, Samawah, and Erbil

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:
    - 861 active students
    - 7,500+ training hours and 1,045 certificates obtained
    - 98.5% average course passing rate
    - 84% of students completed the Module One Diploma
    - 28% of students completed the Module Two Diploma
- ✓ 6 IDEU students engaged in real projects, strengthening digital skills and contributing to business impact.

WE - Women Empowerment Program

- ✓ 14.5% of the WE SUCCEEDers were promoted during the first year of the program, reflecting tangible career impact.
- ✓ Participants demonstrated notable improvements in outward mindset behaviors, including a 41% increase in giving and receiving feedback, alongside stronger collaboration, early issue raising, and idea sharing.
- ✓ NOVA achieved 79% employee engagement during Year 1, reflecting strong program adoption, and drove measurable behavior change, with 86% speaking up constructively and 20% reporting a positive mindset shift.

BE WELL - Employee Wellness Program

- ✓ Continuation of Kuwait Counseling Center (KCC) free therapy sessions with extended access for employees' children at discounted rates across select operations.
- ✓ Launched Zain BE WELL Crisis Support Portal.
- ✓ Free, on-demand confidential support hotlines were activated across all operations, providing immediate access to trained professionals during times of stress and uncertainty delivered by Tuhoon and KCC.
- ✓ Ramadan Steps Challenge engaged 962 participants with 152M+ total steps, with 100% of respondents expressing interest in more engagement activities.

WE ABLE - Disability Inclusion Program

- ✓ Joining the UNESCWA AIEEC, publicly committed to advancing career opportunities for people with disabilities, making Zain's efforts regionally visible and aligned with WE ABLE 2030.
- ✓ 10% weighting introduced for supplier accessibility, embedding inclusion directly into Zain's procurement standards.
- ✓ Delivered a workshop attended by the Kuwait FUN team and Ministry of Social Affairs representatives on disability etiquette and digital accessibility.
- ✓ Identified 20 candidates with disabilities to join the GROW program, a 3-month internship for people with disabilities, providing a strong, industry-recognized foundation for professional development.
- ✓ Assigned 14 volunteers from the Masters to mentor our GROW trainees groupwide.

ZY - Zain Youth Program

- ✓ ZY Mavericks engaged 59 Mavericks, completed 9 trainings, providing 15 learning tracks for the youth, strengthening knowledge sharing groupwide.
- ✓ ZY Learn reached 257 learners through 8 sessions, driving a 40% increase in knowledge confidence and launching an in-house platform connecting participants groupwide.
- ✓ ZY Counsel is driving implementation initiatives across Zain Kuwait, Zain Jordan, and Zain Cash Jordan, addressing key business challenges and supporting CEO priorities.
- ✓ Zain Group Generation Z program attracted 698 applicants, with 200 shortlisted, 31 interviewed, and 6 onboarded in 2026. During Q1, graduates completed a structured journey from foundation building to startup execution and project ownership.

AI Upskilling & Change Management

- ✓ Partnering with Zain Group CoE by managing the AI Upskilling & Change Management pillars through an internally built learning platform, targeted at various employee personas determined by level, nature of work, and learning-related dimensions.

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