Q2 2026
EARNINGS

11 Aug 2026

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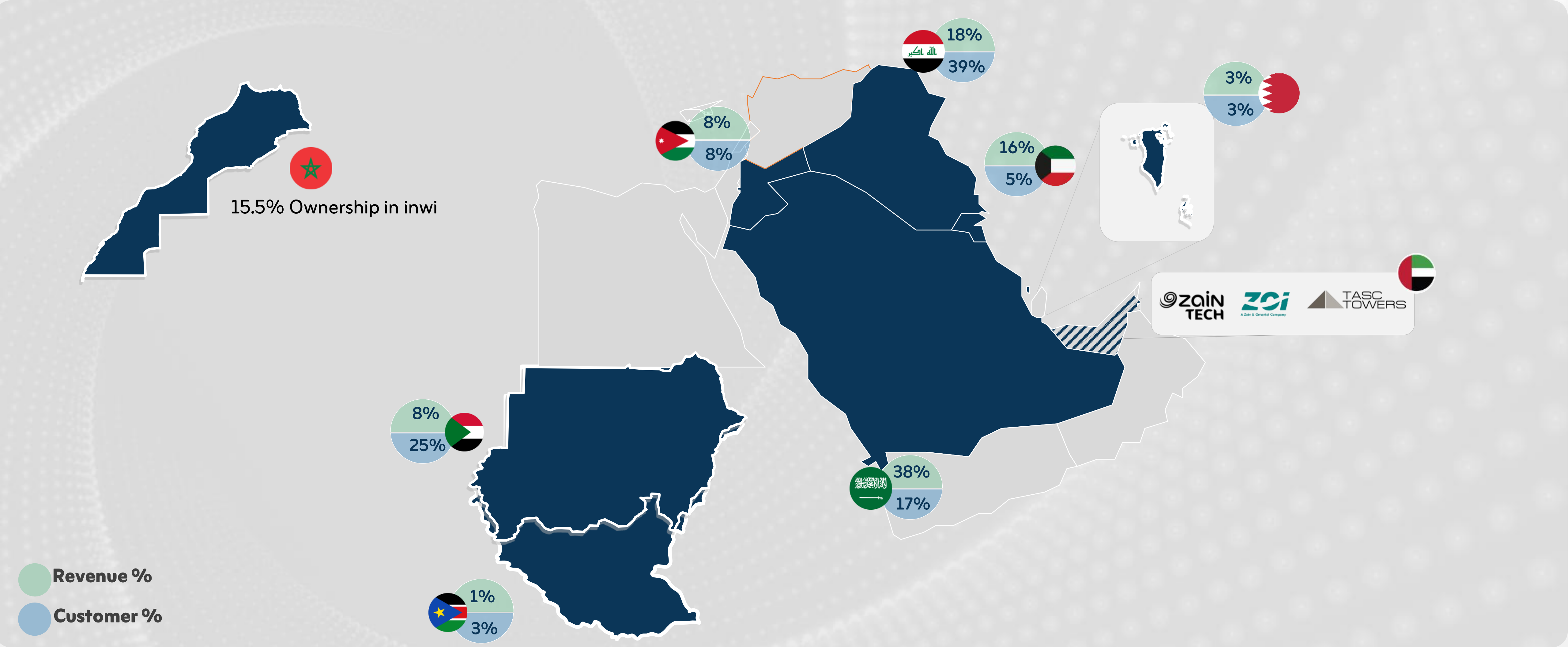
FINANCIAL PERFORMANCE : Q2 & H1 2026

	ACTIVE CUSTOMERS	GROUP REVENUE	GROUP EBITDA	GROUP NET INCOME	GROUP EPS
Q2	51.9 Million +2% YoY	1.85 USD Billion +5% YoY	639 USD Million +5% YoY	457 USD Million +90% YoY	11 USD Cents
H1		3.71 USD Billion +5% YoY	1.23 USD Billion +6% YoY	717 USD Million +73% YoY	17 USD Cents

ZAIN FOOTPRINT



CUSTOMERS	51.9 Million	REVENUE	3.71 USD Billion
EBITDA	1.23 USD Billion	NET INCOME	717 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

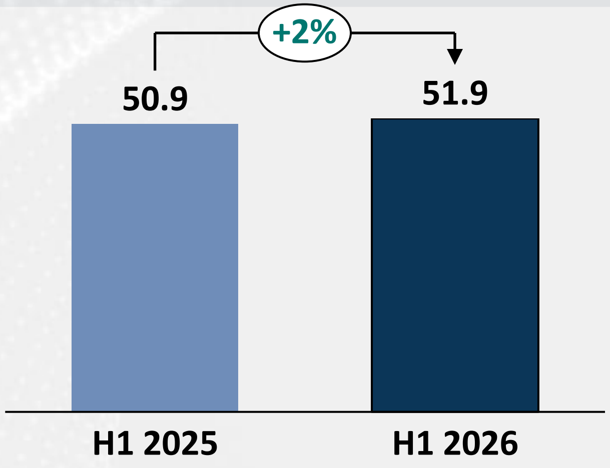
- PEOPLE
- ENHANCED COLLABORATION
- PARTNERSHIPS

PROGRESS WITH PURPOSE

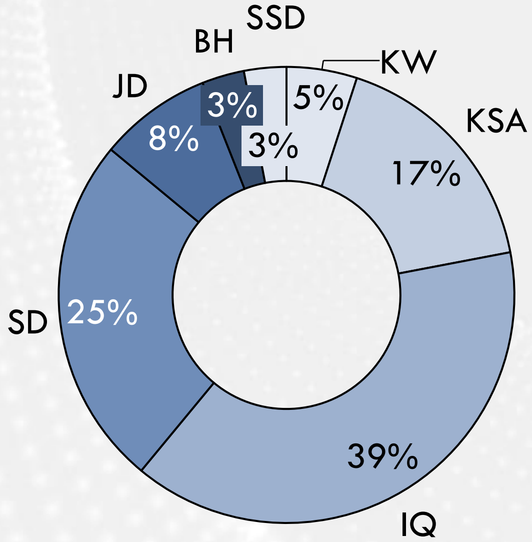
FINANCIAL PERFORMANCE

GROUP CUSTOMERS

GROUP CUSTOMERS (Million)



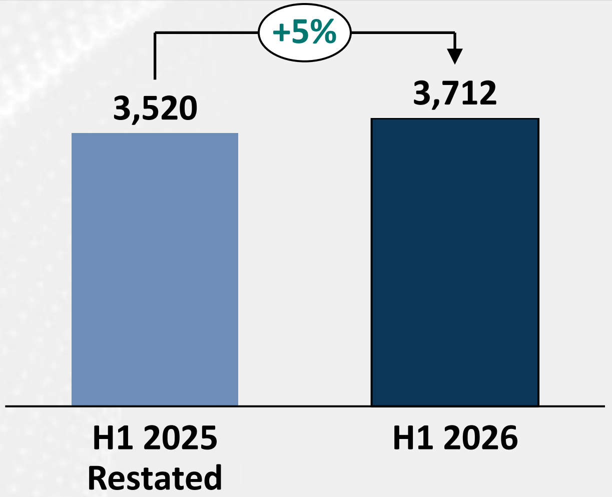
CUSTOMER BREAKDOWN %



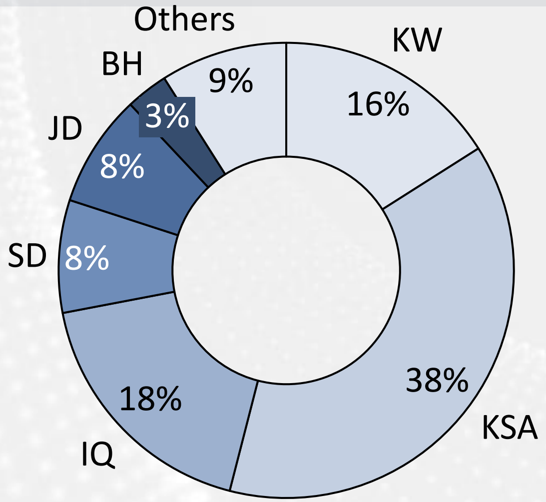
ZAIN OPCO	NETWORK TECHNOLOGY	BLENDED ARPU	PREPAID BASE %
KUWAIT	5G	$24	50%
KSA	5G	$17	75%
IRAQ	4G	$5	89%
SUDAN	4G	$4	96%
JORDAN	5G	$12	39%
BAHRAIN	5G	$16	32%
SOUTH SUDAN	4G	$2	98%

GROUP REVENUE

GROUP REVENUE (USD M)



REVENUE BREAKDOWN %

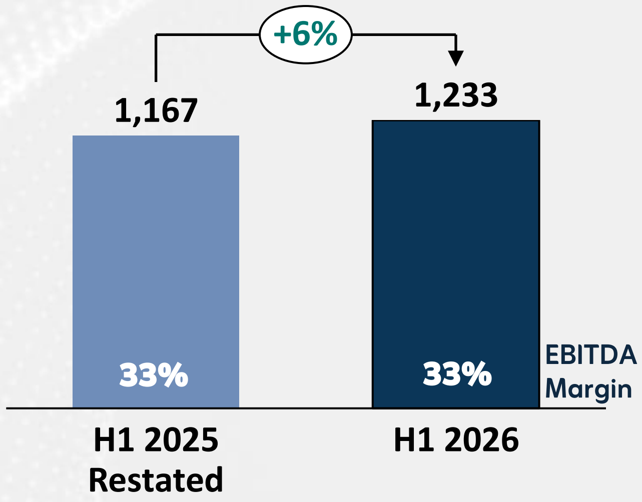


KEY TAKEAWAYS

1. STEADY GROWTH IN DATA REVENUE – UP 15% YOY
2. STRONG 13% YOY GROWTH IN B2B REVENUE
3. ZOI DELIVERS SOLID REVENUE GROWTH, UP 45% YOY
4. ZAINTECH DELIVERS SOLID REVENUE GROWTH, UP 24% YOY
5. GROWTH IN FINTECH REVENUE – UP 29% YOY

GROUP EBITDA

GROUP EBITDA (USD M)



MAJOR CONTRIBUTORS

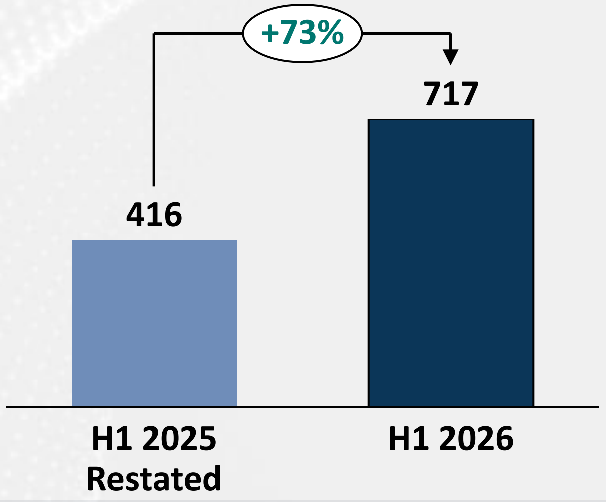
1	Zain KSA	36%
2	Zain Iraq	19%
3	Zain Kuwait	18%
4	Zain Sudan	13%

KEY TAKEAWAYS

1. EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPCOS
2. CONTINOUS COST OPTIMIZATION EFFORTS ACROSS THE GROUP
3. THE ADOPTION OF HYPERINFLATION ACCOUNTING DECREASED EBITDA BY USD 24 MILLION IN H1 2026

GROUP NET INCOME

GROUP NET INCOME (USD M)



MAJOR CONTRIBUTORS

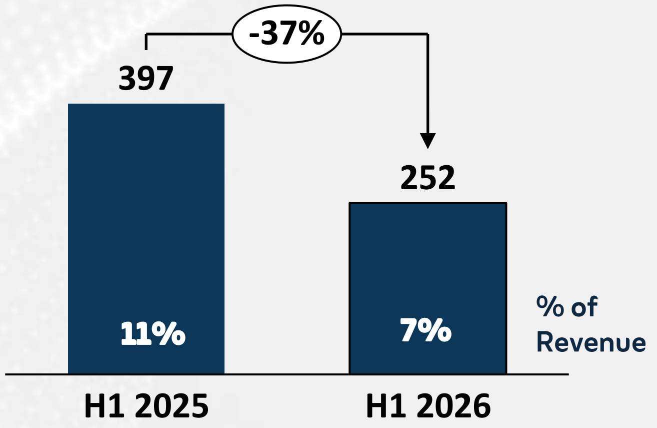
1. Zain Kuwait 16.2%
2. Zain Sudan 16.1%
3. Zain KSA 15%

KEY TAKEAWAYS

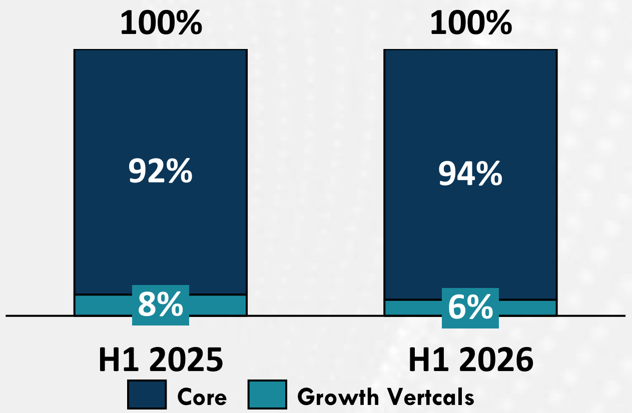
1. EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPERATIONS
2. ZAIN VENTURES STRATEGIC INVESTMENTS RECORD NOTABLE GAINS OF USD 411 MILLION

GROUP CAPEX

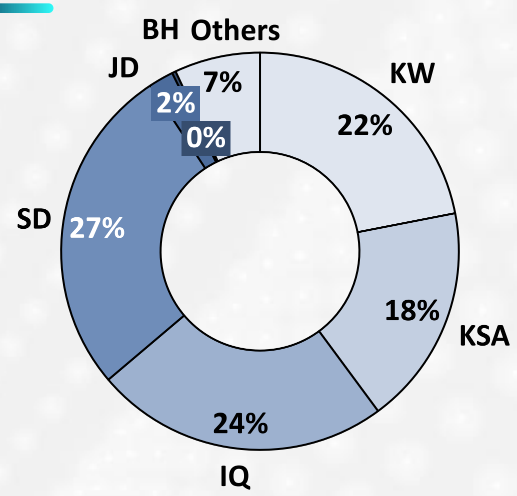
GROUP CAPEX (USD M)



CAPEX BY BUSINESS %



CAPEX BY OPCO %



KEY TAKEAWAYS

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

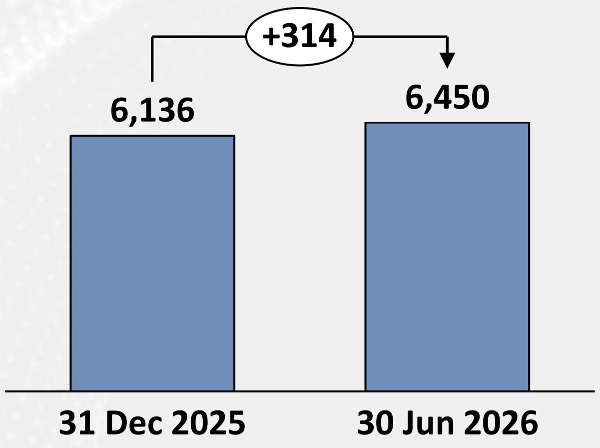
2. **SUDAN DISASTER RECOVERY**
   Initiation of 3 DR locations and a temporary hold on the Khartoum swap project

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

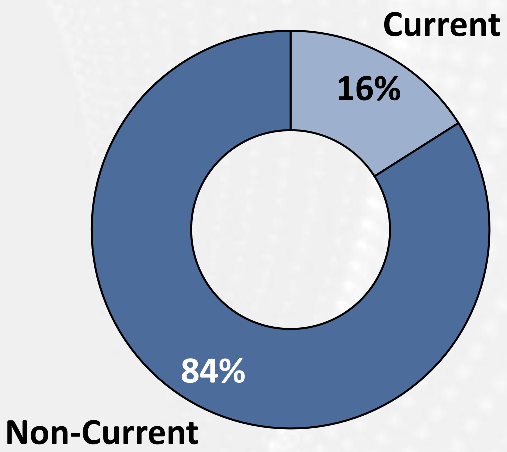
4. **LTE ENHANCEMENT & EXPANSION**
   Including the enhancement of LTE coverage and expansion of the backhaul network, and BSS upgrade

DEBT PROFILE

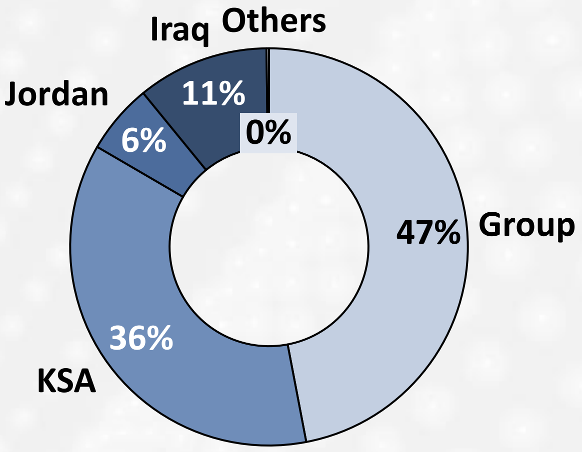
BORROWINGS (USD M)



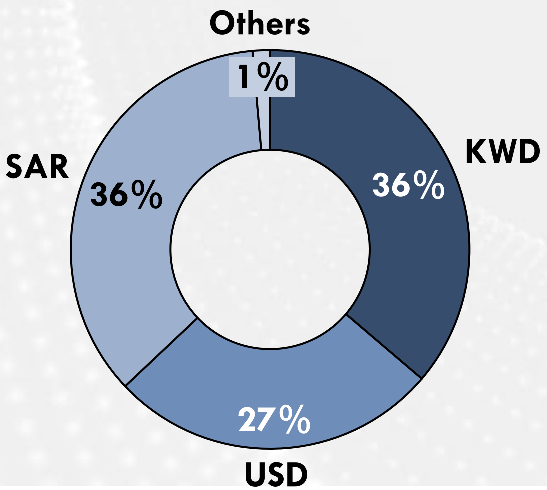
BORROWING BY MATURITY (USD M)



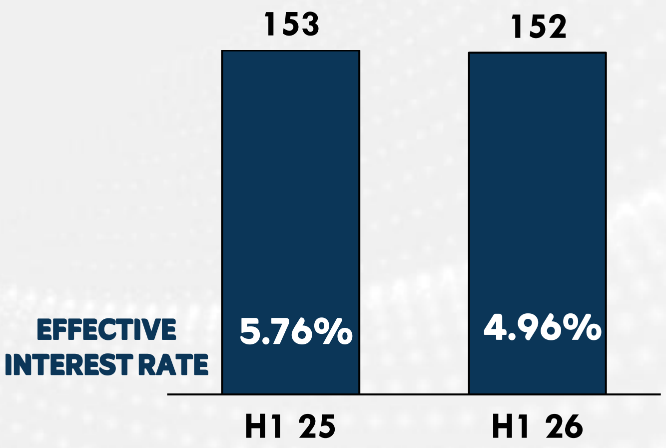
BORROWING BY OPCO



BORROWING BY CURRENCY



BORROWINGS – FINANCE COST (USD M)



LEVERAGE RATIOS

NET DEBT/EBITDA

1.9x

NET DEBT/EQUITY

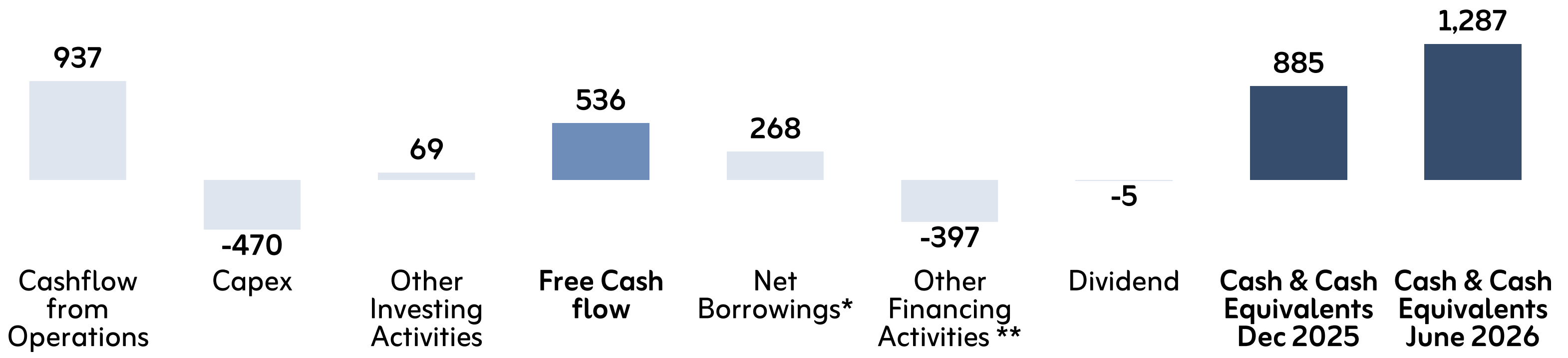
0.7x

LIQUIDITY PROFILE

GROUP CASHFLOW BRIDGE (USD M)

* Excludes : Capex financing and Overdraft

** Includes: Finance Cost ,Lease payments, 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)

25%

CFI Margin

(CFI / Revenue)

11%

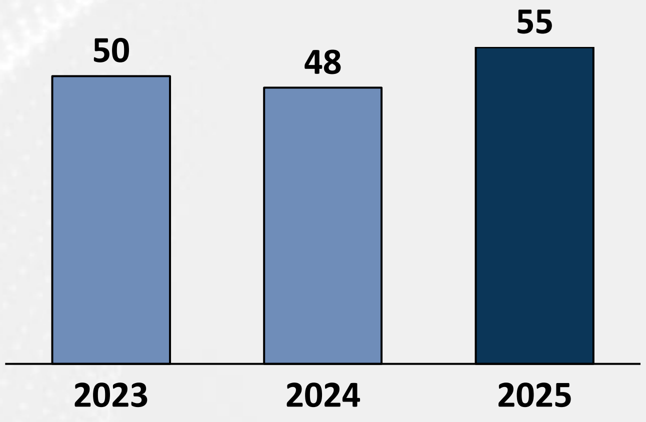
FCFF Margin

(FCFF/ Revenue)

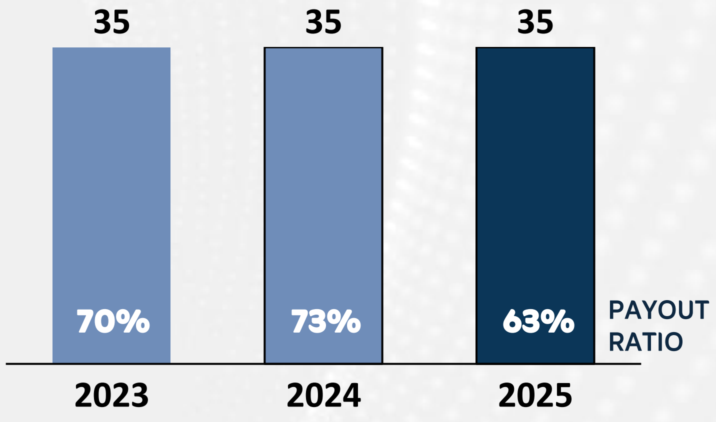
14%

DIVIDEND PROFILE

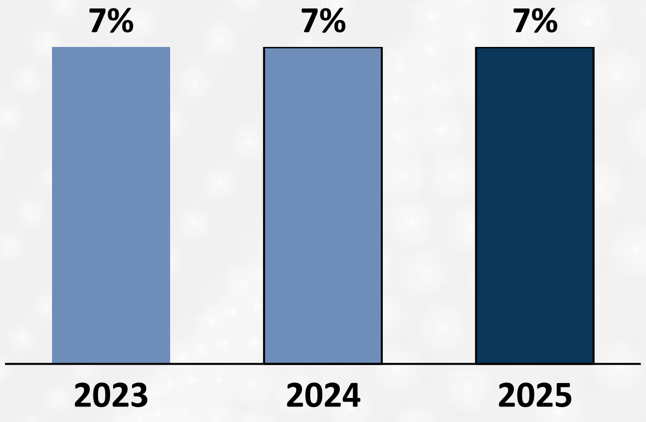
EPS (FILS)



DPS (FILS) **& PAYOUT RATIO**



DIVIDEND YIELD %



Dividend Distribution & Policy

Exceptional 2026 Interim Dividend

Board declared an exceptional interim cash dividend of **17 fils per share** for H1 2026, scheduled to be paid on **6th of October 2026**.

2025 Dividend Delivery

For the first time in Zain's history, the full-year committed dividend was distributed ahead of schedule in two instalments:

- **10 fils per share** paid in September 2025.
- **25 fils per share** paid in November 2025.

Total dividend of **35 fils per share** fully delivered in line with the Group's policy.

Dividend Policy

Dividend policy extended through **2028.**

Reaffirms a minimum annual cash dividend of **35 fils per share.**

ZAIN SHARE PRICE

ZAIN SHARE PRICE

zain

TOTAL SHARES
4,327,058,909

MARKET CAP
USD 8.7 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

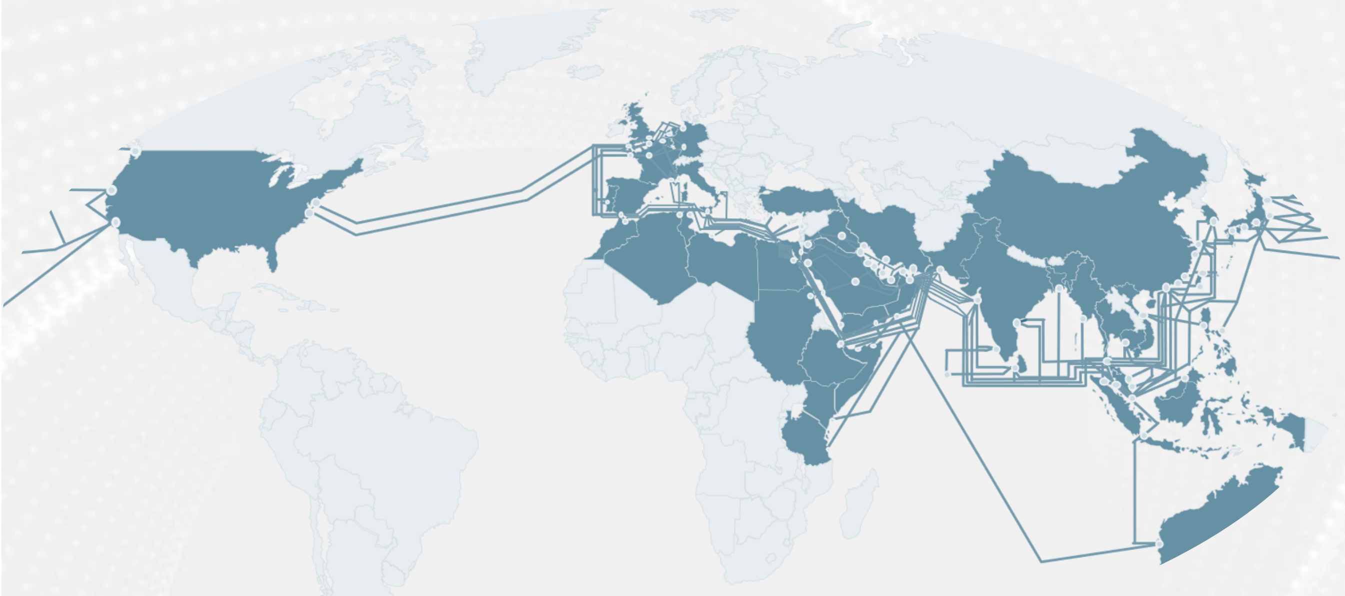
	FY 2026 REVISED GUIDANCE	ACTUAL
REVENUE GROWTH	+10% to +15%	+5%
NET INCOME GROWTH	+40%	+73%
CAPEX / REVENUE (%)	~12% to 15%	7%

ZAIN OMANTEL INTERNATIONAL

A Zain & Omantel Company

FACTORS DRIVING GROWTH IN ZOI

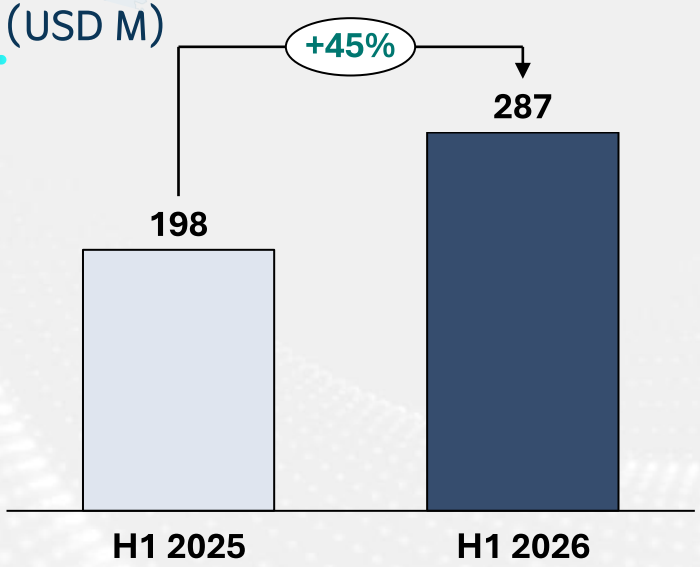
A Zain & Omantel Company



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

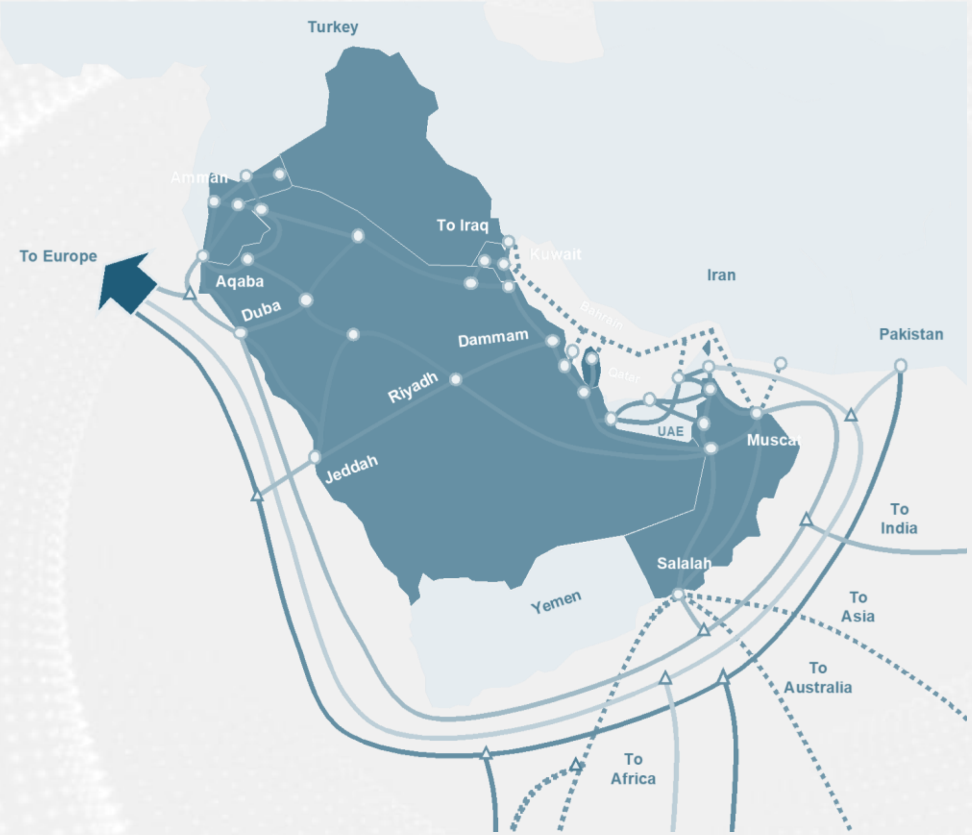
8
On-net access countries

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



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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

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

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** — aws, vmware, SAP, ORACLE CLOUD
CYBERSECURITY	• Security Professional Services • Managed Security Infrastructure • Cybersecurity as a Service	• Threat Detection Services • Gen AI Security	FORTINET, OBRELA, CROWDSTRIKE, splunk>, VECERA, paloalto, zscaler, HYAS
DATA & AI	• Big Data Platform • Data Strategy • Data Governance & Data Management	• Data Monetization • Data Visualization & Insights • AI & Data Science	tableau, CLOUDERA, talend, mastercard, aws, FICO
DIGITAL SOLUTIONS	• Command & Control • Video Surveillance & Analytics • IoT Asset Tracking	• Smart Buildings, Smart Cities/Districts • Automation • Sustainability	Atos, pwc, disrupt-X, Tencent, UL Solutions, SAIMOS
DRONES & ROBOTICS	• Asset Inspection & Monitoring • Visual Intelligence	• Entertainment Coverage • Environmental Compliance	OPTELOS, ABYSS
MODERN INFRASTRUCTURE	• AI-driven Workload Computing • Information & Network Security • Engineered System Infrastructure	• Unified Communications, Collaboration & Workplace • Hyperconverged Infrastructure • Application-Centric Infrastructure (ACI) & Micro Segmentation	DELL Technologies, vmware, IBM, FORTINET, splunk>, veeAM, HUAWEI, NetApp, NUTANIX, NVIDIA, Red Hat, SEDCO, CISCO, CLOUDFLARE, ORACLE, VERITAS, TREND MICRO, paloalto
SOFTWARE LICENSING	• Licensing Services • Software Asset Management Services		Red Hat, ORACLE, vmware

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

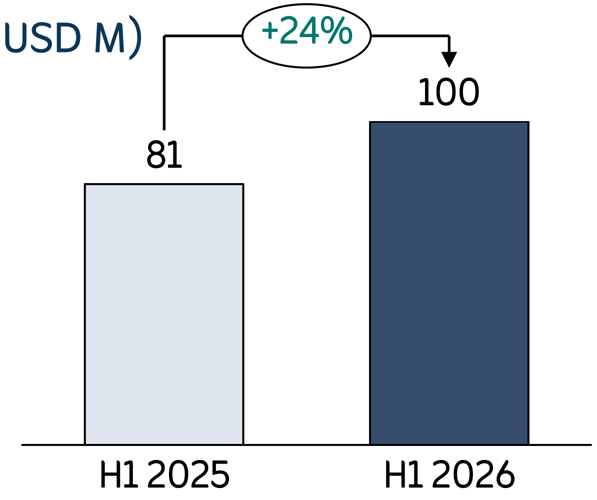
LINES OF BUSINESS

- 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 H1'26 REVENUE

24%

SUBSIDIARIES

BIOS – A ZAINTECH COMPANY

ADFOLKS. – A ZAINTECH COMPANY

sts – A ZAINTECH COMPANY

Citrus – A ZAINTECH COMPANY

zain FINTECH

ZAIN FINTECH MILESTONES – Q2'26

Bede (Kuwait)

- Implemented revised pricing strategy inline with new pricing cost.
- Banking partnership discussions for new offerings
- Pending CBK approval to expand the products and services

tamam (Saudi Arabia)

- Tamam continue to deliver fully digital, instant approval, Sharia-compliant financing.
- Sales acceleration initiatives are ongoing with huge focus on partnerships and product innovation.
- Expanded Digital Installments sales, supporting revenue diversification and reducing reliance on traditional financing products.

Bede (Bahrain)

- Continued growth in onboarding and financing despite regional challenges and AWS-related disruptions.
- Successful implementation of the CBB Finance Deferment program.
- New financing products offering.

ZAIN FINTECH

zain CASH (Iraq)

- Strengthened leadership in Iraq's digital payments sector through expanded merchant and financial services.
- Engagement campaigns supported the increase in transactions volumes.
- Increase in card payment volumes with Platinum cards offerings

zain CASH (Jordan)

- Launched eFAWATEERcom Pay integration with the Sanad App Provides a seamless payment experience for Gov. services
- Expanded the ecosystem with personalized experiences and new credit offerings to deepen customer engagement.
- Strategic partnerships with partners, activating 50% offers to drive usage and enhance customer engagement

Bede (Sudan)

- Bede Wallet offering Telecom services bundles.
- Continuous Activation campaigns in different regions.
- Integration with additional payment partners.

Bede (South Sudan)

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

+35% YOY	$5.4 Billion	29% YOY
CUSTOMER	TRANSACTION VALUE	REVENUE

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, xAI, Revolut, cohere, groq, intelmatix, Articul8, Beyond Limits, ByteDance

INDIRECT INVESTMENTS

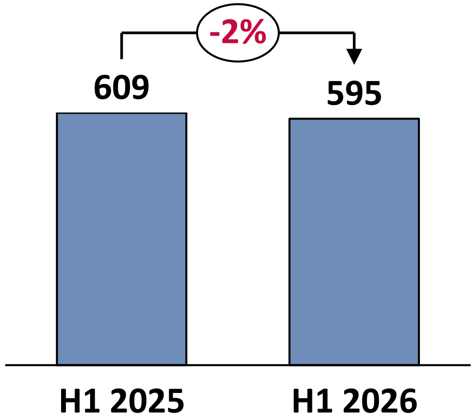
BECO Capital, Colle Capital, MEVP, Kadmos, wamda capital, Unbound

INVESTED	PORTFOLIO VALUE	VALUE CREATED	RETURN MULTIPLE
$165m	$700m	$553m Since Inception	4.4x

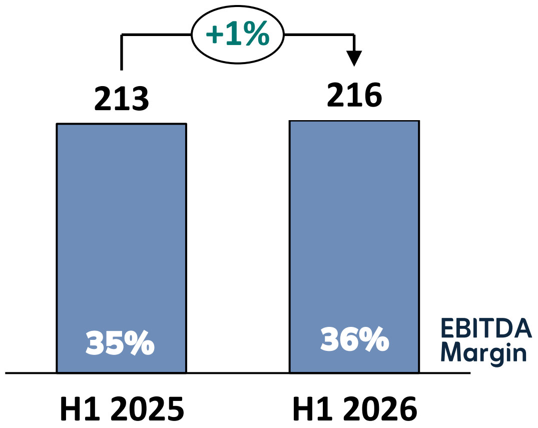
OPERATIONAL REVIEW

ZAIN KUWAIT

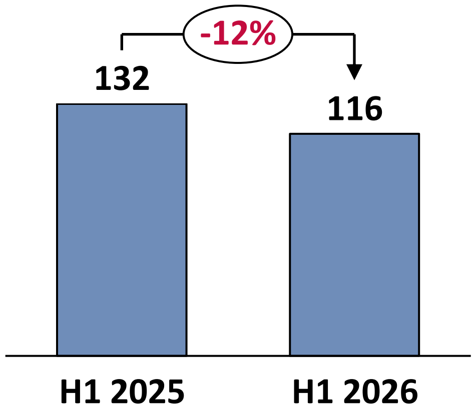
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

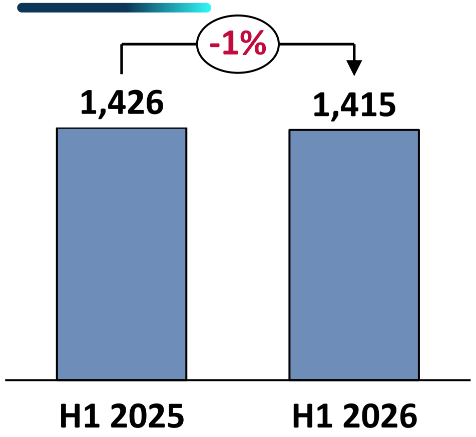


- Zain Kuwait stayed resilient through a difficult regional backdrop, protecting **customer stability** while continuing to **advance network leadership** and **digital adoption**
- Market leader in revenue & net income, capturing **38%** of revenue & **49%** of the net income market share
- Regional conflict slightly impacted **roaming** and **device/trading** revenues
- Continued expansion of the **5G network enhanced coverage**, user experience, and overall network performance
- **B2B** increased **15%** YoY
- **Data revenue** grew by **8% YoY,** contributing **41%** to total revenue

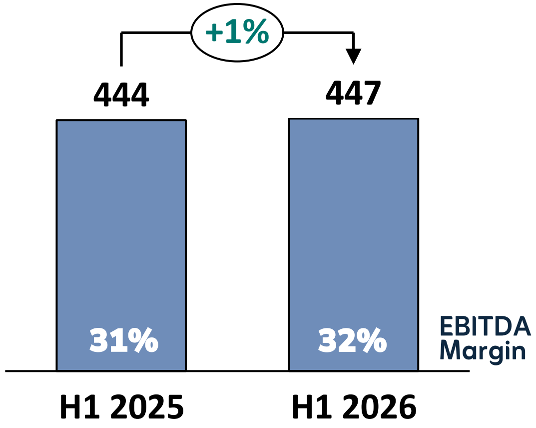
100%	1983	2.6M	34%	38%	$24	50%	5G	$55M	100%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN KSA

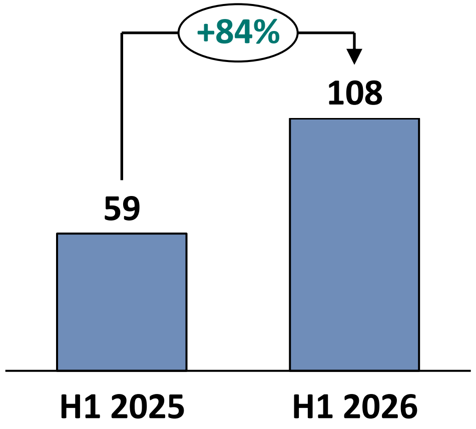
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

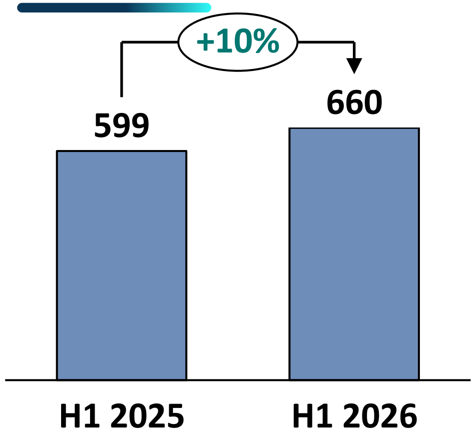


- **5G**, **B2B**, **MVNO**, **Wholesale**, **Yaqoot**, and **Tamam** continue to drive growth
- Net income saw a **significant increase**, primarily driven by a **one-off contribution from the Kingdom's Universal Service Fund**
- Expanded **5G** to **119** cities, with **5G advance** readiness
- **Data revenue** grew by **6%** and formed **42%** of total revenue
- **Tamam** revenue increased **2%** YoY

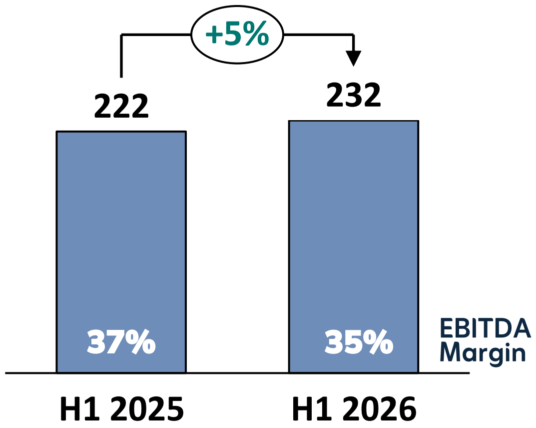
37%	**2008**	**8.9M**	**$17**	**75%**	**5G**	**$46M**	**99%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN IRAQ

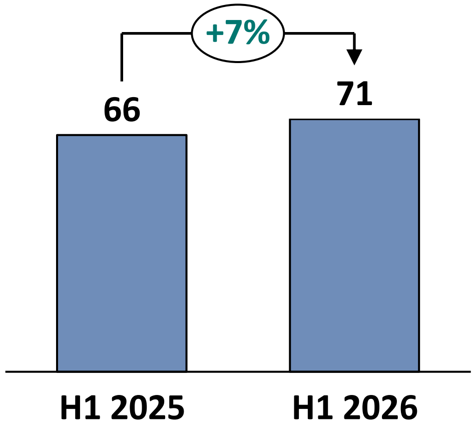
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



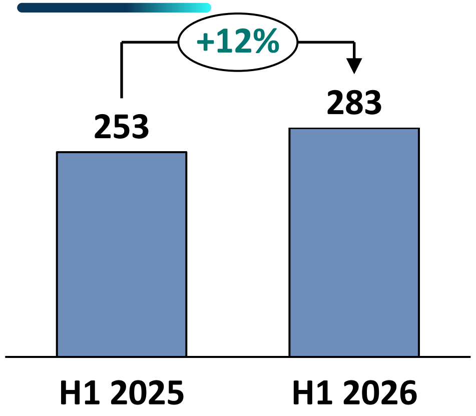
- Strong results across all metrics, confirming a growth trajectory since the implementation of the new strategy
- Continued improvement in bundle and data adoption supporting revenue growth
- Ongoing targeted cost-optimization led to further improvement in our bottom-line
- Ongoing network investments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

76%	2003	20.4M	51%	46%	$5	4G	$59M	99%
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

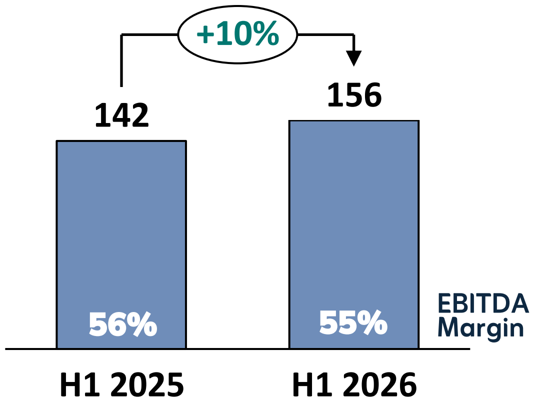
* 2 player market

ZAIN SUDAN

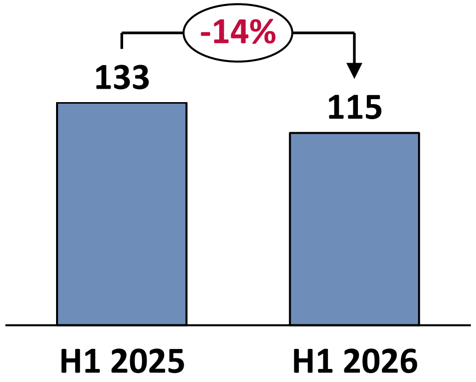
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



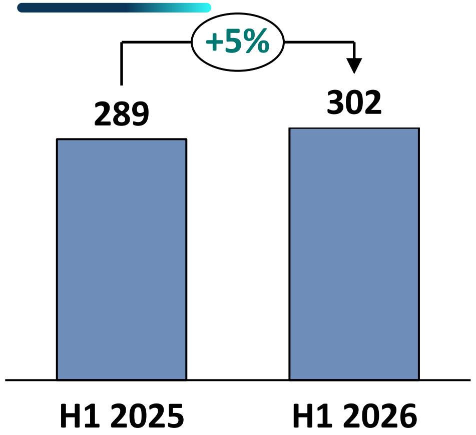
- **Application of IAS 29 resolved Audit qualification:** It addressed the 10 year long-standing audit qualification in Sudan
- Solid performance, with revenue up **12%** and EBITDA up **10%** while Net income dropped **14% due to FX losses**
- **Commercial recovery accelerated**, with customer base increased by **+9%**, supported by **customer reconnection**, **price revamps** and **network recovery**
- **Restoration of commercial activities** and **rebound** in business performance

- **FX rate** changed from **2,140** in Jun’25 to **3,550** in Jun’26 (SDG / USD)
- Total On Air sites **2,087 sites**, bringing active network to more than **90%** in safe areas
- **FINTECH** : Bede continued to scale
- **B2B** delivered remarkable growth, **surging 198%** YoY
- **Data revenue** grew by **38% YoY,** contributing **37%** to total revenue

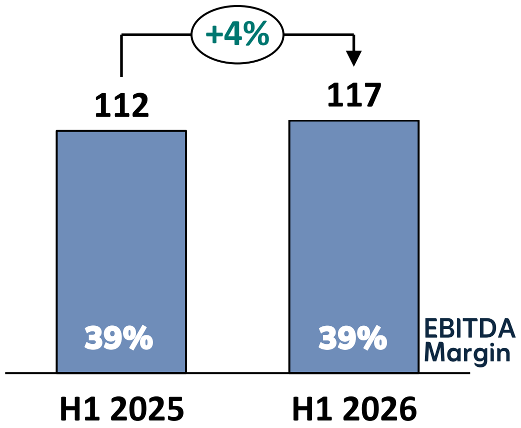
100%	**2006**	**12.9M**	**56%**	**52%**	**$4**	**96%**	**4G**	**$68M**	**90%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN JORDAN

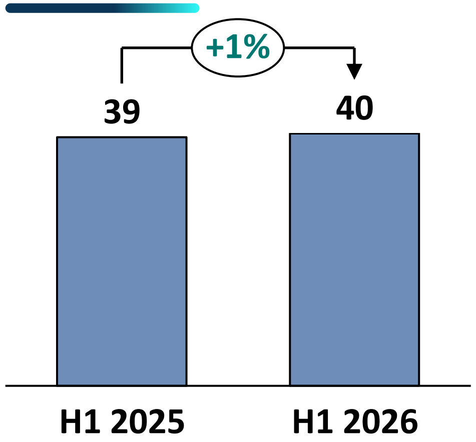
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)

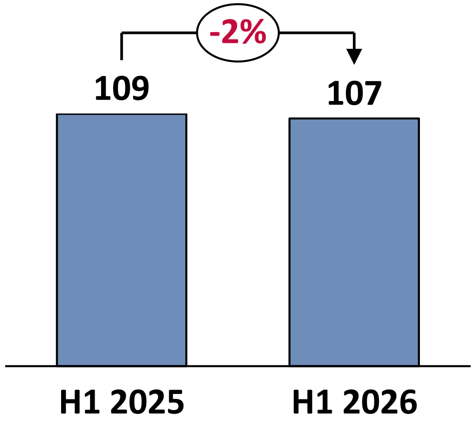


- Zain Jordan **preserving its market leadership** while building for the future, with **44%** value share and increased **5G** traffic
- **License Extension**: Zain secured official approval for the extra **5-year extension** of the **900/1800/2100 MHz** licences
- **Data revenue** grew by **11%** YoY, and formed **57%** of total revenue
- Expansion of **5G network** & **FTTH** boosts revenue and customer base
- **B2B revenues** grew **8%** YoY

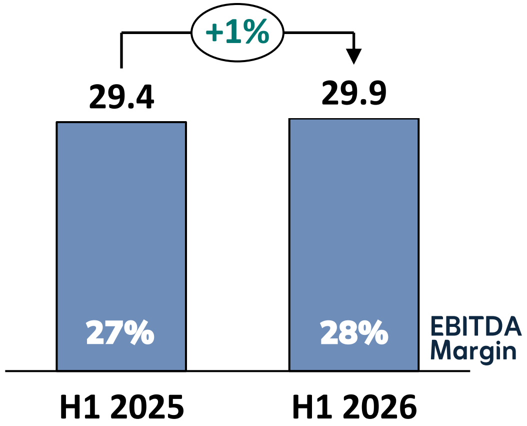
96.5%	**2003**	**4.3M**	**35%**	**44%**	**$12**	**39%**	**5G**	**$5M**	**99%**
OWNERSHIP	OPERATIONS	CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE

ZAIN BAHRAIN

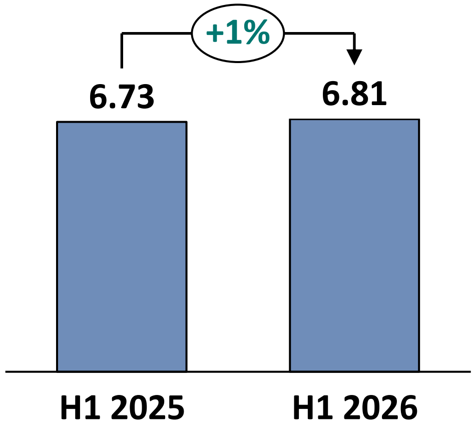
REVENUE (USD M)



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 **47%** of total revenue and grew **3%** YoY
- Focused on the continued expansion of **5G** and **4G** infrastructure
- **B2B** revenue grew **15%** 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

$1.2M TOTAL CAPEX

100% POPULATION COVERAGE

Zain Syria to Launch in Q1 2027

Six-month transition period, ahead of the launch of Zain Syria

$747M
LICENSE BID VALUE

75%
ZAIN GROUP OWNERSHIP

Q1 2027
COMMERCIAL LAUNCH

25 YRS
(20+5) LICENSE TERM

DEAL ECONOMICS

~6.3m Customers at handover

Five-year license exclusivity

LICENSE & MARKET POSITION

25-year technology-neutral license
20 years, extendable by a further five years

370 MHz spectrum allocation
Zain Group's largest spectrum position across its portfolio

INVESTMENT & RETURNS

~USD 800m network investment
Over 10 years; ~USD 250m in the first 2 years

Positive EBITDA from Day 1
Free cash flow turns positive from Year 2

Corporate income tax exemption
Covers the first two profitable years

Mobile & fixed-resale from Day 1
Migrates to a unified license after 7.5 years

Replaces MTN Syria as the country's second mobile operator

APPENDIX

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

Dizlee

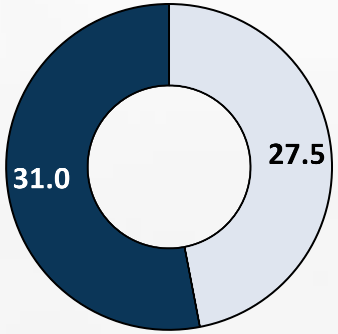
Direct Operator Billing – Q2’26

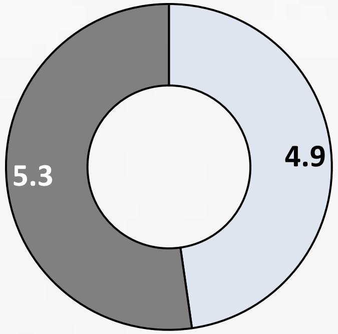
Number of Transactions
Q2’25 50 m | Q2’26 60 m

Number of live Services*
Q2’25 224 | Q2’26 345

Value of Transactions
Q2’25 27 m | Q2’26 31 m

Number of Partners*
Q2’25 35 | Q2’26 48





Direct Operator Billing (DoB)

- DoB Business generating over $547Mn Sales since inception to Zain OpCos, and delivering 345 live services through 48 partners
- Q2’26, generated Sales of $31.0Mn and Net Sales of $5.3Mn to Zain OpCos, primarily driven by strong performance in Kuwait, Iraq and Sudan.
- Zain Sudan continues to strengthen its position as a strategic alliance, making a significant contribution to Dizlee's overall business growth

Digital Advertising

- Exploring opportunities with Bede Sudan
- Partnering with Duwaween Games to accelerate business expansion

Network API Monetization

- Advancing Network API monetization through GSMA ecosystem partnerships, creating new recurring digital revenue streams.
- Scaling CPaaS with WhatsApp Business Voice and productizing the platform for enterprise B2B growth.
- Accelerating regional rollout across Kuwait, Jordan, Iraq, Saudi Arabia, and Bahrain with Group Technology driving cross-OpCo adoption

*Number of live services and partners is subject to change on an ongoing basis

Corporate Sustainability Achievements

"Leading to Value Creation"

KEY ACCOMPLISHMENTS

ESG Ratings and Benchmarking

- Submitted Zain's responses to the **Global Child Forum's Child Rights, reinforcing alignment with international child rights best practices.**
- **Submitted FTSE4Good index** responses, incorporating an expanded Human Rights disclosure this year to strengthen ESG transparency.
- **Initiated the 2026 CDP disclosure** process for Climate Change and Water Security to ensure Zain maintains its leadership position.
- Initiated the 2026 **UN Global Compact Communication on Progress (CoP) submission**, incorporating expanded Health & Safety and workforce disclosures. To be submitted in Q3.

MSCI	S&P Global Ratings	FTSE4Good
A	60/100	4/5

Supply Chain Management

Progressed **ESG supply chain physical audit** with a Target 10 audits for full year. Progress update:

Zain Iraq: 4 completed
Zain Jordan: 4 completed
Zain Kuwait: 5 completed

People & Society–Building Female STEM Talent

Enhanced the Group-wide **Women in Tech to embed AI x Innovation in the design of the program** through an evidence-based redesign, incorporating market research, participant insights and AI-focused learning pathways to improve program impact and employability.

- Advanced regional rollout, with **Iraq attracting 400+** registrations within two days, Kuwait launching a pilot cohort of **17 mentees,** and Sudan graduating **63 women.**

Community Outreach

- Zain Iraq supported **165 orphaned children in Baghdad and Basra** as part of the Ramadan campaign (initiative shifted to Q2 due to regional circumstances).
- Zain Sudan supported **150 vulnerable beneficiaries** during Eid Al Adha celebrations.
- Zain Sudan supported national healthcare resilience mobilizing **50 voluntary blood donors** through a partnership with the Federal Ministry of Health.

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:
    - 691 active students
    - 24,000+ training hours and 1,602 certificates obtained
    - 99.3% average course passing rate
    - To date, 719 students have completed the Business Foundations Diploma, 337 have completed the Data Science & Exponential Technologies Diploma, and 80 have completed the Digital Strategy & Business Innovation Diploma.
    - 76 employees are eligible for their Master’s degree in 2026.

WE - Women Empowerment Program

- ✓ The WE SUCCEED Individual Development Plan (IDP) framework has been introduced as a standardized approach for participant development, governance, and retention, with 90% of the WE SUCCEED participants having had their IDPs identified.
- ✓ Since its launch in 2025, the WE SUCCEED program has contributed to the promotion of 18% of its participants.
- ✓ WE 2030 targets indicate women remain below the 2030 targets across all levels. Middle Management is the closest to the target, while Leadership continues to show the largest representation gap.

BE WELL - Employee Wellness Program

- ✓ Continuation of the Kuwait Counseling Center (KCC) free therapy sessions for all Zain employees, with 296 sessions conducted.
- ✓ Zain Group's Mental Health Awareness Month campaign, themed "More Good Days, Together," featured a webinar with 268 groupwide attendees that drove +13 points of knowledge gain, alongside a social media campaign.
- ✓ Building on Zain's existing wellbeing initiatives, "Moments of Calm" continued as weekly 15-minute mindfulness and wellbeing sessions held Tuesdays via Microsoft Teams during a regionally challenging period, with 11 sessions conducted groupwide.

WE ABLE - Disability Inclusion Program

- ✓ GROW, a 3-month internship program for people with disabilities, graduated 20 candidates across Zain Kuwait, Zain Sudan, Zain Bahrain, and Zain South Sudan; delivered 123 mentorship sessions and 65+ training hours with partners Injaz, Be My Eyes, PurpleSpace, and CODED.
- ✓ Introduced the ETI (Establish, Transform, Inspire) Framework, a 5-year roadmap that translates the WE ABLE 2030 strategy into measurable actions across all Zain OPCOs.
- ✓ Zain scored 50/100 on the BDF Self-Assessment and 54/76 (Advanced level) on the Disability:IN Global Index.
- ✓ Be My Eyes partnership added 96 new volunteers and saw 1,164 calls answered across 4 volunteering days.

ZY - Zain Youth Program

- ✓ Zain Youth appointed two ZY Leads (Tala Bader from ZainTECH and Sara Abdulwahab from Zain Bahrain) to drive its programs.
- ✓ Growing ZY Mavericks to 93 total members with 258 trainings completed, while ZY Learn conducted 10 sessions reaching 223 learners on themes like data visualization, cloud computing, AI, and communication.
- ✓ ZY Counsel, an advisory body of young employees tackling key operational challenges for OPCO CEOs, has delivered solutions across 8 Zain markets, from complaint-reduction and gaming strategies in Jordan and Kuwait to market share, transparency, and digitalization initiatives in Iraq, Sudan, Bahrain, and South Sudan.

Zain Replay

- ✓ In line with 4WARD's Collaborative Growth and Digital Zain forces, Gen Z graduates worked hand-in-hand with the Group Branding & Advertising team to launch Zain Replay, a mobile and web trivia experience for Zain Theatre fans. This showcased the graduates’ ability to drive cross-functional collaboration and transform ideas into a successfully launched, customer-facing digital product.
    - 4,762 Total Live Players
    - 11 Shows Covered
    - ~433 Average Players per Show
    - Zain Replay App - App Store

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