20 Looking Forward

Zain 2025 Sustainability Report titled, "Grounded in Purpose, Growing Sustainably," demonstrates the company's impact on creating, preserving, or eroding value across the six integrated thinking capitals, Financial, Manufactured, Natural, Human, Intellectual, and Social. The company's transition toward a holistic approach to sustainability, reinforced by its recently introduced '4WARD-Progress with Purpose' five-year corporate strategy, reflects a natural evolution of its previous '4SIGHT' strategy, introducing new ambitions aligned to its core principles.

Following the introduction of the 4WARD strategy at the end of 2024, and the revision of the Corporate Sustainability Strategy at the end of 2025, the company conducted an in-depth analysis of its sustainability objectives to redefine its strategic objectives and priorities for the next five years. The new plan aims to ensure the company remains true to its mission and vision of enabling systemic change, addressing community deficits focusing on value creation because of the company's business activities.

The table below highlights Zain's future sustainability plans for 2026:

CORPORATE SUSTAINABILITY TARGET

Transition the company to be able to achieve Net Zero ambition by reducing greenhouse gas emissions, conserve nature, and biodiversity, and improve resource efficiency, including water and waste management practices.

COMMENTS

- Continued driving alignment across all Group functions, operating companies, and subsidiaries to ensure full implementation of SBTi-approved emission reduction targets, strengthening natural and financial capital through operational efficiency.
- Monitor progress on the rollout of the waste management compliance framework across operations, subsidiaries, and the supply chain.
- Assess value delivered on biodiversity initiatives and embed tech-driven solutions to enhance natural and intellectual capital.
- Further engagement with stakeholders, including regulators, to support policy reform through lobbying efforts for climate-related regulations and standards.
- Secure deeper supplier commitments toward net zero alignment.

IMPACTS ON CAPITALS

Transitioning to net zero strengthens natural capital by reducing emissions and natural resource use, while building intellectual and social and relationship capital through innovation, operational efficiency, and alignment to regulatory requirements. However, decarbonization and infrastructure upgrades require upfront investment, creating short-term pressure on financial capital.

- (+) Natural Capital
- (+) Intellectual Capital
- (+) Social & Relationship Capital
- (−) Financial Capital

CORPORATE SUSTAINABILITY TARGET

Bridge the digital divides that exist in Zain's operating markets, focusing on marginalized segments such as people with disabilities, women and youth, and the elderly.

COMMENTS

- Assess accessibility across all customer touchpoints and establish comprehensive database to collect user feedback to drive process improvement supporting intellectual and social and relationship capital.
- Maintain engagement with the elderly community to enhance digital literacy and strengthen tailored data privacy measures.
- Further expand the Women in Tech program to meet targets, working closely with the Inclusion, Diversity, and Equity team to integrate women with disabilities and incorporate a financial inclusion component into the program.

IMPACTS ON CAPITALS

Expanding inclusive digital access strengthens human and social and relationship capital by increasing skills and participation in the online space while data-driven assessments contribute to the company's intellectual capital. Investments in accessibility and system adaptation result in short-term financial pressures.

- (+) Human Capital
- (+) Intellectual Capital
- (+) Social & Relationship Capital
- (−) Financial Capital

CORPORATE SUSTAINABILITY TARGET
Ensuring a responsible and ethical supply chain across Zain's operations.

COMMENTS
- Utilize supplier engagement channels to gather feedback for future sustainability-related training programs.
- Build automated mechanisms for supplier sustainability risk assessments, covering both self-assessment questionnaires, physical audits, and policy alignment.
- Enhance supplier awareness on cybersecurity and data privacy, protecting intellectual and social and relationship capitals.

IMPACTS ON CAPITALS
Responsible supply chain practices enhance social and relationship and human capital through improved transparency, labor standards, and data protection. This also protects financial capital over the long term by reducing exposure to regulatory fines, compliance breaches, and reputational risk.

+ Social & Relationship Capital
+ Human Capital
− Financial Capital (risk mitigation)

CORPORATE SUSTAINABILITY TARGET
Build resilience for youth across the communities in which Zain operates, to be able to prosper and thrive.

COMMENTS
- Continuously assess challenges, gaps, and opportunities related to children's rights across all business operations.
- Advance efforts to meet the commitments under the GSMA Mobile Alliance to combat digital child sexual exploitation, safeguarding social and relationship capital while mitigating reputational and regulatory financial risk.
- Continue to drive advocacy on children's rights across Zain's value chain.
- Roll out the ZYxGreenSkills program across operating markets to equip youth with the skills needed to tackle climate change.
- Contribute to the development of entrepreneurs and the SME segment with the necessary skills to grow sustainably and generate new job opportunities enhancing financial, intellectual, and social and relationship capital.

IMPACTS ON CAPITALS
Youth and SME empowerment strengthens human, intellectual, and social and relationship capital through skills development, innovation, and community trust. Program delivery and capacity-building investments create short-term pressure on financial capital while supporting long-term value creation.

+ Human Capital
+ Intellectual Capital
+ Social & Relationship Capital
− Financial Capital (risk mitigation)

CORPORATE SUSTAINABILITY TARGET
Expand and improve Zain's stakeholder engagement strategy across all functions.

COMMENTS
- The company remains committed to strengthening its stakeholder engagement practices through open, structured, and ongoing dialogue with key stakeholders. This is informed by the outcomes of the double materiality assessment and emerging sustainability trends. For further details on Zain's engagement approach, please refer to the 'Stakeholder Engagement' section on page 68.

IMPACTS ON CAPITALS
Stronger stakeholder engagement enhances social & relationship and intellectual capital by improving trust and transparency.

+ Social & Relationship Capital
+ Intellectual Capital

We look forward to receiving your thoughts and feedback on this report. Kindly send comments and/or questions to group.sustainability@zain.com