



Q3 2025 **EARNINGS**

29 October 2025

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FINANCIAL PERFORMANCE : Q3 & 9M 2025



ACTIVE
CUSTOMERS

Q3

51.3
Million

+9%
YoY



GROUP
REVENUE

1.90
USD Billion
+16% YoY

5.41
USD Billion
+15% YoY



GROUP
EBITDA

641
USD Million
+9% YoY

1.80
USD Billion
+9% YoY



GROUP
NET INCOME

187
USD Million
+5% YoY

581
USD Million
+31% YoY



GROUP
EPS

4
Cents

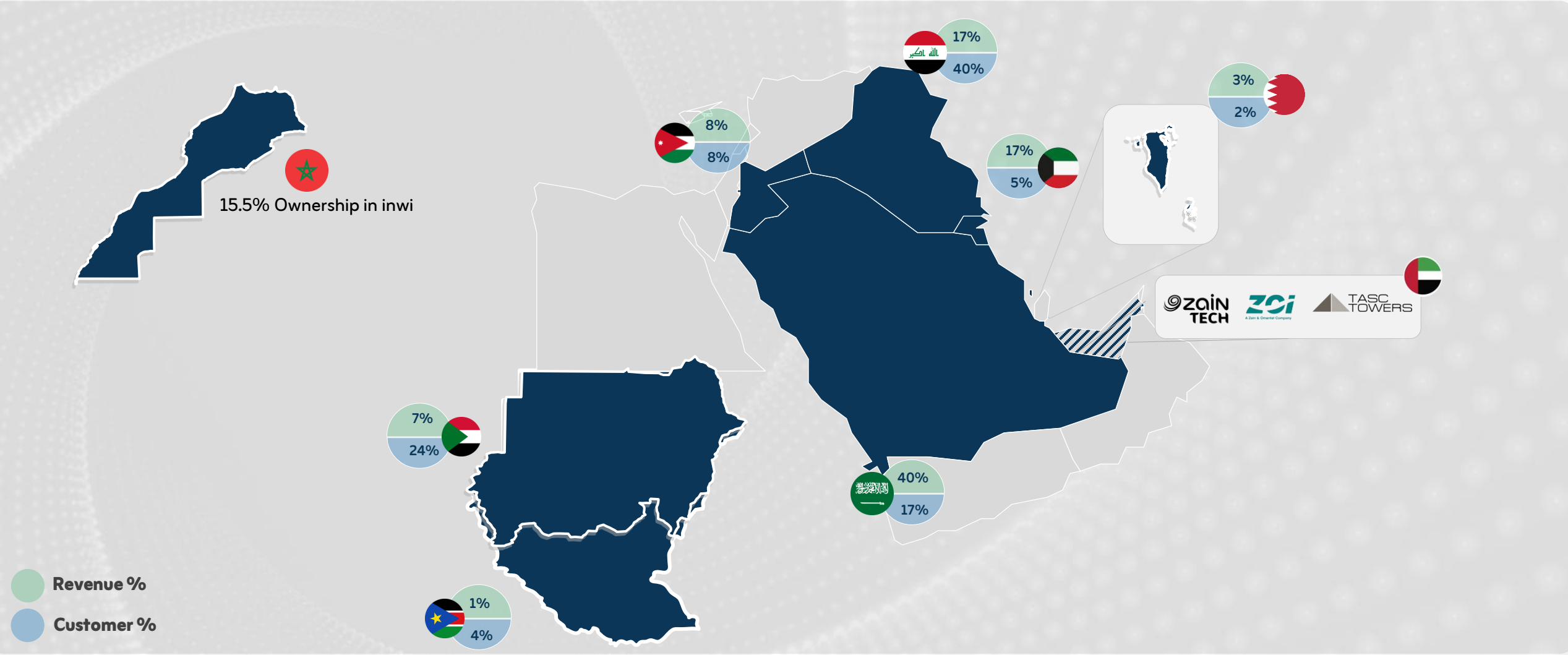
13
Fils

13
Cents

41
Fils

9M

ZAIN FOOTPRINT





CUSTOMERS

51.3m



REVENUE

5.41

USD Billion



EBITDA

1.80

USD Billion



NET INCOME

581

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



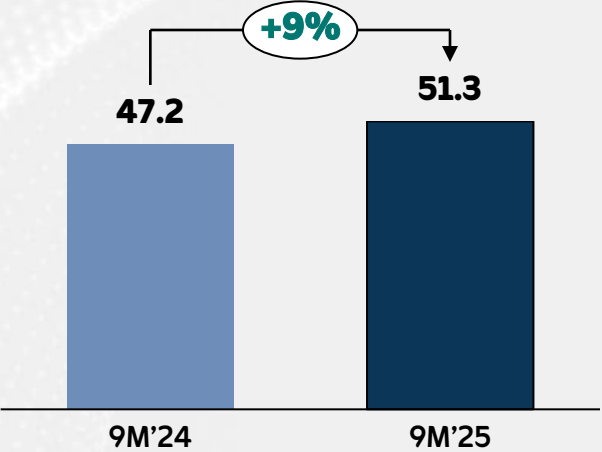
PARTNERSHIPS

PROGRESS WITH PURPOSE

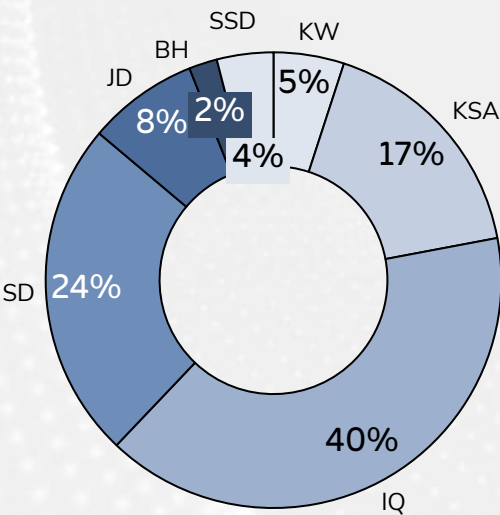
FINANCIAL PERFORMANCE

GROUP CUSTOMERS

GROUP CUSTOMERS (Million)



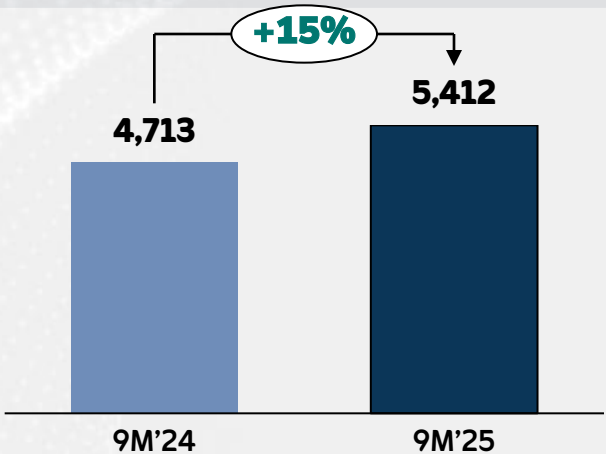
CUSTOMER BREAKDOWN %



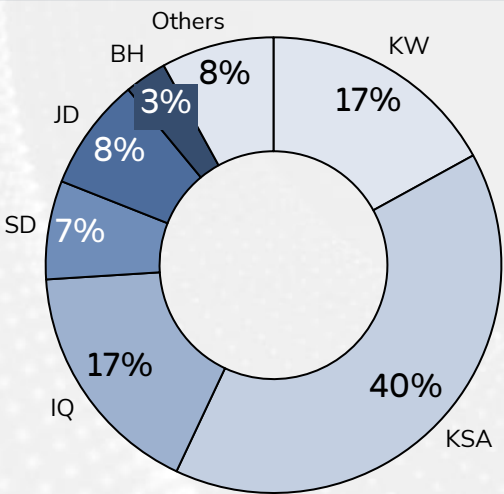
ZAIN OPCO	NETWORK TECHNOLOGY	BLENDED ARPU	PREPAID BASE %
 KUWAIT	5G	\$24	50%
 KSA	5G	\$16	74%
 IRAQ	4G	\$5	91%
 SUDAN	4G	\$4	97%
 JORDAN	5G	\$11	44%
 BAHRAIN	5G	\$16	34%
 SOUTH SUDAN	4G	\$2	99%

GROUP REVENUE

GROUP REVENUE (USD M)



REVENUE BREAKDOWN %

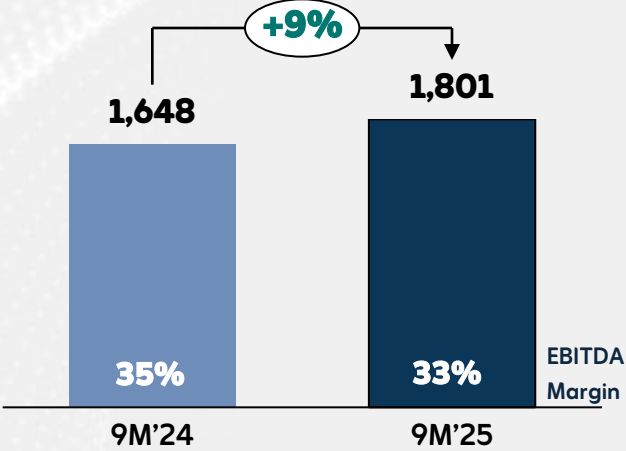


KEY TAKEAWAYS

- 1 **GROWTH IN ZOI DRIVEN BY EARLY SIGNING OF CONTRACTS ORIGINALLY SCHEDULED AT THE END OF THE YEAR**
- 2 **STRONG 9% YOY GROWTH IN B2B REVENUE**
- 3 **ZAINTech DELIVERS SOLID REVENUE GROWTH, UP 74% YOY**
- 4 **GROWTH IN FINTECH REVENUE – UP 4% YOY**
- 5 **STEADY GROWTH IN DATA REVENUE – UP 11% YOY**

GROUP EBITDA

GROUP EBITDA (USD M)



MAJOR CONTRIBUTORS

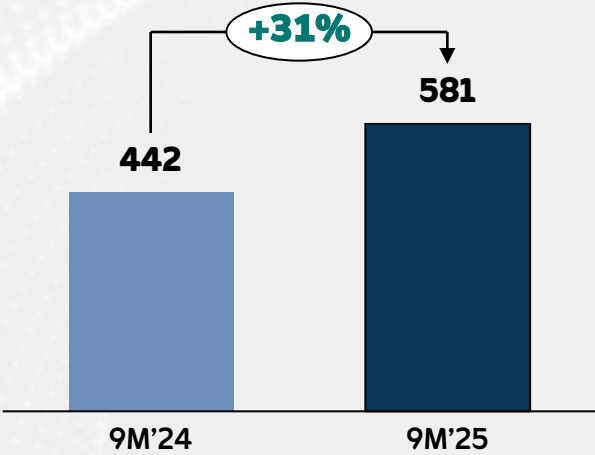
1	Zain KSA	37%
2	Zain Iraq	19%
3	Zain Kuwait	18%
4	Zain Sudan	12%

KEY TAKEAWAYS

- 1 EXEPTIONAL TOP LINE PERFORMANCE ACROSS OPCOS
- 2 CONTINOUS COST OPTIMIZATION EFFORTS ACROSS THE GROUP

GROUP NET INCOME

GROUP NET INCOME (USD M)



MAJOR CONTRIBUTORS

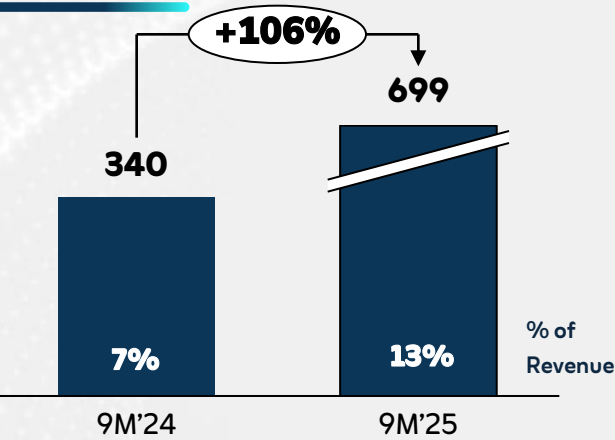
- 1 Zain Kuwait 34%
- 2 Zain Sudan 29%
- 3 Zain Iraq 19%

KEY TAKEAWAYS

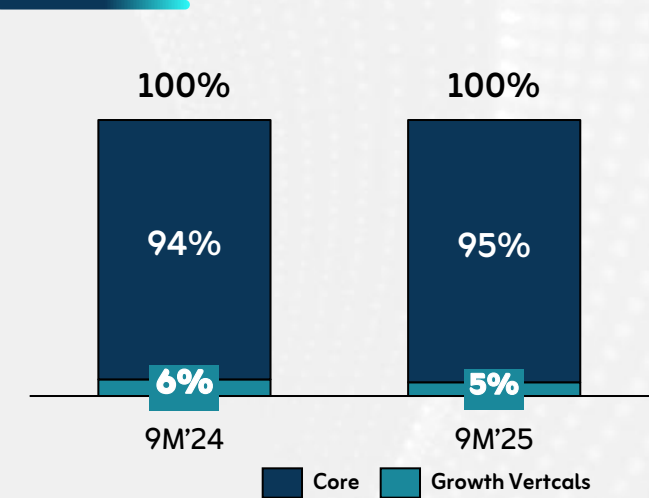
- 1 **REDUCTION IN INTEREST RATES**
YoY Reduction In Interest cost driven by drop in market rates
- 2 **GAIN ON STRATEGIC INVESTMENTS**
- 3 **EXCEPTIONAL TOP LINE PERFORMANCE ACROSS OPERATIONS**
- 4 **COST OPTIMIZATION INITIATIVES**
- 5 **\$50M GAIN FROM INWI (LEGAL CASE SETTLEMENT) – Q2'25**

GROUP CAPEX

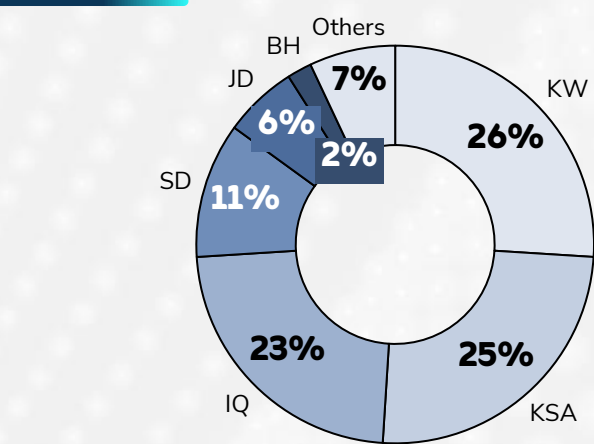
GROUP CAPEX (USD M)



CAPEX BY BUSINESS %



CAPEX BY OPCO %



KEY TAKEAWAYS

- 1

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

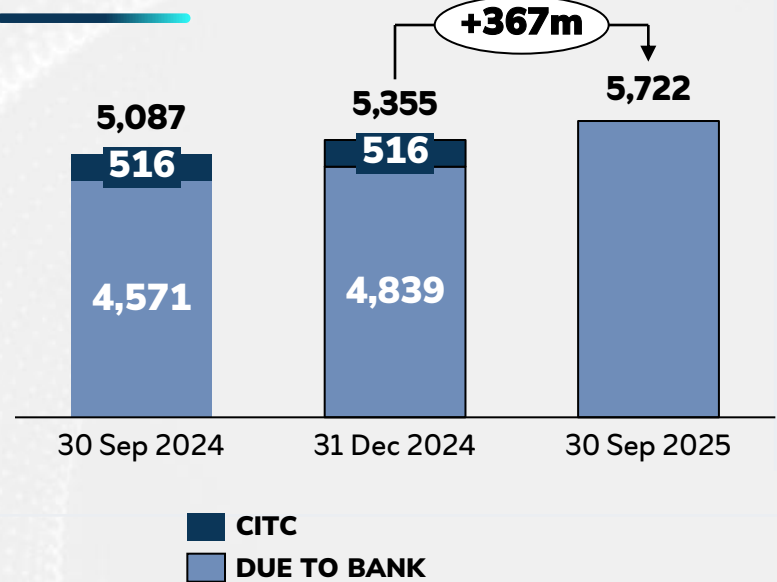
SUDAN DISASTER RECOVERY
Initiation of 3 DR locations and a temporary hold on the Khartoum swap project
- 3

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

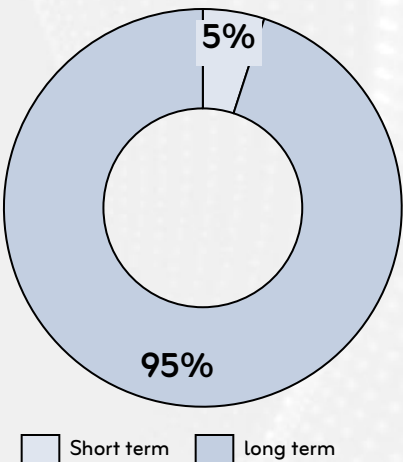
LTE ENHANCEMENT & EXPANSION
Including the enhancement of LTE coverage and expansion of the backhaul network, and BSS upgrade

DEBT PROFILE

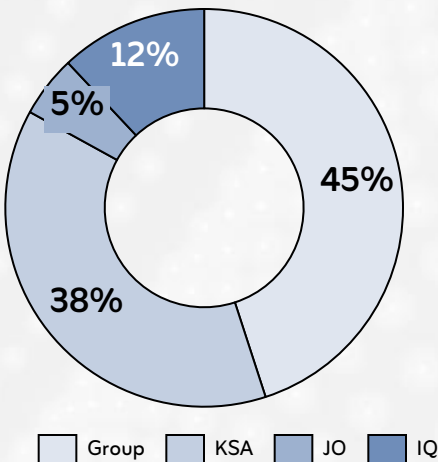
BORROWINGS (USD M)



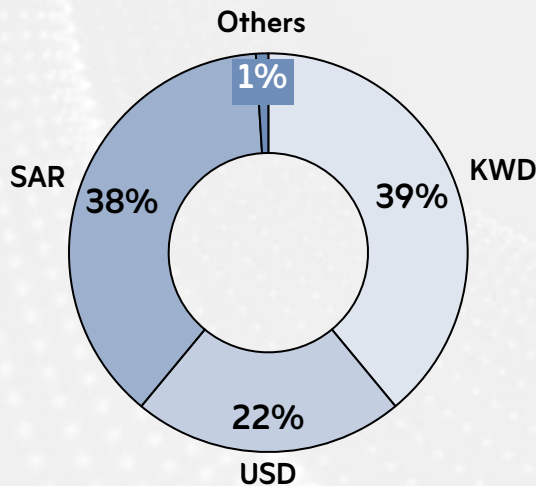
DEBT BY MATURITY (USD M)



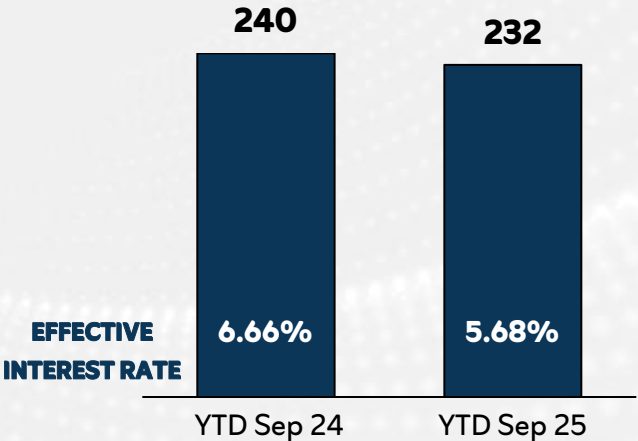
DUE TO BANK BY OPCO



DEBT BY CURRENCY



BORROWINGS – FINANCE COST (USD M)



LEVERAGE RATIOS



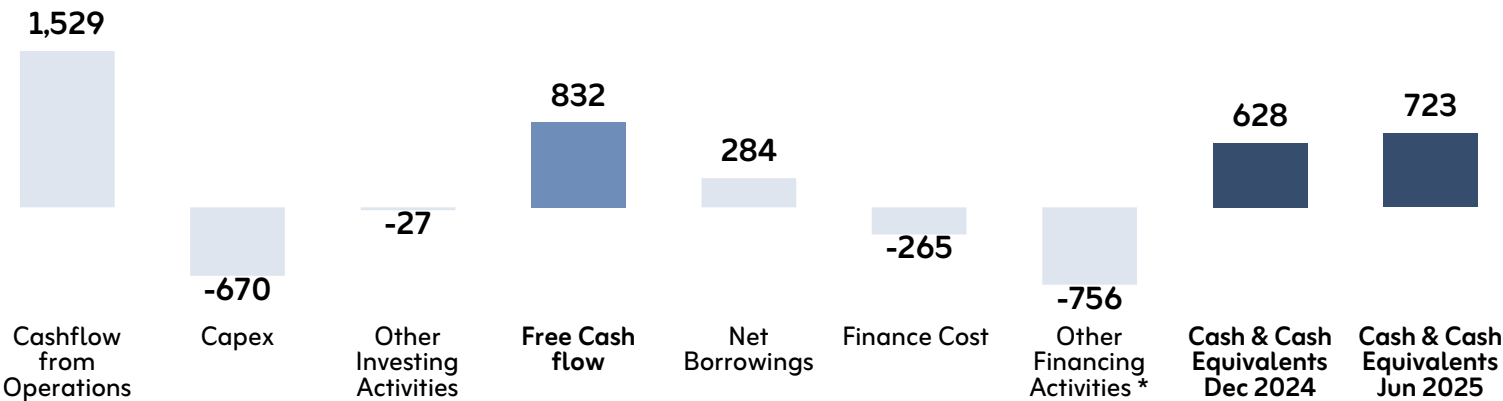
NET DEBT/EBITDA
2.2x



NET DEBT/EQUITY
0.77x

LIQUIDITY PROFILE

GROUP CASHFLOW BRIDGE (USD M)



** Includes : Dividend Payments and FX*

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 ~\$ 3.2bn

CFO Margin

(CFO / Revenue)

28%

FCFF Margin

(FCFF / Revenue)

15%

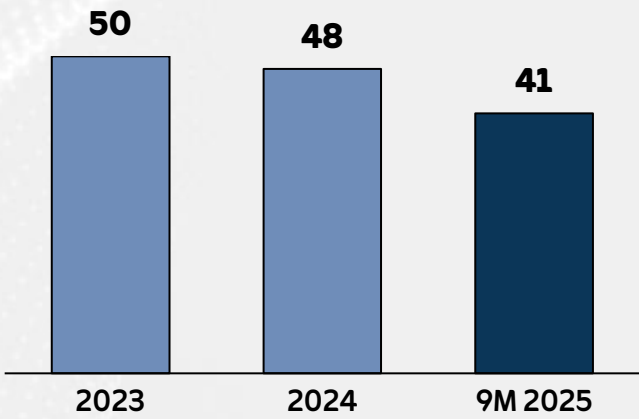
TOTAL AVAILABLE LIQUIDITY

(TOTAL CASH + UN-UTILIZED LOANS)

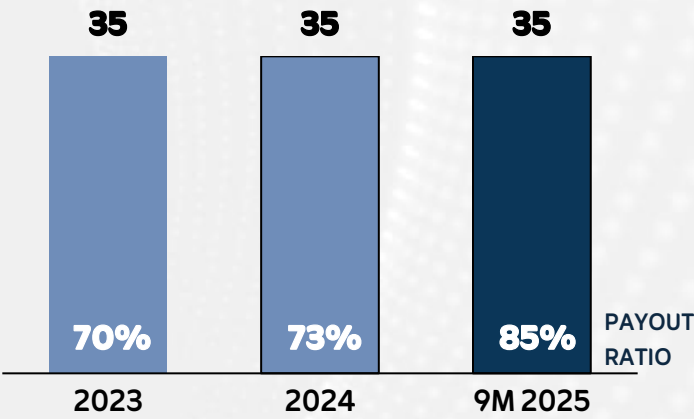
\$ 3.2 bn

DIVIDEND PROFILE

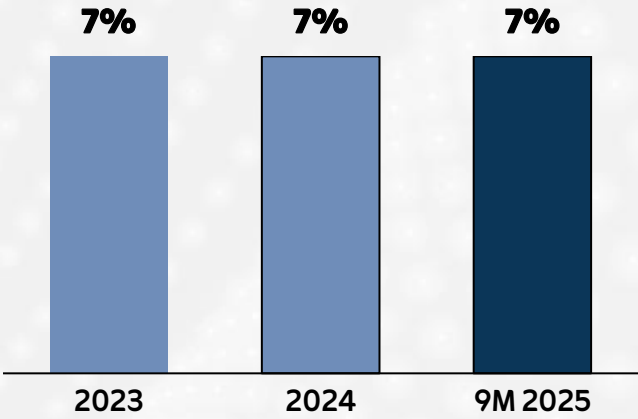
EPS (FILS)



DPS (FILS) & PAYOUT RATIO



DIVIDEND YIELD %



KEY TAKEAWAYS

Second Interim Dividend - 2025:

Driven by the Group's strong financial performance during 9M'25, with EPS reaching an outstanding 41 fils, the BoD has approved a 2nd interim cash dividend of 25 fils per share for profits up to September 30, 2025. Payments will be made to registered shareholders on November 19. This 2nd interim dividend is in addition to the previously issued interim dividend of 10 fils per share for the first half of the year.

35 Fils Dividend for 2024:

- Total 2024 dividend of 35 fils per share 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 7.43 BILLION

ZAIN SHARE PRICE



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

9M 2025 Actual

REVENUE
GROWTH

+10% to +15%

+15%

NORMALIZED
NET INCOME
GROWTH

+20% to +25%

+31%

CAPEX /
REVENUE
(%)

~15% to 17%

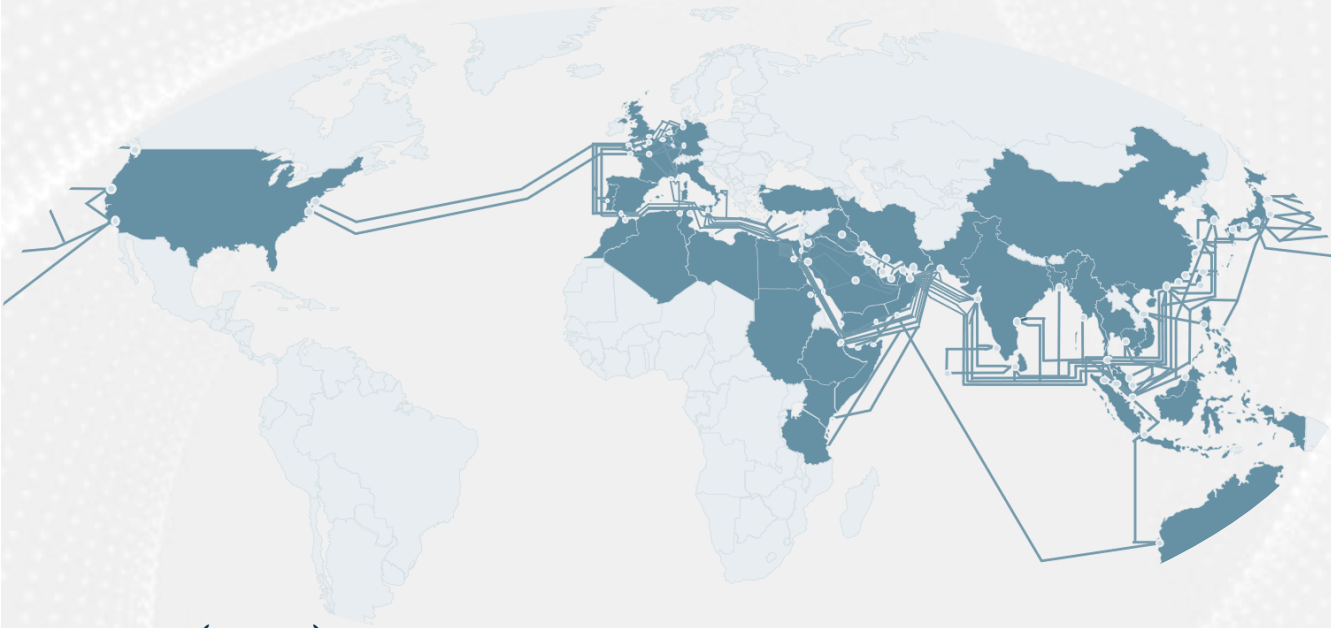
13%

ZAIN OMANTEL INTERNATIONAL

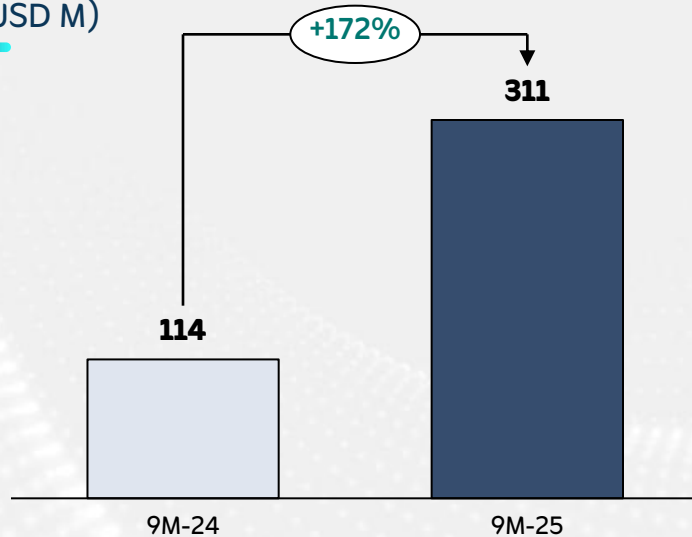


A Zain & Omantel Company

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

8

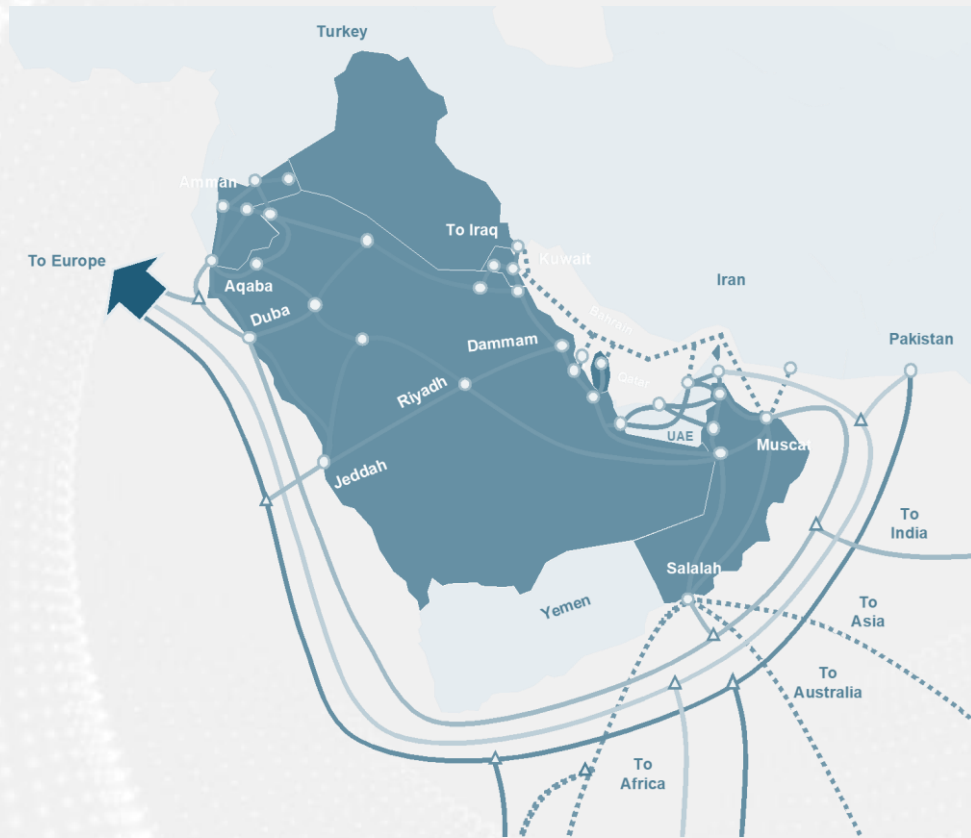
On-net access
countries

Among Region's
top wholesaler

+52m

End-customers on-net

MESHED NETWORK CREATING THE RING



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



Zain in coordination with 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**



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

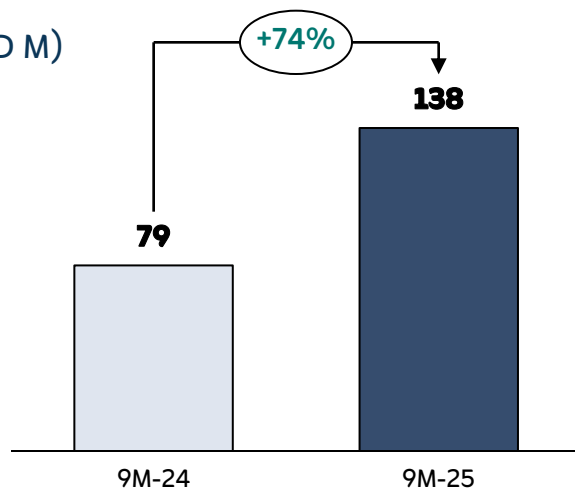
-  Cloud Services
-  Cybersecurity
-  Data and AI
-  Digital Solutions
-  Drones & Robotics
-  Modern Infrastructure
-  Software Licensing

STRATEGIC PARTNERSHIPS



FACTS ABOUT ZAINTECH

REVENUE (USD M)



EMPLOYEES

600+ 

GROWTH RATE
9M REVENUE
74% 

SUBSIDIARIES



zain FINTECH

ZAIN FINTECH MILESTONES – 9M 2025

Bede



- Bookeey officially rebranded to **Bede**.
- Ongoing discussions with the Central Bank on the remittance offering.



Zain
CASH

- ZainCash continues to deliver growth in electronic payment services



Zain
CASH

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



Bede

- Successfully launched in Q2'25
- Phase 2 of Bede platform to include more features & services - Q4'25
- Signed MoU with VISA to issue Bede prepaid cards in Sudan



Bede

- Received regulatory approval for our mobile money license.



Users
186K

Revenue
+23% YoY

+96% YOY

CUSTOMER

+106% YOY

TRANSACTION VOLUME

+57% YOY

REVENUE

Bede



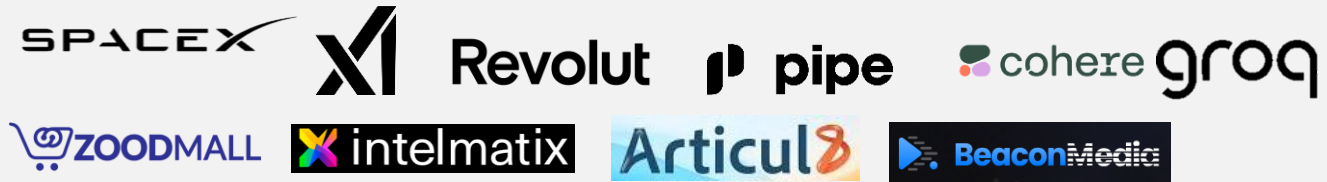
- Bede Bahrain continues to outperform expectations, delivering strong results across all KPIs
- Introducing remittance services in Q4'25

zain VENTURES

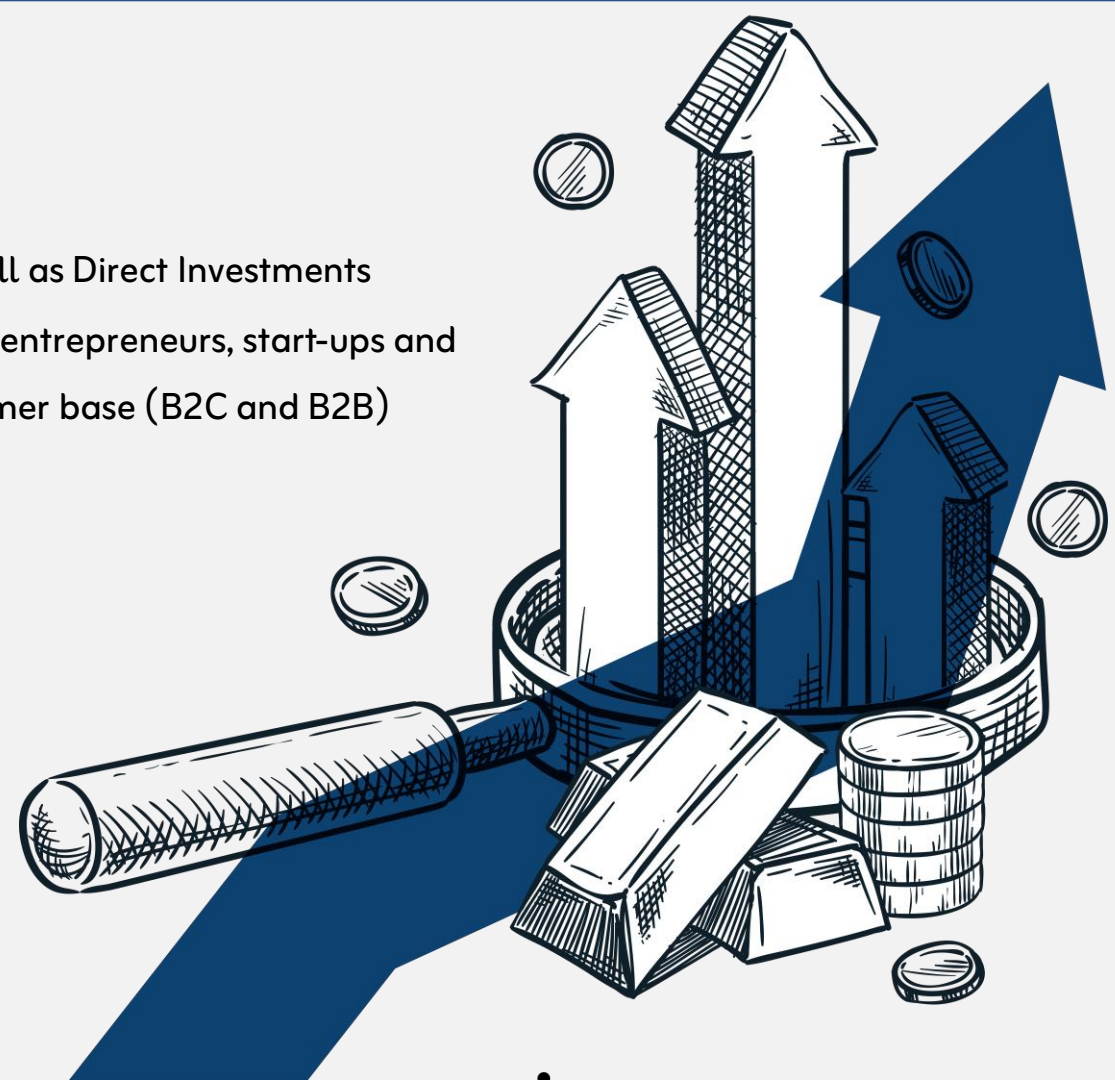
ZAIN VENTURES

- 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

\$153m

INVESTED

1.8x

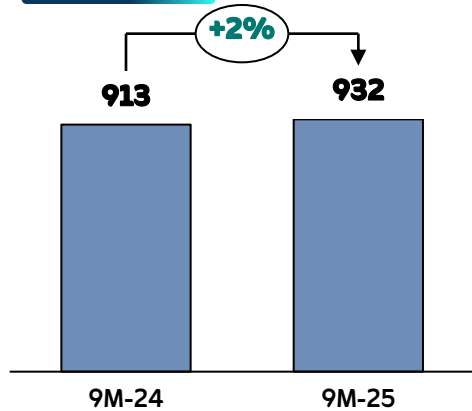
EXISTING VALUATION

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

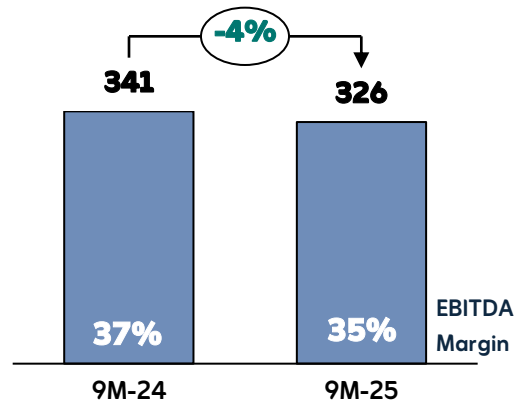
OPERATIONAL REVIEW

ZAIN KUWAIT

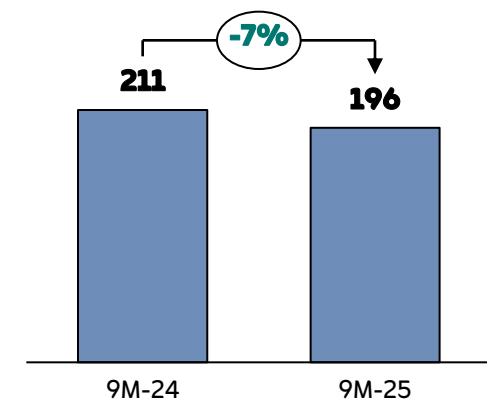
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- 🌀 Market leader in revenue & net income, capturing **38%** of revenue & **54%** of the net income market share
- 🌀 Launched **5G-Advanced** services, reinforcing leadership in digital innovation
- 🌀 **B2B** surged **+21%** YoY, underpinned by several major enterprise wins
- 🌀 **Zain Plus** delivered strong growth, supported by higher user engagement

- 🌀 Expanding digital services with **13%** YoY growth in **digital revenue**
- 🌀 **Data revenue** grew by **4% YoY**, contributing **36%** to total revenue
- 🌀 **Fintech** : Bookee officially rebranded to **Bede**
- 🌀 **CAPEX** of **\$183m** focused on improving **5G indoor coverage** and ongoing investments in **digital systems**



100%

OWNERSHIP



1983

OPERATIONS



2.6M

CUSTOMER
BASE



33%

MARKET
SHARE



39%

VALUE
SHARE



\$24

BLENDED
ARPU



50%

PREPAID
BASE



5G

NETWORK
TECHNOLOGY



\$183m

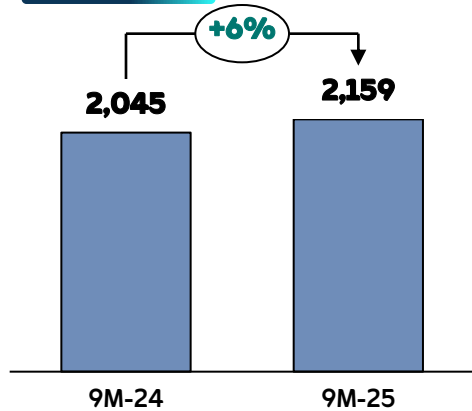
TOTAL
CAPEX



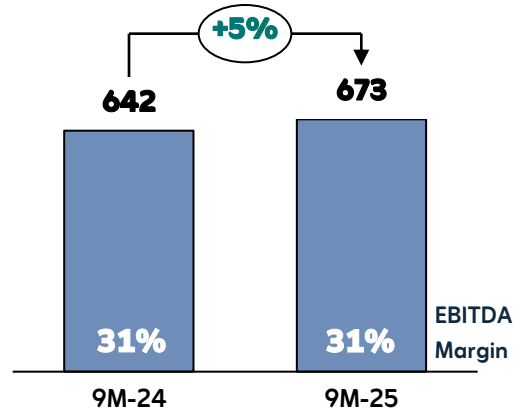
100%

POPULATION
COVERAGE

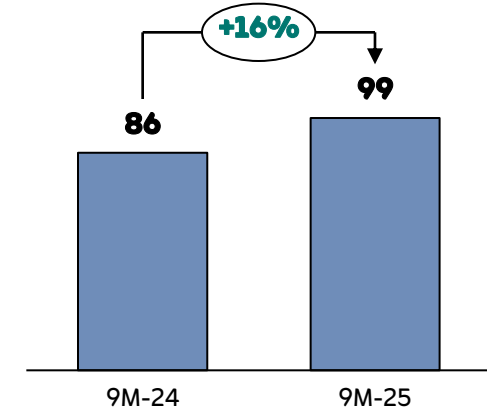
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- 5G, B2B, MVNO, Wholesale, Yaqoot, and Tamam continue to drive growth
- 5G network expansion to 21 additional cities, reaching a total of 90 cities
- Tamam revenue increased 23% YoY
- Digital operator Yaqoot revenue showing solid momentum
- Maintained #1 position for fastest mobile speed across KSA operators

- Data revenue grew by 4% and formed 40% of total revenue
- MSCI ESG Rating: Achieved 'AA' rating, classified as a "Leader"
- Received GSMA 5G Monetization Foundry Excellence Award for innovation in 5G monetization
- 1st in Saudi Arabia to obtain Samsung certification for 5G Standalone (SA) and Voice over New Radio (VoNR)



37%

OWNERSHIP



2008

OPERATIONS



8.6M

CUSTOMER
BASE



\$16

BLENDED
ARPU



74%

PREPAID
BASE



5G

NETWORK
TECHNOLOGY



\$178M

TOTAL
CAPEX

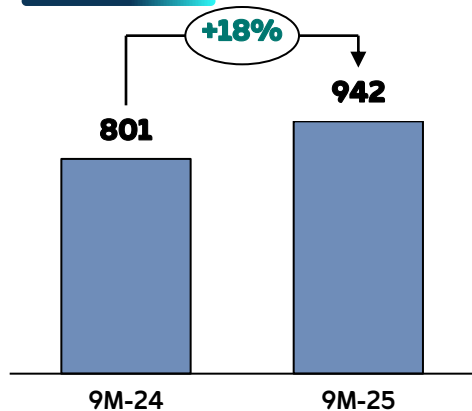


99%

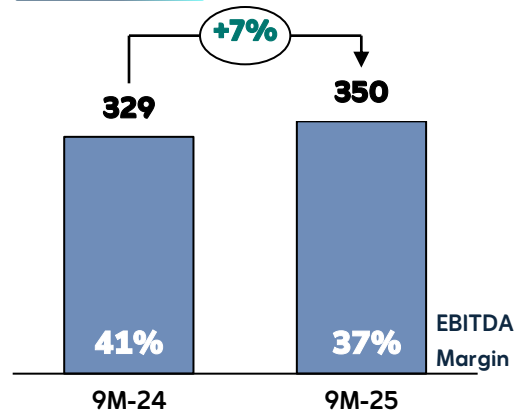
POPULATION
COVERAGE

ZAIN IRAQ

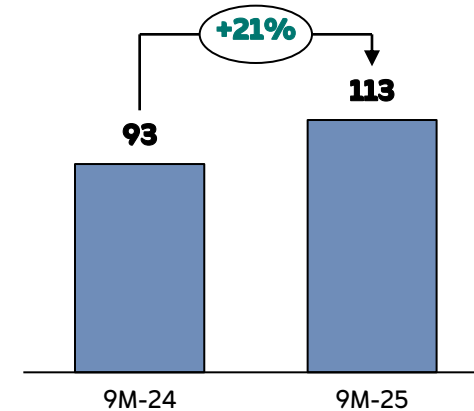
REVENUE (USD M)



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
- Successful **revenue diversification strategy** driven by strong performances by Zain Iraq subsidiaries, NextGen and Horizon
- Data revenue** continues strong growth
- Exceptional performance during Ziyara season



76%

OWNERSHIP



2003

OPERATIONS



20.4M

CUSTOMER
BASE



52%

MARKET
SHARE



45%

VALUE
SHARE



\$5

BLENDED
ARPU



4G

NETWORK
TECHNOLOGY



\$164M

TOTAL
CAPEX

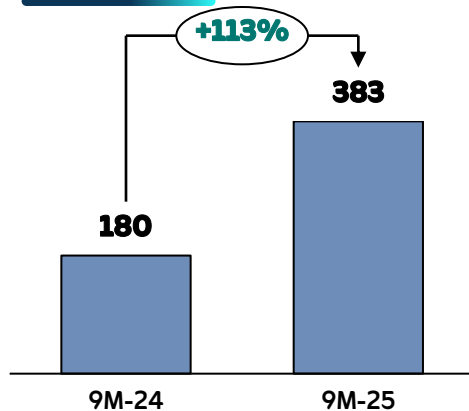


99%

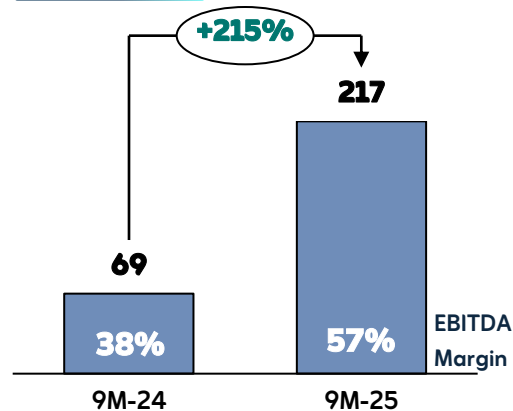
POPULATION
COVERAGE

ZAIN SUDAN

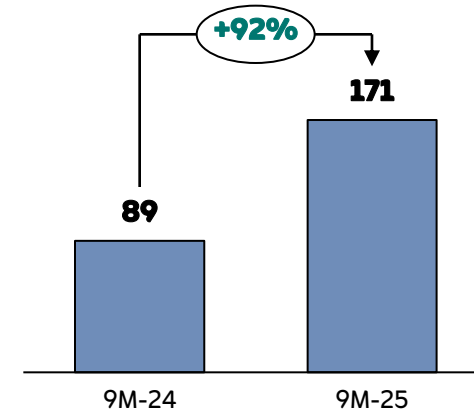
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- Resilient 9M'25 performance supported by improving stability, progressive service restoration, and strengthened customer re-engagement in key regions
- Zain Sudan prioritized **network restoration**, successfully operating more than **1,966 sites** to maintain connectivity for communities.
- FINTECH** : Bede Sudan and Visa Sign Strategic Partnership

- B2B** delivered remarkable growth, **surging 453% YoY**
- Digital services** saw outstanding growth, surging by **300%**
- Data revenue** grew by **114% YoY**, contributing **30%** to total revenue
- Currency devaluation in Sudan from **1,982 SDG/USD** as on Sep'24 to **2,400 SDG/USD** at the end of Sep'25 resulted in a foreign currency translation impact, costing the Group **\$192m** in revenue and **\$109m** in EBITDA for 9M'25



100%

OWNERSHIP



2006

OPERATIONS



12.2M

CUSTOMER
BASE



54%

MARKET
SHARE



53%

VALUE
SHARE



\$4

BLENDED
ARPU



97%

PREPAID
BASE



4G

NETWORK
TECHNOLOGY



\$74M

TOTAL
CAPEX

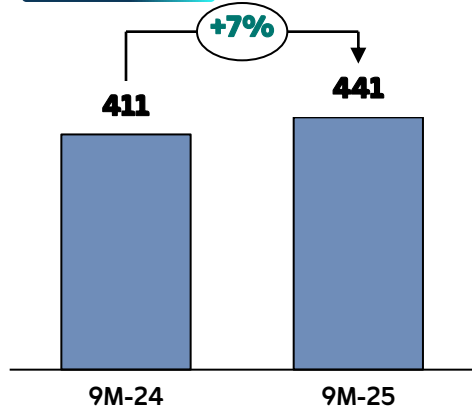


90%

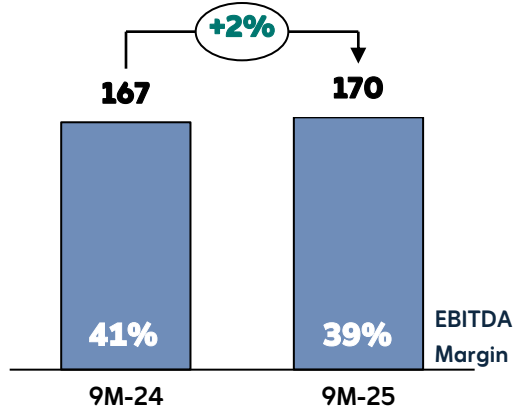
POPULATION
COVERAGE

ZAIN JORDAN

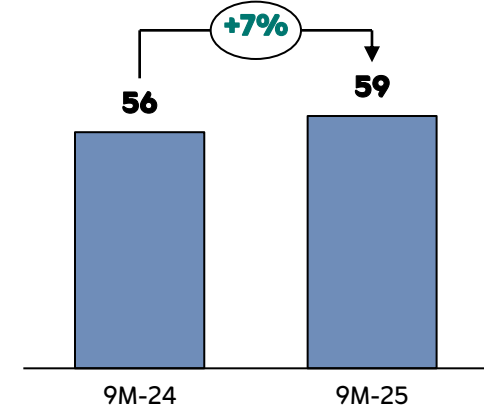
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- Three decades of momentum - Zain Jordan at the forefront of transformation
- Data revenue grew by 14% YoY, and formed 54% of total revenue
- Expansion of FTTH network boosts revenue and customer base
- B2B revenues grew 5% YoY



96.5%

OWNERSHIP



2003

OPERATIONS



4.3M

CUSTOMER
BASE



35%

MARKET
SHARE



44%

VALUE
SHARE



\$11

BLENDED
ARPU



44%

PREPAID
BASE



5G

NETWORK
TECHNOLOGY



\$41M

TOTAL
CAPEX

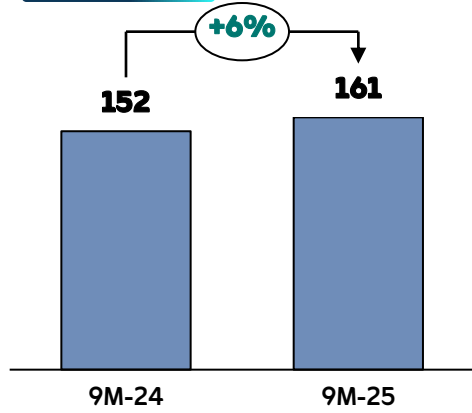


99%

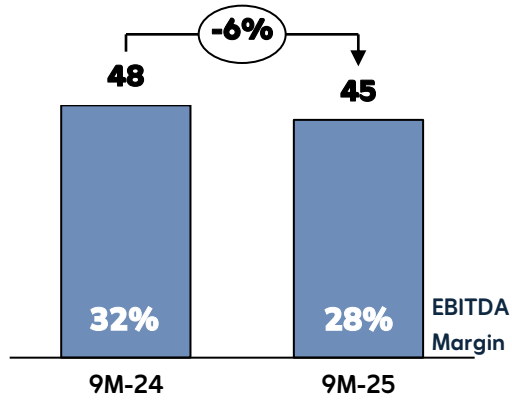
POPULATION
COVERAGE

ZAIN BAHRAIN

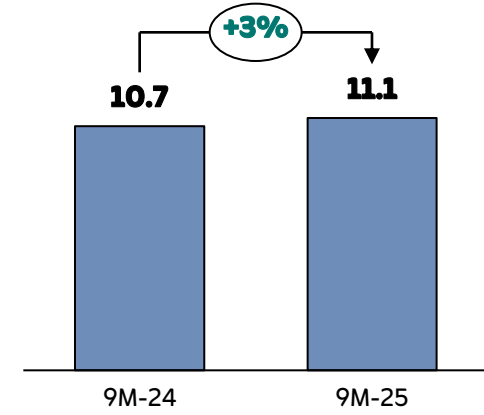
REVENUE (USD M)



EBITDA (USD M)



NET INCOME (USD M)



- 🌀 **Data revenue** formed **46%** of total revenue and grew **5%** YoY
- 🌀 Focused on the continued expansion of **5G** and **4G** infrastructure
- 🌀 **B2B** revenue grew **17%** YoY
- 🌀 **Bede Fintech** is making significant progress



65%

OWNERSHIP



2003

OPERATIONS



\$16

BLEND
ED
ARPU



5G

NET
WORK
TECHNOLOGY



\$11M

TOTAL
CAPEX



100%

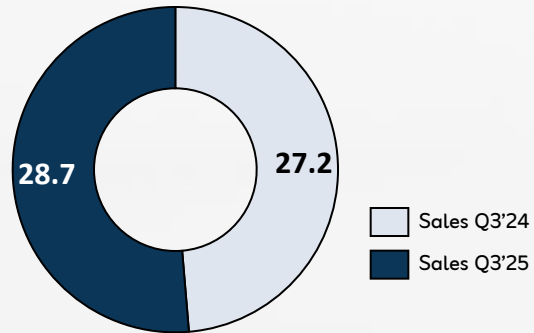
POPULATION
COVERAGE

APPENDIX

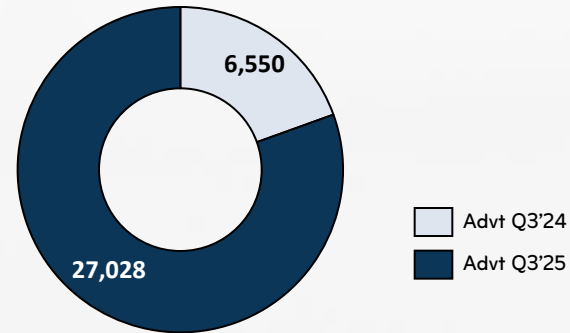
A unified Platform for API monetization across the MENA Region



Direct Operator Billing (USD M)



Digital Advertising (USD)



- Unlock new growth opportunities through one of the Middle East's most powerful telecom networks, Zain, reaching over 51.3 million customers across multiple regional markets
- DoB Business has experienced rapid growth, generating over \$450 million in sales since inception to Zain OpCos, with 272 live services through strategic partnerships with more than 46 partners
- Dizlee is designed to help OpCos unlock the full potential of digital revenue streams, accelerate time-to-market, and drive growth and monetization

- Dizlee Digital Advertising is experiencing steady growth and is actively exploring more strategic partnerships to drive portfolio expansion in the coming years
- New partners are continuously being launched in key markets, including KW, IQ, KSA, BH, JO, and SD, contributing to a growing revenue stream that is expected to strengthen further in the coming periods

API Marketplace

- After 9 months of successful PoC, Zain Kuwait's CPaaS (Communication Platform as a Service) is commercially live on Sep'25
- Dizlee shortlisted among the top 3 CPaaS providers for Omantel RFP, with PoC discussions underway.
- 1st commercial offer received from 1 partner, with potential \$5.4Mn in annual revenue for Zain OpCos for Number Verification API.
- Planning a workshop with all OpCos to showcase API Marketplace capabilities and demonstrate how to onboard Zain's APIs.
- DEI indoor navigation for the visually impaired – 2 active PoCs with new vendors

In a world of constant change, Dizlee doesn't just adapt — it leads

Corporate Sustainability Achievements

“Leading to Value Creation”

KEY ACCOMPLISHMENTS



Climate Transition - Published Zain’s Climate Transition Plan on the Group website, meeting CDP disclosure requirements and aligning with sector best practices.



ESG Rating Submissions:

- **S&P Submission** – Completed Zain Group’s 2025 S&P Global Corporate Sustainability Assessment to showcase Zain’s position by benchmarking against global ESG standards.
- **Morningstar Sustainalytics Rating** – Decreased Zain’s ESG risk rating by successfully submitted response to Sustainalytics for around 400 indicators



GCC Telco Alliance - As part of the GCC Telco Alliance, Zain participated in the STC-hosted Sustainability Hackathon, which attracted 310 idea submissions from across the GCC. Fifteen ideas were shortlisted, with Zain represented through subject matter experts, mentors, and participation on the judging panel.



Water Management - Published Zain’s Water Management Policy Statement to address ESG index gaps and strengthen response to regional water security challenges.



Waste Management - Rolled out Group Waste Management Framework, data collection in progress to establish baseline across all Opcos, driving compliance with the Board-approved 2030 waste elimination target and enabling stronger circular economy practices.



Materiality Assessment - Launched 2025 Groupwide Materiality Assessment using Datamaran platform to enhance ESG risk identification and stakeholder engagement increasing number of participants from 200 to 672 people from different stakeholder groups including employees, suppliers, and regulators.



Community Outreach & Humanitarian Support

- Sudan: Launched the second edition of vocational training, equipping 715 young Sudanese with practical skills to enhance employability and drive local economic growth.
- South Sudan: Launched a health clinic expected to provide over 5000+ health screenings and 2000+ vaccinations to be administered through 2 nurses and 1 doctor.



MSCI  A	S&P Global Ratings 54/100	 FTSE4Good 3.9/5
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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:
 - 784 active students
 - 14,100+ training hours
 - 98.6% average course passing rate
 - 773 certificates obtained
 - 406 students from intake 2023 successfully completed Module 1 Diploma by finishing 10 courses.
 - 45 participants from intake 2023 successfully completed Module 2 Diploma by finishing 10 courses.
- ✓ Shortlisted for the 2025 Reuters Global Sustainability Awards.
- ✓ Participated in the EFMD Global Development Conference, presenting award-winning case, "Driving Digital Transformation in Zain: The Master in Digital Transformation".
- ✓ Launched an IDEU 2-Year Report to showcase the progress of IDEU to date, highlighting students' progress, academic outcomes, recognition, and awards ([click here](#)).



WE ABLE - Disability Inclusion Program

- ✓ Zain Iraq is officially adopting the Be My Eyes application to support the blind and visually impaired, as part of its ongoing commitment to providing inclusive digital solutions.
- ✓ Conducted 2 volunteering events for Zain employees to get prioritized calls from Be My Eyes, with 508 successful calls.
- ✓ Collaborated with Be My Eyes to launch a case study highlighting Zain's global impact in supporting the blind and low-vision community ([click here](#)).
- ✓ In celebration of the International Day of Sign Languages, Zain hosted the "My Sign, My Story" webinar led by the Masters, who shared inspiring stories of resilience, communication, and inclusion. The celebration also featured campaigns showcasing Zain's services for the Deaf community and promoting the importance of sign language inclusion.
- ✓ Conducted Disability Etiquette session in Zain operations, focusing on disability inclusion, workplace experience, and practical workplace etiquette.



WE - Women Empowerment Program

- ✓ Women's representation at Middle Management increased by 3% compared to the last quarter.
- ✓ Under the direction of the Vice Chairman & Group CEO, 2 high-potential Generation Z Program graduates were sponsored to pursue their Executive MBA (EMBA) at London Business School, marking a continuation of Zain's commitment to investing in young talent and future leaders.
- ✓ 96% of WE SUCCEEDers completed their Outward Mindset and Leadership sessions, and 50 individual development profiles were created in preparation for the next phase of the program.
- ✓ The NOVA participants are currently progressing through their 10 Outward Performance sessions, building on the foundation set during their Retreat and earlier Outward Mindset workshops.



ZY - Zain Youth Program

- ✓ Launched ZY Learn, a youth-led learning journey empowering young employees through peer knowledge sharing led by the ZY Mavericks, with 5 sessions conducted and over 50 participants.
- ✓ Hosted a groupwide webinar featuring Zain CEOs, filled with real stories, sharp insights, and bold conversations in celebration of International Youth Day.
- ✓ The ZY Counsel completed a series of Leadership Masterclasses with Leadership Development Coach, covering Resilient Leadership and Emotional Intelligence, Storytelling, and Managing Upwards.
- ✓ The ZY Counsel ideas from Zain Jordan, Zain Bahrain, Zain Cash Jordan, and Zain Kuwait are currently under implementation, reflecting the teams' commitment to turning their innovative concepts into action.
- ✓ Zain Group Generation Z graduates participated in the Mental Toughness Challenge in Barcelona, which focused on teamwork, resilience, and pushing beyond personal limits.



BE WELL - Employee Wellness Program

- ✓ In collaboration with the HR team, partnered with BetterUp to provide personalized and transformative leadership development programs across Zain operations.
- ✓ Launched the Youth Wellbeing initiative, starting with a youth survey to identify employees' wellbeing needs and shape a tailored Youth Wellbeing Development Plan.
- ✓ A session titled "Feel It, Name It, Navigate It" was led by clinical psychologist Renad Haddad, attended by 122 employees, providing youth with practical tools for managing stress, building emotional awareness, and improving communication.
- ✓ Continuation of Kuwait Counseling Center (KCC) free therapy sessions with 407 sessions conducted in this quarter.
- ✓ Hosted Mental Health First Aider (MHFA) sessions to equip employees with skills to recognize early signs of stress, engage in conversations, and manage their own well-being effectively.
- ✓ Celebrated World Gratitude Day with a video campaign featuring employees from different operations sharing who and what they are most grateful for.
- ✓ Hosted various wellbeing activities across Zain operations, including padel, tennis, football, boxing, and pilates classes.

SPECTRUM ASSETS

ZAIN OPCO	LOW FREQUENCY										HIGH FREQUENCY
	600 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