



INVESTOR PRESENTATION

Zain Group 9M 2022 Results

9 November 2022

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EXECUTIVE MANAGEMENT



Bader Nasser Al-Kharafi
Vice Chairman & Group CEO



Ossama Matta
Chief Financial Officer



Nawaf Al-Gharabally
Chief Technology Officer



Kamil Hilali
Chief Strategy Officer



Nawal Bourisli
Chief Human Resources Officer



Jennifer Suleiman
Chief Sustainability Officer



Maryam Saif
Chief Diversity and Inclusion Officer



Mohammad Abdal
Chief Communications Officer



Malek Hammoud
Chief Investments and
Digital Transformation Officer



Dr. Andrew Arowojolu
Chief Regulatory Officer



Firas Oggar
Head of Legal



Venkatesh Jandhyala
Chief Internal Auditor



Abdul Ghaffar Setareh
Chief Risk Officer



OUR GROUP AT A GLANCE **9M 2022**



**52.0
MILLION**

ACTIVE CUSTOMERS
+7% YoY



**\$4.2
BILLION**

IN REVENUE
KD 1.3b
+12% YoY



**\$1.6
BILLION**

IN EBITDA
KD 491m
+3% YoY

**+39%
EBITDA
MARGIN**



**\$497
MILLION**

IN NET INCOME
KD 152m
+12% YoY



**11
CENTS**

IN EPS
35 FILS
+13% YoY

OUR OPERATIONS



Over
7,100
EMPLOYEES



KUWAIT



KSA



IRAQ



SUDAN



JORDAN



BAHRAIN



SOUTH SUDAN

Contribution

REVENUE %
CUSTOMERS %

20%

5%

43%

17%

14%

36%

8%

31%

9%

7%

3%

2%

1%

2%

Zain has a 15.5% ownership in Moroccan mobile operator "INWI"

PRESENCE IN KEY ECONOMIES IN THE GULF REGION AND RESILIENT UPSIDE POTENTIAL IN SUDAN AND SOUTH SUDAN

9M 2022 KPIs

CUSTOMERS	3.8m
REVENUE	\$ 382m
EBITDA	\$ 170m
NET INCOME	\$ 51m
CAPEX	\$ 23m



CUSTOMERS	18.4m
REVENUE	\$ 601m
EBITDA	\$ 241m
NET INCOME	\$ 10m
CAPEX	\$ 44m



CUSTOMERS	8.6m
REVENUE	\$ 1.8b
EBITDA	\$ 598m
NET INCOME	\$ 80m
CAPEX	\$ 112m



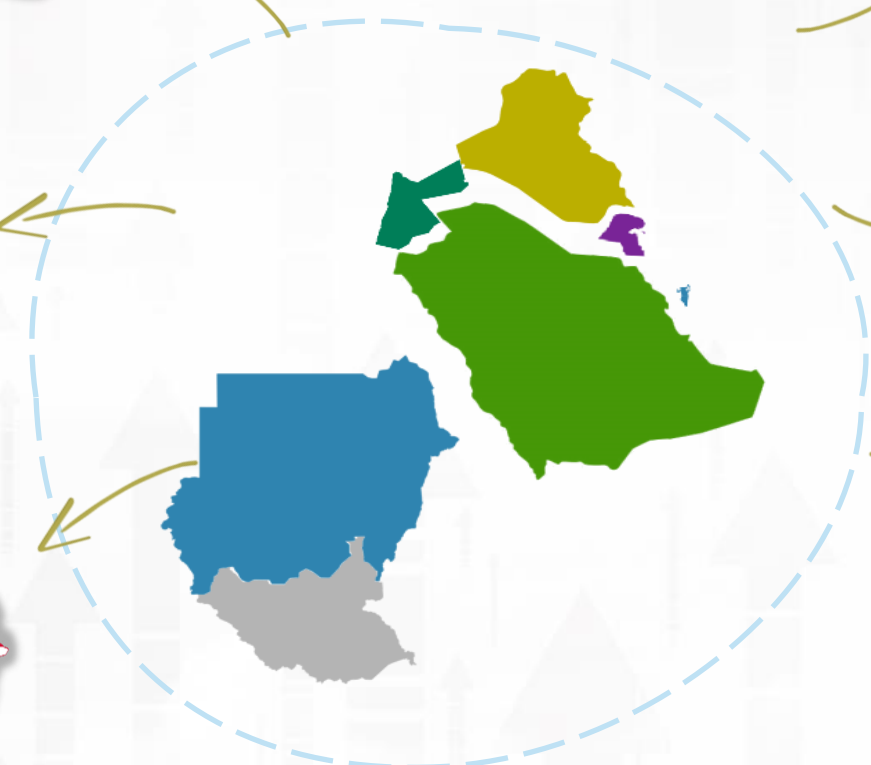
CUSTOMERS	2.6m
REVENUE	\$ 844m
EBITDA	\$ 323m
NET INCOME	\$ 200m
CAPEX	\$ 34m



CUSTOMERS	16.2m
REVENUE	\$ 339m
EBITDA	\$ 178m
NET INCOME	\$ 174m
CAPEX	\$ 48m



REVENUE	\$ 134m
EBITDA	\$ 44m
NET INCOME	\$ 12m
CAPEX	\$ 3m



ACCOMPLISHMENTS

'Shlonik' wins 'best government project' award in Kuwait



'Best Corporate Governance Award 2021 & 2022' for Kuwait



'Best Telecom Company' and 'Best Digital Transformation Telecom Company' in Kuwait for the year 2021



Three awards from SAMENA Council-MEA Business Technology Achievement Awards for:

1. New Technology Leadership for 5G launches in KW & KSA
2. Innovative Collaborations for Zain Esports
3. Ground-breaking services for fintech solution Tamam in KSA



Zain wins Gulf Breakthrough Award from Dell Technologies



Zain upgraded to A- in the latest 'CDP Score Report—Climate Change 2021', ranking it first in the region



ZainTech acknowledged with two awards at prestigious SAMENA Council-endorsed MEA Business Awards



Zain awarded 'Best Telco Operator', ZainTech wins 'Best Digital Service' at 2022 Telecom World Middle East Awards

KEY EVENTS

Interim Dividends 10 fils for H1 2022

The Board declares a 2nd consecutive interim dividend of 10 fils/share for the first six months of 2022, distributed \$140m on 14th September 2022

TowerCo Update

- **Zain KSA:** Signed agreement to transfer ownership to Saudi PIF
- **Zain Iraq:** Transaction is in final execution stage with TASC
- **Zain Sudan:** Awaiting “No Objection Letter” from regulator

Fintech... Excellent revenue & customer growth

- Revenue grew by 231% and customer base jumped by 34%
- **Kuwait:** Results of digital Banking application will be announced end of 2022
- **Bahrain:** Fintech license for “Tamam” awarded by CBB in October 2022

Regulatory Update

- **Kuwait:** Number Range Fees court case currently in favor of Zain under appeal by MOC and CITRA , court session 20th November
- **Jordan:** Settlement agreement with TRC (25-year for 5G license and all other frequencies for additional 10 years)
- **Sudan:** MTR increased from SDG 0.075 to SDG 3, starting November 1st

Digital services including Dizlee (API) witnessed excellent growth

Digital revenue grew 47% YoY, Dizlee continues its trajectory growth, offering 51 live services and resulting in over 175 million API transactions since launch in mid-2018

B2B : Mobility, Business Solutions & Fixed Services

B2B continues to deliver growth, revenue up 22% YoY

Major step in ZainTech’s expansion strategy

ZainTech, the digital and ICT services arm acquired regional cloud provider BIOS Middle East.



GROWTH VERTICALS

INFORMATION AND COMMUNICATION TECHNOLOGY

Establishing a regional center of excellence developing and providing the latest infrastructure, managed services and digital solutions.



DIGITAL INFRASTRUCTURE

Building a leading independent digital infrastructure player in the region.



FINTECH

Introducing a suite of digital financial and insurance services contributing to the evolution of the region's digital ecosystem.



DIGITAL SERVICES

Building innovative digital services to create opportunities that bridge the digital divide, ensure business continuity, and advance socioeconomic development.



STRATEGIC PILLARS



EVOLUTION OF TELCO

DIGITAL TRANSFORMATION

Transforming the telecom core to provide customers with the best experience, while simultaneously streamlining the backend and reaping the best of analytics for Zain to thrive and even lead in the digital era.



ENTERPRISE & GOVERNMENT

Working closely with organizations of all sizes to provide them with the necessary connectivity and the latest solutions required to achieve their business and operational objectives.



FIXED AND CONVERGENCE

Transforming from a mobile centric telecom into an integrated player offering fixed-mobile domestic and international convergence serving the needs of consumers and businesses.



PORTFOLIO OPTIMIZATION

Continue realize synergies and unlock potential value through M&A activities.





THE REGIONAL DIGITAL & ICT SOLUTIONS POWERHOUSE UNIFYING ZAIN GROUP'S ICT ASSETS TO OFFER A UNIQUE VALUE PROPOSITION OF COMPREHENSIVE DIGITAL SOLUTIONS AND SERVICES ACROSS MULTIPLE ICT VERTICALS, ALL UNDER ONE ROOF

REGIONAL BIGGEST
FOOTPRINT

Bahrain . Iraq . Jordan . Kuwait . Oman



.Saudi Arabia . Sudan . South Sudan . UAE



LINES OF BUSINESS

CLOUD, CYBERSECURITY, BIG DATA, IOT, AI, SMART CITIES, DRONES, AND EMERGING TECHNOLOGIES.

STRATEGIC PARTNERSHIPS



ACQUISITIONS



ZAINTECH ENTERS INTO AGREEMENT TO ACQUIRE LEADING MANAGED CLOUD PROVIDER, BIOS MIDDLE EAST

ZAIN VENTURES

- Established in 2021 as the Corporate Venture Capital arm of Zain seeking opportunities in the VC/startup ecosystem.
- Invested in regional and international VC funds as well as direct strategic investments, creating synergies and leveraging on Zain's geographical reach and customers.

INVESTMENT IN FUNDS



DIRECT INVESTMENTS



INVESTED	EXISTING VALUATION
\$16.3m	1.92x



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

ZAIN FINTECH



CUSTOMERS



REVENUE



KSA



- Licensed by Saudi Central Bank (SAMA), Tamam is the first micro-financing license in region .
- Launched Murabaha Financing in Q2 2022

26k

\$19.7m



IQ



- Zain Cash Iraq is a mobile wallet licensed by Central Bank of Iraq to offer innovative financial services
- Secured License to offer Credit Cards Services in 2023

280k

\$5.4m



JO



- Zain Cash is the largest mobile financial services provider
- Launch of credit card services as well as remittance services in collaboration with Western Union

465k

\$5.0m



BH



- awarded a Fintech license by CBB in October 2022 and expect to launch services in 2023

771k

TOTAL

\$30.1m

↑ 34%
YoY

↑ 231%
YoY



SD



- Fintech license will be applied once the technical platform is ready by the end of 2022
- Services include Mobile Insurance & Fund Distributions



KW



- Results of the Digital Banking application (in partnership with Boubyan Bank) submitted to the Central Bank of Kuwait and expect the result to be announced end of 2022

DIGITAL OPERATORS

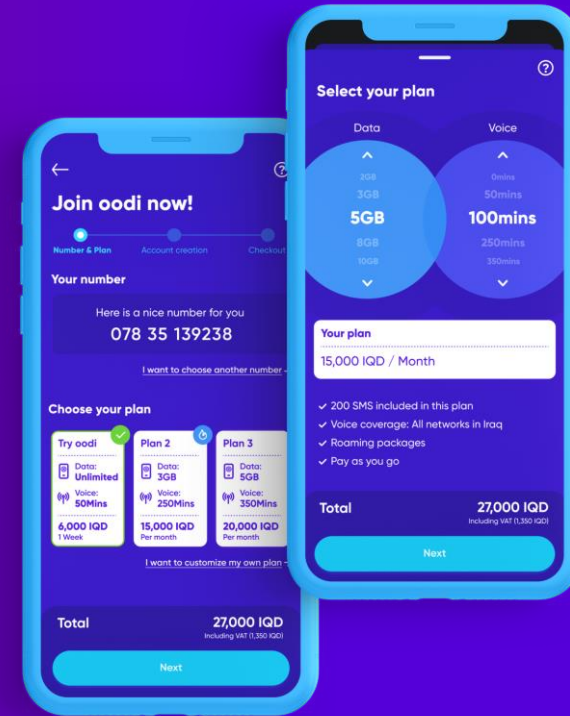
ياقوت
Yaqoot
بواسطة زين

KSA



Yaqoot gives you the chance to connect with the people around you...

So we brought you packages that focus on data & unlimited apps. We're also giving you gifts to regift others every month! That's not all, we have a Yaqoot Store where you can gift those around you... from one mobile to another. Gifts like vouchers, greetings cards, data & minutes!



oodi
IRAQ

oodi is a new mobile service that's easy to get and easy to use.

At oodi we'd like to give the choice back to you. Forget about standing in line in a store to change a thing, check your monthly bill or get help. You can do it all in the oodi app.

TOWER DEALS

UPCOMING
DEALS



ZAIN
BAHRAIN



ZAIN
SUDAN

UNDER PROGRESS



ZAIN
IRAQ

Zain Iraq's agreement to sell and leaseback tower portfolio to TASC Towers



4,604
TOWERS

\$180
MILLION

COMPLETED



ZAIN
KSA

CITC has approved a Public Investment Fund-led consortium offer to acquire an 80% majority stake in its tower infrastructure



8,069
TOWERS

\$807
MILLION



ZAIN
JORDAN

Zain Jordan's agreement to sell and leaseback tower portfolio to TASC Towers



2,607
TOWERS

\$88
MILLION



ZAIN
KUWAIT

Zain Kuwait completed the sale and leaseback of mobile tower portfolio to IHS Holding Limited



1,620
TOWERS

\$130
MILLION



ZAIN KUWAIT NUMBER RANGES CASE

KD 24.7m

FIRST DEGREE



- Zain Accepted Experts' Report in April 2022
- First-Degree Verdict favorable verdict issued in June 2022

APPEAL



WE ARE HERE

- MOC and CITRA have appealed, and they will appear in the court of appeal on 20th November 2022.

CASSATION



Case booking : Appeal to the supreme court with case booking
Final Verdict : Appeal to the supreme court with case booking



ZAIN JORDAN 5G LICENSE & ALL SPECTRUM EXTENSION



12TH September 2022

Zain Jordan reached an agreement with government to settle differences in historic due amounts and agreed on new revenue share calculation



Settlement of
Historic
Disputes



Payment
related to
5G License



Extension for
existing
spectrum
licenses



New revenue
share rates for
2G/3G/4G/5G
services

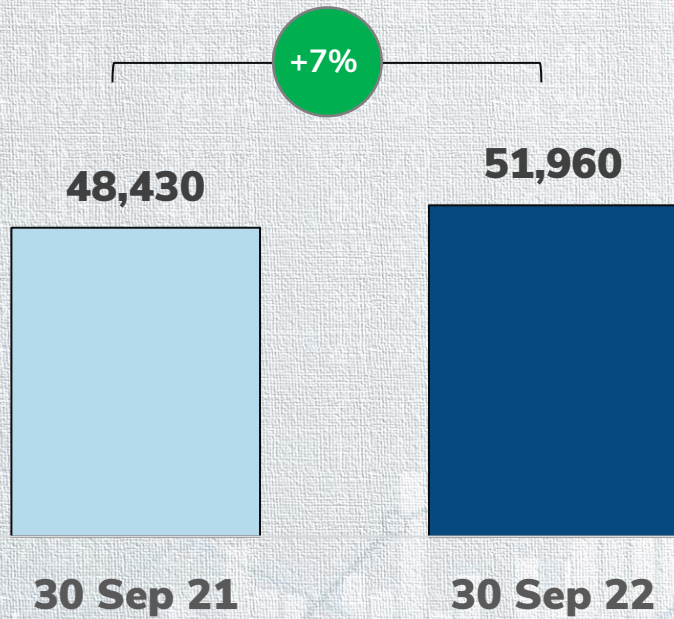


GROUP FINANCIAL REVIEW



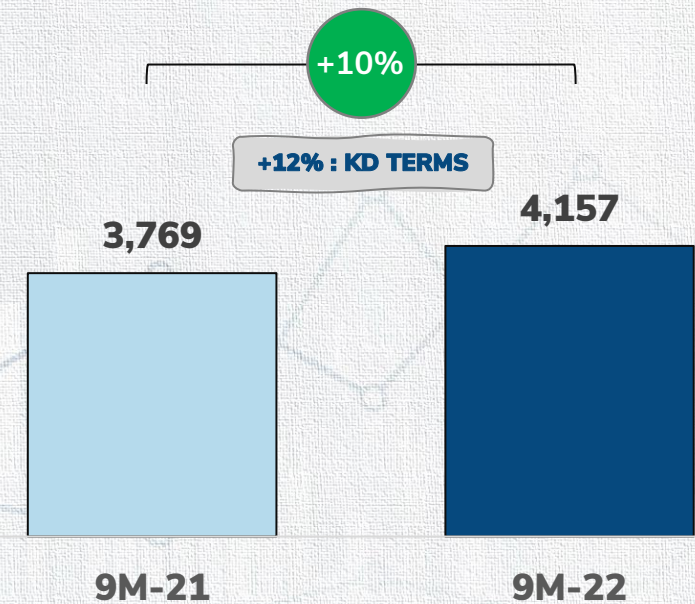
GROUP KPIS

CUSTOMERS ('000)



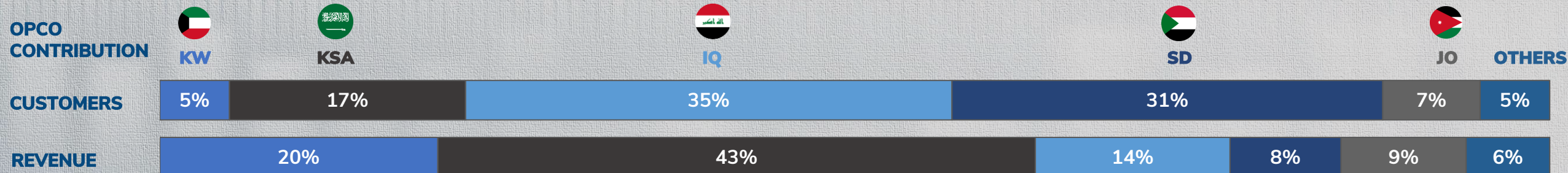
Customer base up by 7% mainly supported by the healthy customer growth by 15% in Zain KSA and 11% in Zain Iraq, adding around 3.5m additional customers to the base

REVENUE (\$ m)

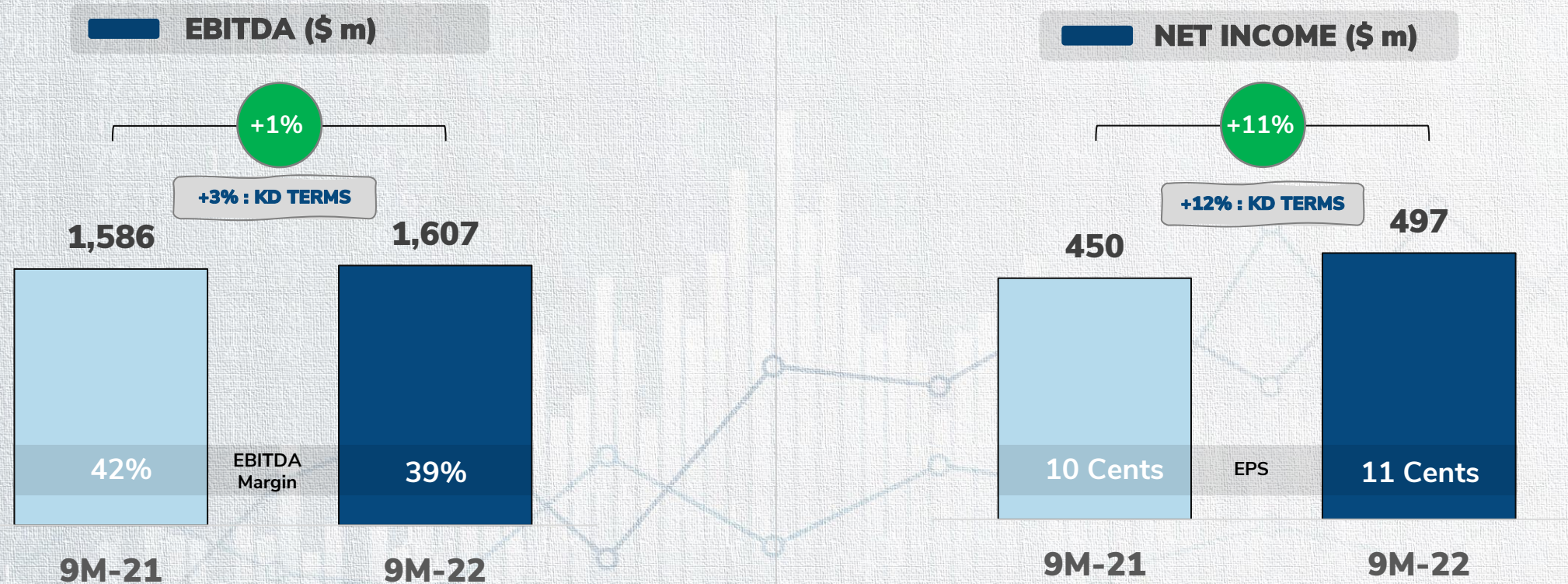


All operations reported healthy top line performance for the 9 months 2022

Revenue up by 10% for Zain Kuwait, 15% Zain KSA, 41% Zain Sudan and 5% Zain Iraq



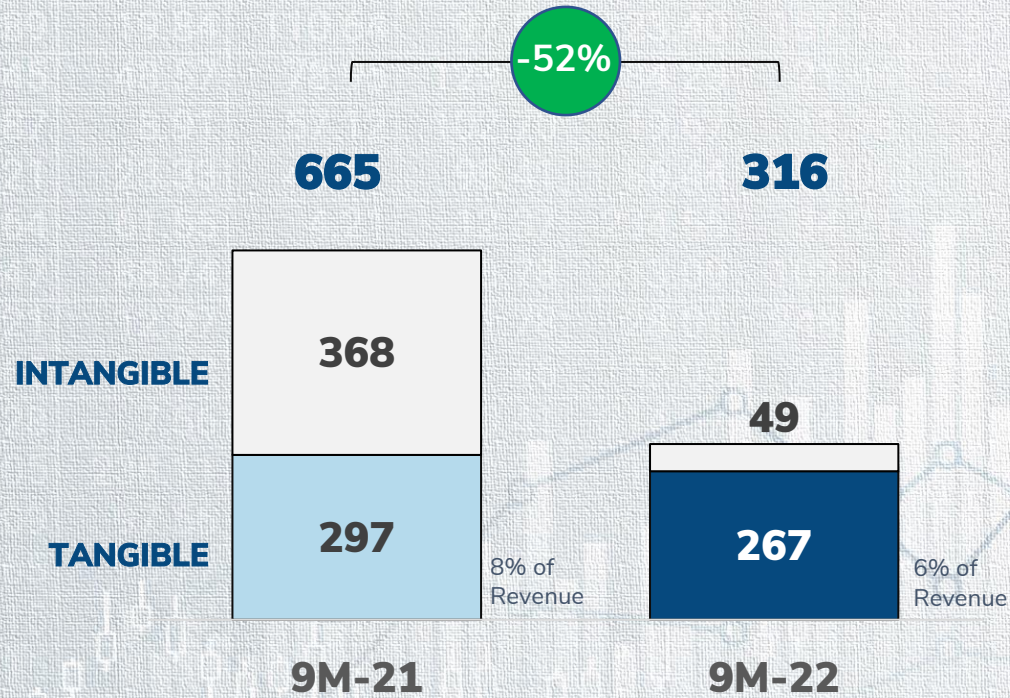
GROUP EBITDA & NET INCOME



- Savings in Depreciation & Amortization \$61m, mainly from KSA (stopping depreciation & amortization on tower assets held for sale).
- **Tax related savings (\$30m) from Sudan on account of:**
 - a) 50% reduction in Corporate Income Tax Rate, resulted in \$17m benefit
 - b) \$15m; representing reversal of 3% tax provision relating to FY-21 (\$6m) and stopped accruing for the 3% tax provision for YTD Sep-22 amounting to \$9m

GROUP TOTAL CAPEX

(USD m)



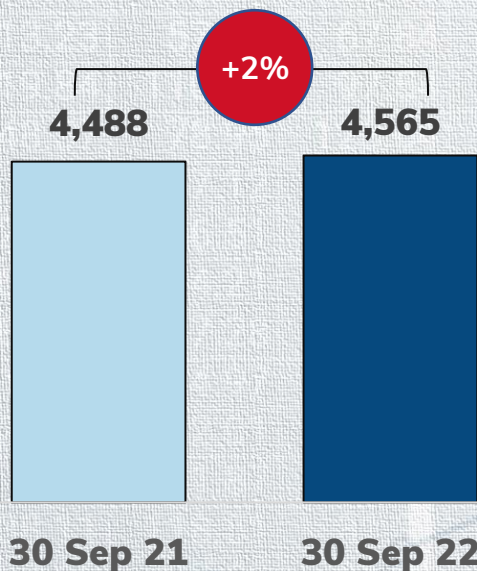
- 2022 continuation of expansion of 5G & 4G networks across the Opcos
- Grant of 4G license in **Iraq** amounting to \$148 million in 2021
- Renewal of the 900 MHz License in **Jordan** amounting to \$183 million in 2021



DEBT PROFILE

(USD m)

DUE TO BANKS (\$ m)



2.4x

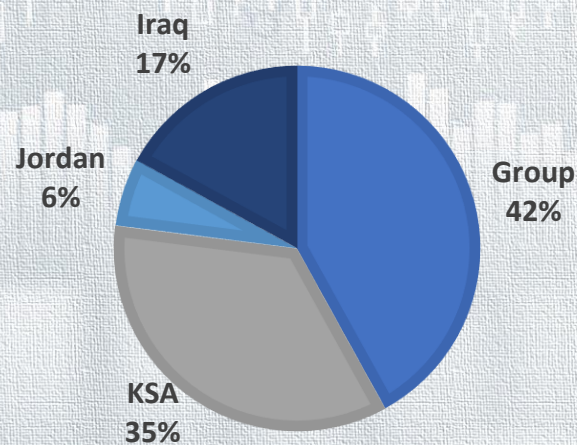
Total Net Debt / EBITDA
Among the lowest in the region

Effective Interest Rate

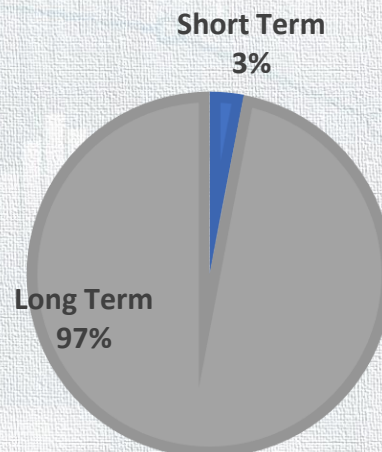
2.14% - 5.74%

As at 30 Sep'22

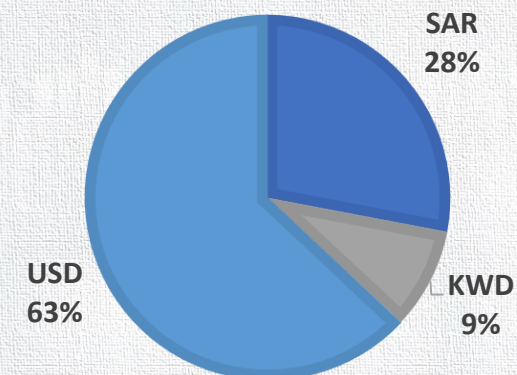
DEBT BY OPCO



DEBT BY MATURITY



DEBT BY CURRENCY



GROUP FINANCIAL KPIs

(KWD m)

Income Statement (KWD m)	9M 2022	9M 2021
Revenue	1,270	1,136
EBITDA	491	478
Net Income	152	135
EPS	35	31

Balance Sheet (KWD m)	Sep 2022	Sep 2021
Cash and Cash Equivalents	217	304
Total Assets	4,898	4,788
Total Debt	1,415	1,352
Total Equity	1,868	1,802

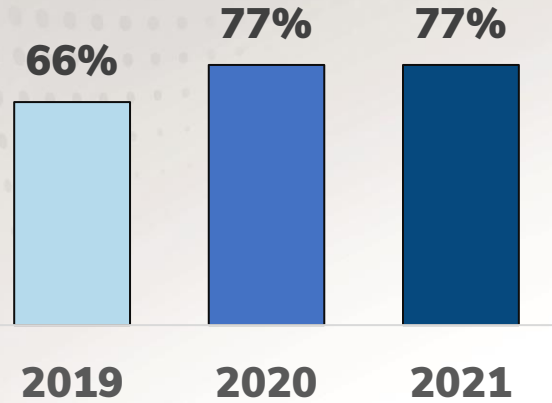
Cash Flow (KWD m)	9M 2022	9M 2021
Operating	321	270
Investing	(184)	(252)
FCF	137	18
Financing	(153)	(55)
Effect of FX impact	(3)	(24)
Ending Cash Balance	212	302

Group reported an impressive 12% increase in YTD Net profit due to exceptional top-line performance across all major operations, successfully mitigating major currency devaluation in Sudan (~30%) and South Sudan (~65%).

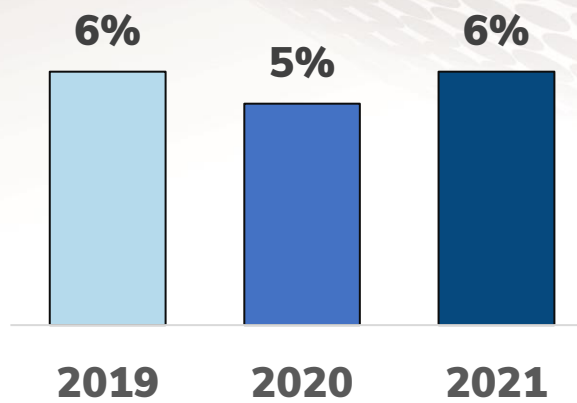
Group revenue increased 15% for Q3 2022 and 12% Year-on-Year on account of significant price revamps and data monetization initiatives carried out across operations.

DIVIDENDS

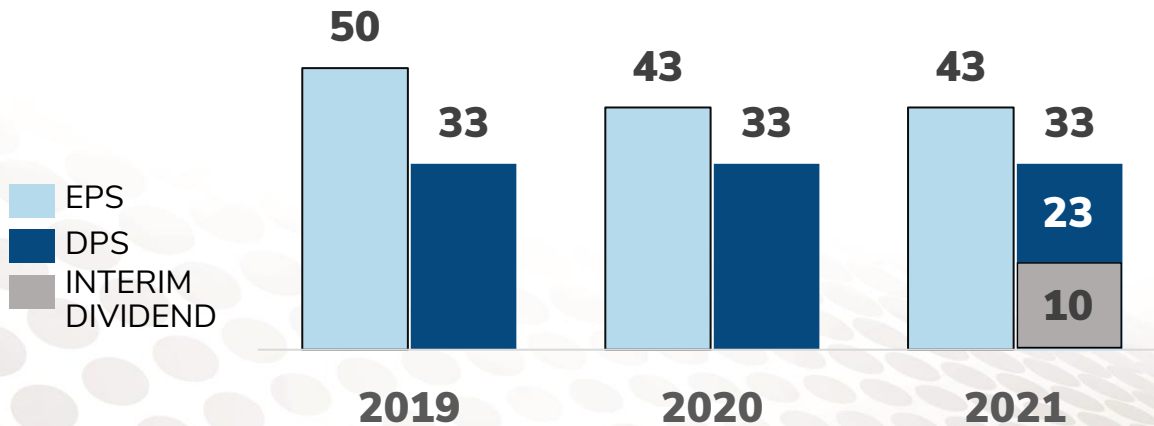
DIVIDEND PAY-OUT RATIO



DIVIDEND YIELD



EPS & DPS (Fils)



- 2nd consecutive interim dividend of \$140m (10 fils/share) for the first 6M'22 distributed on **14th September 2022**
- Dividend of \$471m (**33 fils**) for 2021 compared to \$470m (**33 fils**) for 2020
- Average dividend payout ratio in the high **70% range**
- First company in Kuwait to implement a minimum cash dividend policy (**33 fils/year for 3 years starting 2019**)

ZAIN SHARE PRICE



TOTAL SHARES

4,327,058,909

P/E

~13 TIMES

MARKET CAP

USD 8.3 BILLION

DIVIDEND YIELD

6%

85%

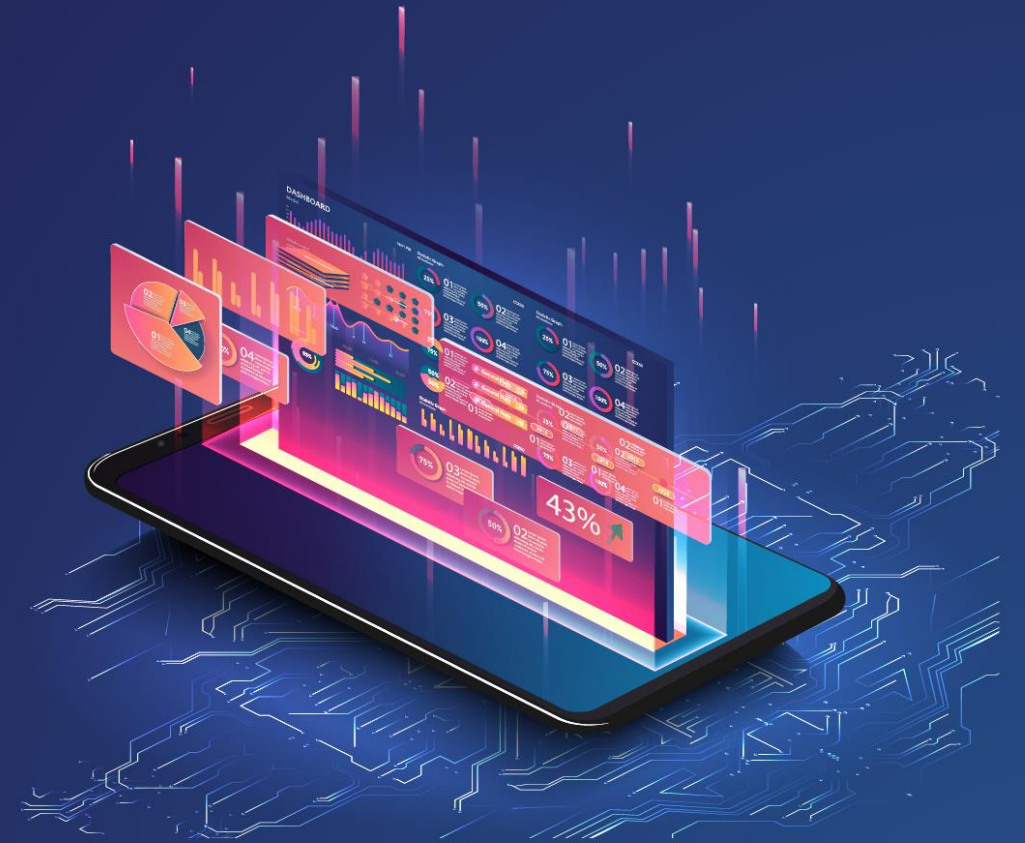
LOCAL INVESTORS

15%

INTERNATIONAL INVESTORS

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

OPERATIONAL REVIEW






EAMAN AL ROUDHAN
CEO




100%



OWNERSHIP










1983



OPERATIONS

- 🌀 Zain Kuwait remains the **most profitable company** within the Group and maintains its market lead in terms value and revenue share
- 🌀 **Revenue, EBITDA & Net income** grew by **10%, 8%** and **5%** respectively
- 🌀 **Data revenue** grew **2%** and formed **38%** of total revenue
- 🌀 launched next generation **FTTR** technology becoming the **1st telecom** operator to offer such
- 🌀 The first operator in the world to launch **Vo5G**
- 🌀 **Digital Banking** application in alliance with Boubyan Bank submitted to the Central Bank of Kuwait will be announced **end of 2022**.
- 🌀 **Number Range case** court session postponed to **20th November 2022**





								
2.6M	34%	37%	\$25	58%	5G	\$34M	100%	149%
CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE %	MARKET PENETRATION



SULTAN ALDEGHAITHER
CEO









37%  OWNERSHIP

2008  OPERATIONS

- 🌀 The Board approved the the final offer received by PIF to acquire 8,069 tower for **\$807m to PIF**
- 🌀 Healthy **15% YoY customer growth**, adding 1.1m to the base, mainly from the prepaid segment
- 🌀 **B2B** revenue grew by **31%** YoY
- 🌀 Strong performance from **Tamam**, customers jumped **136%** and revenue up **110%** vs Q2'22
- 🌀 Positive performance for the digital operator **Yaqoot**, customer base **up 25%** and revenue **up 20%**
- 🌀 **Data revenue** formed 44% of total revenue





						
8.6M	\$17	64%	5G	99%	115%	\$112M
CUSTOMER BASE	BLENDED ARPU	PREPAID BASE	LARGEST NETWORK IN THE REGION	POPULATION COVERAGE %	MARKET PENETRATION	TOTAL CAPEX

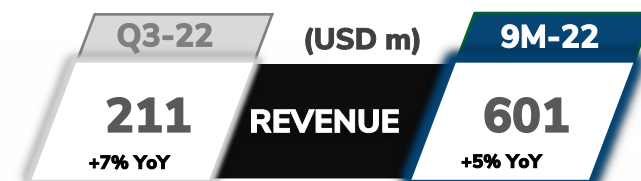






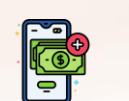




ALI AL-ZAHID
CEO



76%	 OWNERSHIP
2003	 OPERATIONS

- Customer base grew by 11% to reach 18.4m customers driven by **4G expansion**
- Zain Cash delivered solid performance, customers up **44%**, revenue up **63%**
- Zain Cash secured the license to offer **credit cards** by end of 2022
- Tower deal with TASC is under final execution stage
- Digital operator “oodi” performing exceptionally, revenues up 30% vs Q2’22





								
18.4M	52%	44%	\$4	93%	4G	\$44M	99%	102%
CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE %	MARKET PENETRATION



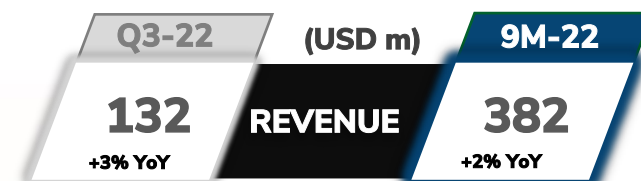
FAHAD ALJASEM
CEO












96.5%  OWNERSHIP

2003  OPERATIONS

- 🌀 **Data revenue** grew by 4% YoY, and formed 50% of total revenue
- 🌀 Expansion of **FTTH** network boosts revenue and customer base
- 🌀 **Zain Cash** delivered solid performance, customers up **26%**, revenue up **45%**
- 🌀 Signed a **settlement agreement** with TRC, which include revamp of revenue share ratios, 10-year extension of 2G, 3G & 4G spectrum licenses, a 25-year 5G license for an amount of US\$120



								
3.8M	35%	48%	\$10	64%	4G	\$23M	99%	79%
CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE %	MARKET PENETRATION



HISHAM ALLAM
CEO












100%  OWNERSHIP

2006  OPERATIONS

- Exceptional 9M performance, Revenue up 41%, EBITDA up 51% and Net income up 140%
- To mitigate the currency devaluation impact, **major price revamps** implemented
- Awaiting the binding offer for the **Sale of Zain Sudan**
- Started from November 1st, **MTR** is SDG 3 up from SDG 0.075
- \$30m benefit** for 9 months; 50% reduction of income tax (**Double Taxation Avoidance Agreement "DTAA"**) and 100% increase in withholding tax on Mgmt fees w.e.f. Jan 2021
- Data revenue** increased by 60%, representing 32% of total revenue



								
16.2M	48%	59%	\$2	98%	4G	\$48M	90%	77%
CUSTOMER BASE	MARKET SHARE	VALUE SHARE	BLENDED ARPU	PREPAID BASE	NETWORK TECHNOLOGY	TOTAL CAPEX	POPULATION COVERAGE %	MARKET PENETRATION

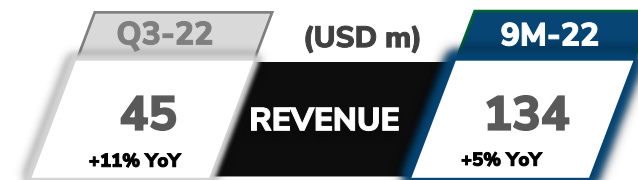


DUNCAN HOWARD
CEO



65%	OWNERSHIP
2003	OPERATIONS

- YoY revenue growth mainly due to **increase in data and roaming revenue**
- Data revenue** formed 47% of total revenue and grew 6% YoY
- Focused on the continued expansion of **4G** and **5G** infrastructure
- Awarded a **Fintech license** by CBB in October, expected to launch services by 2023
- First operator in the Middle East and Africa to deploy the latest **5G Massive MIMO radio** to reduce Zain's 5G site-level power consumption by 15%.



\$17

BLENDDED
ARPU



5G

NETWORK
TECHNOLOGY



100%

POPULATION
COVERAGE %



106%

MARKET
PENETRATION



\$46M

TOTAL
CAPEX



THE MOST ADVANCED DIGITAL MONETIZATION ECOSYSTEM PROVIDER IN THE MENA REGION

CONNECT YOUR BUSINESS

Connect your business to the World of Zain as We are connected to over **50 Mn** customers across Zain Operators and Omantel

VERSATILITY IN APPLICATION

We support a variety of **51** services across business verticals including but not limited to Entertainment, Gaming, Education, Health and many more...

ONE CONTRACT-ONE INTEGRATION

Use the scale of Zain Group to minimize time-to-market with more than **25** merchants live on platform



Dizlee announced at Mobile World Congress 2022 with the first MoU signed with LG U+



ZAIN ESPORTS UPDATES



Zain Bahrain announces the first-ranked Esports summer tournament in the Kingdom in partnership with Bahrain Esports Federation and PLAYHERA.

Strategic partnerships with government entities E.g. BSCAA in Bahrain

PLAYHERA

Shareholders Agreement with Playhera Signed by all parties – Playhera MENA introduced to Zain Opcos and Omantel



STATISTICS:



30,000+
participating gamers



60 Mn+
Social Media Impressions



87 Mn+
Social Media Engagements



45.8k



25.8k



98.5K



20.4K



27K

2022 TARGETS THAT FALL UNDER ZAIN'S SUSTAINABILITY STRATEGY PILLARS:



- Reduce environmental footprint by 50%
- Disclose to CDP (Carbon Disclosure Project)
- Set new CO2 emissions and water reduction targets as per SBTi (w/Group Tech)
- Launch carbon pricing across operations
- Implementation of the climate change policy framework across all operations
- Plastic waste reduction to finalize baseline and ensure implementation
- E-waste Warehouse management (categorization of materials)



- Implementation of the Principle for Driving Digital Inclusion of Persons with Disabilities
- Launch commercial services for People with Disabilities
- Women in Tech Phase 2



GENERATION YOUTH

- Child Online Safety ecosystem
- Implementation of Child sexual abuse material blocking mechanisms
- Partnership with UNICEF to achieve Generation Youth targets
- Enhance and develop child rights management in the organization.



REPORTING & INDICES

- Launch 2021 Sustainability Report and 2022 Thought Leadership Report
- Implement GRI new reporting framework
- Align to SASB and ISSB and TCFD reporting frameworks
- Develop flow chart of Quality Assurance and Control for data collection (HR, Networks)
- Follow developments of IFRS, Climate Disclosure Standards Board, Value Reporting Foundation



S&P Global Ratings

45 / 100
Above Industry Average



MSCI

BB
Within industry average



FTSE4Good

3.1 / 5
Above industry average

DIVERSITY AND INCLUSION

Zain is committed in uplifting its entire workforce and benefitting society



AWARENESS DAYS

Planned internal events in line with global awareness days such as International Women's Day, Person with Disabilities, Mental Health, Women in Science, Innovation.



ACTIVATIONS

Worked with partners to launch certain campaigns, for example, Hackathons, Journey Videos, Magazine Outreach, Start Up Competitions .



PROGRAMS

Launched Several programs Aimed at Women, Youth, Leaders, Employees with Disabilities and targeted more longer-term development programs for more sustained impact



SPEAKERS

Hosted global speakers aligned to each our pillars to further reinforce its importance and impact.



ZTWENTYTWO

Graduate Development program by Generation Z



FY 2022 GUIDANCE

FY 2021

FY 2022

REVENUE

\$ 5,033
MILLION

> 13%

Strong Operational revenue performance expected during the year driven by growth in all segments

EBITDA

\$ 2,083
MILLION

> 5%

Resilient synergies and operational efficiencies expected to contribute to a favorable EBITDA

EPS

14
CENTS

> 3%

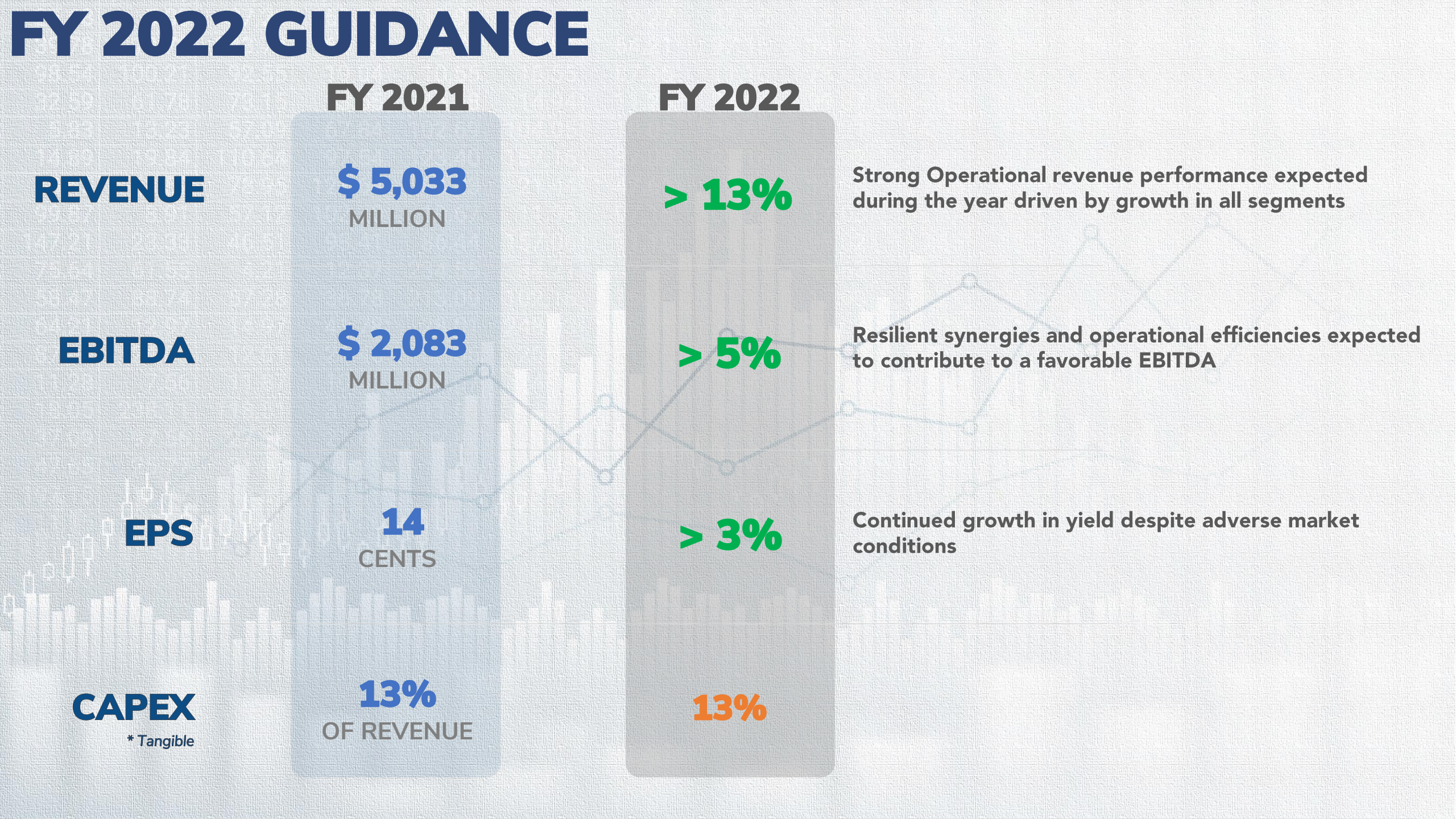
Continued growth in yield despite adverse market conditions

CAPEX

* Tangible

13%
OF REVENUE

13%



WHY ZAIN?

4SIGHT ... CLEAR STRATEGY

Clearly defined strategy with a strong focus on digital and enterprise, as well as new verticals moving away from traditional telco approach

5G LEADERSHIP

Largest 5G network footprint across region combined with strategic investments in technology and innovation driving new revenue streams

PROFITABILITY ACROSS OPERATIONS

Highly profitable operations across our footprint with a strong focus on unlocking potential for further growth and increase our shareholders value

UNLIMITED POTENTIAL OF KEY GCC MARKETS

Youth bulge driving data consumption, Enterprise & Government ICT needs, High GDP in several markets, huge govt projects driving economies, oil price improvements

TOWERCO BUSINESS MODEL

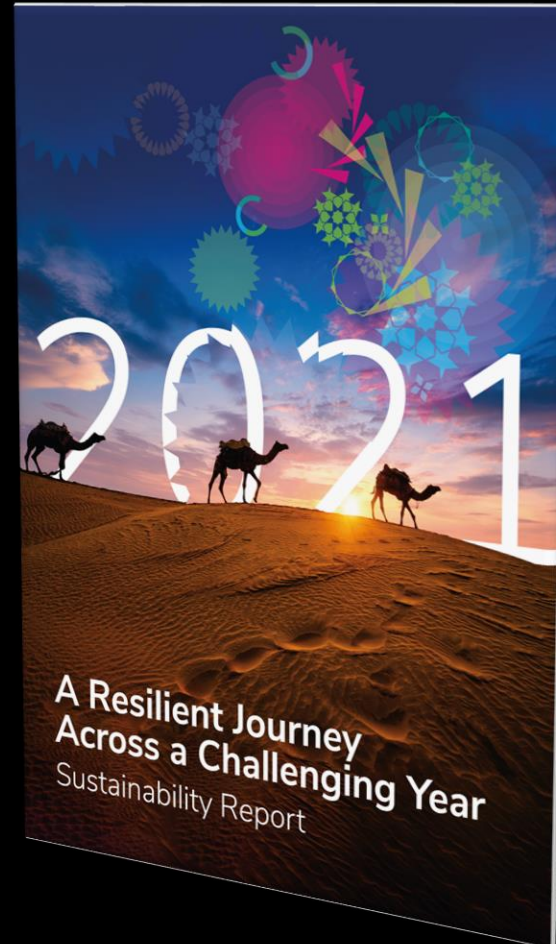
Unlocking capital from passive infrastructure to drive efficiencies and focus on core business

DIGITAL SERVICES

Continual rollout of dynamic new digital services driving customer acquisition and revenue streams



ZAIN REPORTS





THANK YOU

ZAIN GROUP INVESTOR RELATIONS

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www.zain.com/en/investor-relations/