

Overview

A strategic overview of stc's performance, achievements, and commitment to sustainable value creation.

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About stc


Kuwait's most trusted and innovative telecom operator for over 17 years, stc is dedicated to advancing Kuwait Vision 2035 by powering the nation's digital transformation and positioning the country as a leading financial and commercial hub in the region.

Over the past decade, we have solidified our position as the fastest growing and most advanced telecom operator in Kuwait. In support of building the largest 5G network in the country and being the first in the region to launch 5G Standalone Technology, stc launched the "5G Advanced" network to enable more precise connectivity, higher speeds, and more intelligent network capabilities that align directly with the objectives defined under Kuwait Vision 2035.

Across our 64 branches and digital platforms, we offer a comprehensive portfolio of products and services tailored to meet the diverse needs of both individual and enterprise customers. From telecommunications and entertainment to information, digital solutions and data transfer services, we are committed to delivering exceptional experiences and outstanding support to our +2.3 million customers – wherever they are, whenever they need it.

 **17**
years in operations

 **61%**
of employees are Kuwaiti nationals

 **373**
employees

 **100%**
coverage of residential and populated areas



Our brand

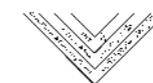
Kuwait Telecommunications Company (stc) has a brand name which considered the most valuable brands in the Middle East in the telecom sector. It is a unified trading brand of the group's companies in KSA, Kuwait, and Bahrain. The Group's brand name was ranked 3rd strongest telco brand in the world by Brand Finance. stc's strong brand name is one of the key factors that enhanced the company's position in telecom market in the region and the gateway through which stc seeks to keep abreast of the latest technical and digital developments in the ICT sector.

Our subsidiaries solutions by stc

stc completed the acquisition of the entire capital of Qualitynet (solutions by stc) on 6 May 2019. The company specializes in providing integrated business solutions, internet services, and fixed broadband services. This process was one of the crucial steps in our journey to improving the business solutions that stc offers to its customers. This milestone combined the strengths of two established and well-positioned telecom companies with prestigious and strong positions in the telecom and ICT sector, as well as paving the way for both individual and enterprise customers to achieve their desired goals.

e-Portal Holding Company and its subsidiaries

On 6 April 2022, stc has completed the acquisition of the entire share capital of e-Portal Holding Company and its subsidiaries, specializing in communications and ICT in Kuwait, one of the most prominent companies in this field. e-Portal represents stc's dedicated digital transformation arm for the B2B sector, providing Information and Communication Technology (ICT), Internet of Things (IoT), as well as cloud services, and serving as a leading Oracle solutions provider in the State of Kuwait through its subsidiaries, Al Dar Systems and J.M.T. Al Ghanim & Sons Co., delivering end-to-end enterprise technology solutions across the public and private sectors. In addition, JMT serves as Oracle's official distributor in Kuwait, bringing over two decades of Oracle delivery excellence across Business Intelligence, Database, Financials, Supply Chain, Human Capital Management, and enterprise integration technologies.



Vision, Mission, Values, and Purpose

Vision

Digital leader, enriching lives and empowering businesses.

Mission

Enable Kuwait's digital transformation by empowering customers and supporting government initiatives through innovative and tailored solutions, while driving growth and shareholder returns.

Values



Dynamism

Outstanding energy to enhance and enrich our performance. We are agile, collaborative and fresh.



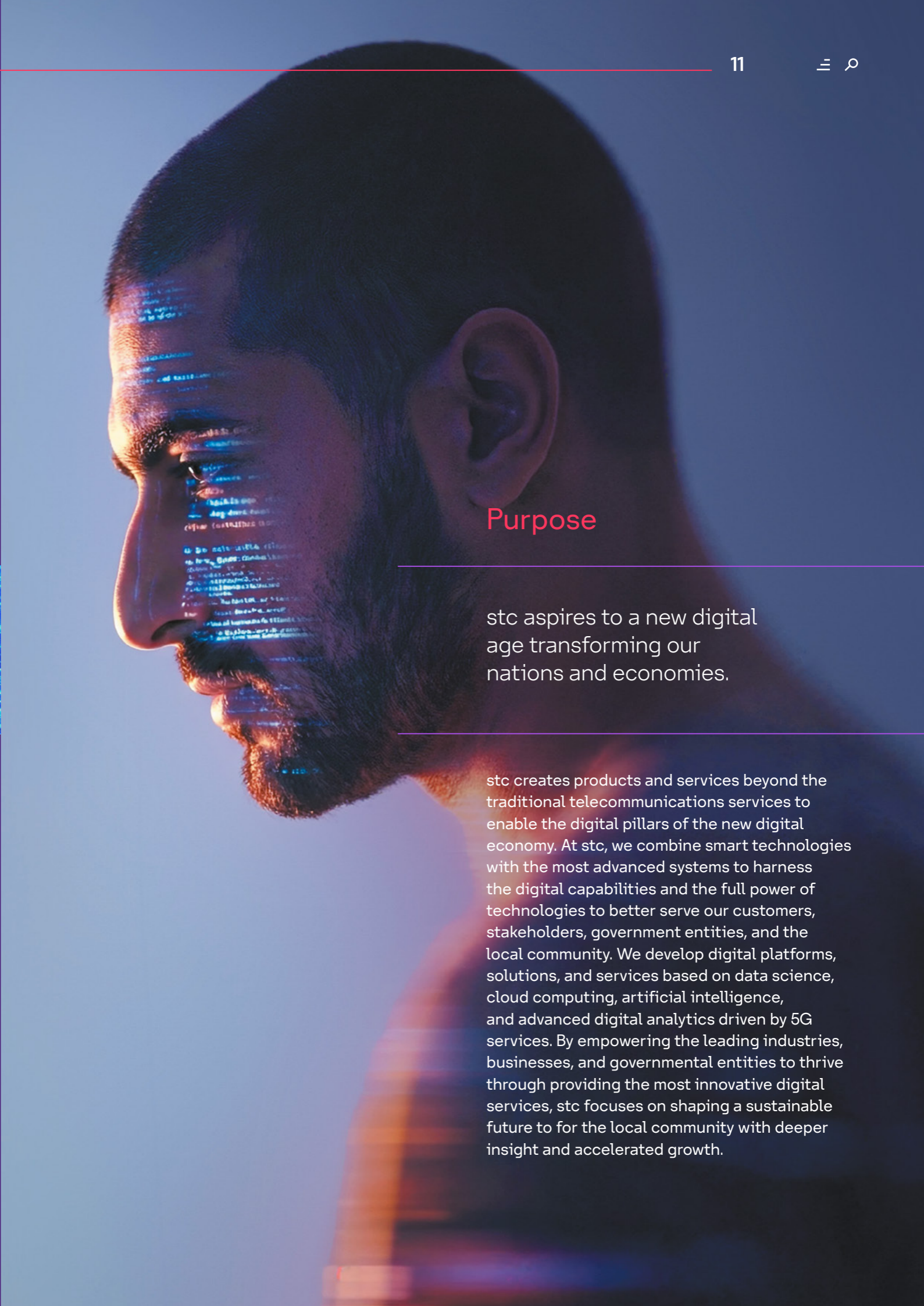
Devotion

Determined to be a "customer centric" company for our clients and an inspirational workplace for our employees. We are caring, committed and trustworthy.



Drive

Moving forward and enabling the best possible solutions for our clients and employees. We are proactive, inventive and inquisitive.



Purpose

stc aspires to a new digital age transforming our nations and economies.

stc creates products and services beyond the traditional telecommunications services to enable the digital pillars of the new digital economy. At stc, we combine smart technologies with the most advanced systems to harness the digital capabilities and the full power of technologies to better serve our customers, stakeholders, government entities, and the local community. We develop digital platforms, solutions, and services based on data science, cloud computing, artificial intelligence, and advanced digital analytics driven by 5G services. By empowering the leading industries, businesses, and governmental entities to thrive through providing the most innovative digital services, stc focuses on shaping a sustainable future to for the local community with deeper insight and accelerated growth.

FY 2025 Highlights

Key financial indicators

Revenues (KD million)

342.5 ▲ +1.8%

(2024: 336.5)

EBITDA (KD million)

93.5 ▲ +9.6%

(2024: 85.3)

Net Profit (KD million)

34.1 ▲ +8.7%

(2024: 31.4)

EBITDA Margin (%)

27.3 ▲ +1.9 pt.

(2024: 25.3)

Earnings Per Share (Fils)

34 ▲ +8.7%

(2024: 31)

Dividends per share* (Fils)

38 ▲ +8.6%

(2024: 35)

Results are compared to the same period last year.

*Cash Dividends distribution for the year 2025 is subject to the approval of the Ordinary General Assembly.

Operational highlights

64
branches



2.3
million
subscribers



34.1%
market
share



21%
female
employees



2.9 K+
towers



5G
Advanced
launch
completed



ESG highlights

- Diesel generator sites were cut by **31%**
- Employee Well-Being Index reached 88.8%, marking a **+13.0 pt.** year-on-year improvement
- Established the **Sustainability Steering Committee (SSC)**, chaired by the CEO and comprising senior executives
- Advanced workplace inclusion through autism awareness initiatives



Year in Review

2025 represented a significant chapter in stc's ongoing journey of growth and innovation. Amidst a rapidly evolving digital landscape, the company continued to build on its strong foundation by enhancing network capabilities, expanding its portfolio of digital services, and strengthening its position as a trusted enabler of Kuwait's digital economy. Guided by its strategic vision and commitment to innovation, stc advanced its digital transformation journey, delivering enhanced value to customers, partners, and the wider community.

Focused on operational excellence and customer satisfaction, stc pursued strategic initiatives that not only improved business performance but also advanced the nation's broader technological progress. Through continuous investment in infrastructure, emerging technologies, and human capital, stc demonstrated its commitment to sustainable development and long-term value creation. The year's accomplishments underscore the company's vision of leading the next phase of connectivity and digital transformation across Kuwait and the region.

January

stc was the first to earn the ISO 37301:2021 certification for Compliance Management Systems in Kuwait

stc awarded ISO 37301:2021 certification for Compliance Management Systems, which is earned as a first in Kuwait. Maintaining this certification demonstrates the Company's commitment to strong governance, ethical conduct, and regulatory compliance.

stc signed a strategic partnership with Nile Secure Networks

stc reinforced its leading position in the digital transformation and infrastructure modernization through its partnership with an AI-driven networking company. This collaboration reduces total cost of ownership for enterprise clients while improving performance, network automation, and security at scale.

April

The Launch of the 3rd intake of the "InspireU" program

stc launched the 3rd intake of "InspireU", an entrepreneurial state-of-the-art accelerator designed to support startups and SMEs in Kuwait.



solutions by stc has enhanced "My Business" platform to facilitate Digital Billing and Invoice Access

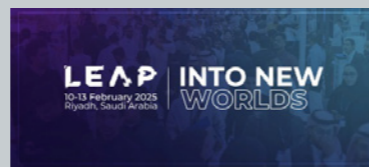
solutions by stc has enhanced digital billing and invoice access on My Business platform, promoting sustainability through streamlined processes. Businesses can now directly download rental reports, all subscriber bills, and monthly detailed invoices in

a single click, eliminating the need for paper-based requests and reducing reliance on email communication with our billing team. This digital approach minimizes environmental impact while providing immediate and easy access to essential billing information.

February

stc participates in the fourth edition of the "LEAP 2025" tech conference in Riyadh

stc participated in the "LEAP 2025" conference hosted in Riyadh, KSA. The Company's attendance at one of the largest global technology events aligns with stc's strategic objectives behind enabling digital transformation, forming strategic partnerships, and gaining access to the latest insights and trends in the market.



stc earned the ISO 45001:2018 certification for Occupational Health and Safety Management

stc earned the ISO 45001:2018 certification demonstrating its commitment to fostering a safe and healthy working environment for its stakeholders. The certification provides an internationally recognized framework for identifying and managing occupational health and safety risks, strengthening stc's efforts to minimize workplace hazards and enhance employee well-being.

May

stc a Diamond Sponsor of the "Kuwait Sustainable Energy Week"

stc participated as a Diamond Sponsor in the Kuwait Sustainable Energy Week conference and exhibition organized by the Ministry of Electricity, Water, and Renewable Energy in collaboration with the Regional Center for Renewable Energy and Energy Efficiency.

solutions by stc launched centralized knowledge base on its website

solutions by stc launched a comprehensive Help Center on its website, enhancing customer experience through self-service digital tools. The platform provides quick access to information and support while reducing reliance on traditional channels and minimizing environmental impact.



June



Launch of AI Unit

stc Launched a dedicated Artificial Intelligence (AI) Unit under the Transformation and Synergies Sector to drive AI adoption, enhance decision-making, and develop smarter solutions for customers and employees.

July

Launches 5G Advanced network

stc launches 5G Advanced network to deliver an exceptional experience to its customers. The step comes in line with stc's ongoing commitment to support Kuwait Vision 2035, which aims to enable digital transformation and provide an enhanced digital experience for customers.

solutions by stc concludes 10x10G IRU deal with Center3 to strengthen international capacity

solutions by stc's wholesale division signed a 10x10G IRU agreement with Center3 for stc Kuwait's IP-Transit services, reinforcing international connectivity and supporting sustainable growth in the wholesale segment.

Long-Term Incentive Program for employees

stc announced the launch of its Long-Term Incentive (LTI) Program, aimed at rewarding top talent as they progress within the Company. The LTI Program aligns with stc corporate culture which focuses on rewarding exceptional employees for driving business success, further motivating them to achieve new milestones.

Establishing the AI Office

A dedicated AI Office was established to oversee stc's enterprise-wide AI program. Anchored by a robust AI strategy, the implementation of AI is expected to create new opportunities and capabilities across the organization.

Year in Review

Awards



- Best Digital Workplace & Employee Experience – Kuwait 2025 by International Finance
- Best Digital Transformation Company - Kuwait 2025 by International Finance
- Best Corporate Governance Telecom Company – Kuwait 2025 by Global Business Outlook
- Global Most Valuable Partner Award by HONOR
- Excellence in Quality FWA User Experience by SAMENA
- Ranked 3rd for Best IR Film in Middle East by Middle East Investor Relations Association

August



stc signs a joint cooperation protocol with Kuwait Airways to enhance digital services

stc signed a joint cooperation protocol agreement with Kuwait Airways, the national carrier of Kuwait. The protocol aims to strengthen the strategic cooperation between the two parties in the fields of telecommunications and aviation, providing integrated and innovative services that support shared objectives and enhance the overall customer experience.

solutions by stc finalizes 2Africa CLS Agreement to expand global connectivity

The wholesale division finalized the landmark 2Africa CLS Agreement, with service orders processed and technical implementation underway, marking a major step in expanding international capacity and regional connectivity.

September

Signing of a Strategic Contract with Kuwait University
stc signed a strategic contract with Kuwait University to develop management, monitoring, and transportation systems at the new Sabah Al-Salem University City campus. The aim is to support digital transformation and enhance the experience of students and faculty members through integrated smart systems that combine modern technology with advanced management.

solutions by stc launched My Business's app version
solutions by stc launched My Business's app version for subscribers, a new self-service platform integrated within mystc KW app. The app enables users to easily access and manage their subscriptions, usage, and bills, with real-time notifications for better service control.

stc headquarter relocation
stc relocated its headquarters to a new facility designed to enhance the work environment, offering improved amenities and workplace flexibility that support employee well-being, trust, engagement and productivity. The new headquarters provides a more inclusive and supportive setting, reinforcing stc's commitment to creating a positive employee experience and enabling a modern, flexible, and high-performing workplace. This move reflects stc's continued investment in its people as a key driver of sustainable performance, operational performance, and long-term value creation.

October

Partners with Mobile Arts to enable Blacknut cloud gaming service to its customers in Kuwait
stc announced its strategic partnership with Blacknut, a leading global provider of cloud gaming solutions. The collaboration aims to introduce a new cloud-based gaming service for stc customers, expanding the Company's portfolio of value-added services (VAS), especially within stc's selection of entertainment solutions.

The enhancement of the qitaf loyalty program

stc expanded the qitaf ecosystem through a growing network of partners across retail, lifestyle, dining, entertainment, and digital services, making qitaf Kuwait's most valuable and rewarding loyalty program. Besides fully upgrading the digital experience, these enhancements strengthened customer loyalty, convenience, and everyday engagement.



November

Signed a strategic agreement with National Technology Enterprises Company (NTEC)
stc sustained its leading position in digital transformation through the strategic agreement with NTEC which aims at enabling future co-execution of large government programs while maintaining legal/financial independence for both parties.

December



Enables stc's AI Momentum
stc's AI Week brought employees together to experience, co-create, and shape how AI will be embedded into operations and value creation. The program featured expert keynotes, co-creation workshops, and hands-on labs. Beyond participation, AI Week strengthened organizational capabilities, validated real AI use cases, and marked the start of stc's sustained AI momentum.

stc is the main sponsor in the Nexus 2025 Kuwait's Tech & Innovation Summit



Reinforcing its commitment to advancing Kuwait's digital ecosystem, stc participated as the main sponsor in the Nexus 2025 Kuwait's Tech & Innovation Summit. The participation enabled engagement with startups and industry leaders through workshops, panel discussions, and technology showcases, alongside the signing of strategic MoUs to strengthen digital partnerships. This participation aligned with stc's CSR strategy and Kuwait Vision 2035, supporting innovation, entrepreneurship, and digital transformation.

Our Journey

stc has rapidly established itself as a leading force in Kuwait's telecom and ICT sectors, continuously innovating and raising the bar with industry firsts, strategic partnerships, and cutting-edge advancements. Through strategic growth and diversification, stc now plays a pivotal role in empowering Kuwait's digital future and advancing the nation's Vision 2035.

2008

- Launched commercially
- First to abolish incoming calls fees
- Became first operator in the world to have all **IP network**

2009

- Introduced high-speed mobile broadband in Kuwait
- Launched innovative prepaid offerings and acquired **500K customers** in one year

2010

- Expanded retail network and launched joint promotions with retailers
- Won Comms MEA "Best Telecom Finance Deal" Award

2011

- Became first to introduce Apple iPhone
- Launched strategic partnership with Manchester United
- Became first to introduce newest HSPA+ (**42.2 Mbps**) broadband network

2015

- Became first to introduce the all-new VoLTE technology
- Expanded network to **70 branches** across Kuwait
- Became first to introduce LTE Advanced

2014

- Launched partnership with Real Madrid
- Listed** on Kuwait Stock Exchange
- Ranked second in terms of revenue and subscriber market share

2013

- Won "Best LTE Deployment" at the "Telecoms World Awards – Middle East"
- Introduced number portability and acquired majority of ported numbers between operators

2012

- Launched Elite Program for loyal, VIP and high-value customers
- Became profitable during the fourth year of operations
- Began deployment of **4G LTE** network

2016

- Won "Best Telecom Company" by Arabian Business
- Became Member of the International Telecommunication Union (**ITU**)

2017

- Won "2017 Speedtest Award" by Ookla
- Won "Best Operator Network" from Telecom World Middle East

2018

- Won "Best Network Development Award" at 5G MENA

2019

- Launched new stc brand
- Acquired Qualitynet**, the leading ISP provider in Kuwait
- Launched **5G** services
- Signed MoU with Huawei to develop 5G services

2020

- Ranked first in the MENA region on the Forbes "Global 2000" list
- Rebranded Qualitynet to **solutions by stc**
- Established **Connect Arabia W.L.L** with Mobility Telecom Kuwait Limited (BVI)/ the main partner

2025

- stc Kuwait has been recognized as the Global Most Valuable Partner for HONOR
- stc launches **5G Advanced** network to deliver an exceptional experience to its customers
- stc announced the launch of its Long-Term Incentive Program for employees (LTI)
- stc signed a joint cooperation protocol with Kuwait Airways to enhance digital services.

2024

- Upgraded from the Main Market to the **Premier Market** on Boursa Kuwait
- Signed land agreement to build stc's new headquarters

2023

- Launched partnership with Samsung to expand availability of smart solutions
- Signed MoU with Huawei on 5.5G strategic cooperation and digitalization innovation
- Added to a number of the **MSCI** and **FTSE** Global Equity Indexes

2022

- Acquired e-Portal Holding Company and its subsidiaries, the leading ICT services provider in Kuwait
- Increased share capital to **KD 99.9 million** through the distribution of **100% bonus shares**

2021

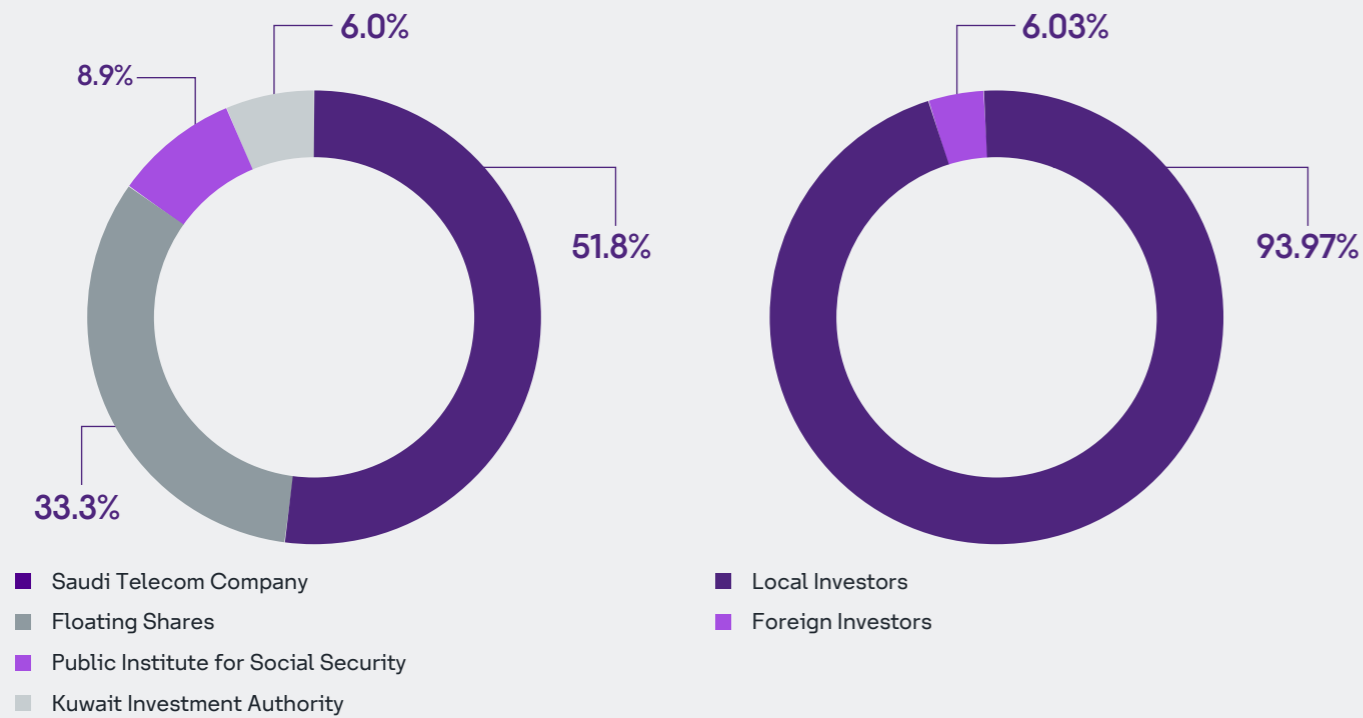
- Led consortium with Virgin Mobile Middle East & Africa that received a **MVNO license** from CITRA

Shareholder Information

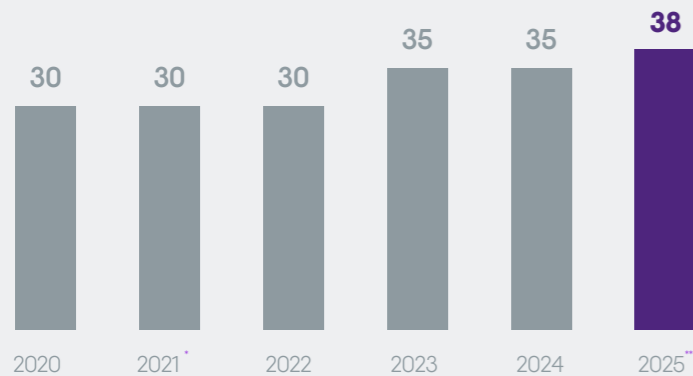
stc's Stock Performance

998.7
Million Shares

Number of Shares Issued and Paid



Cash Dividends



112%
Dividend Payout Ratio

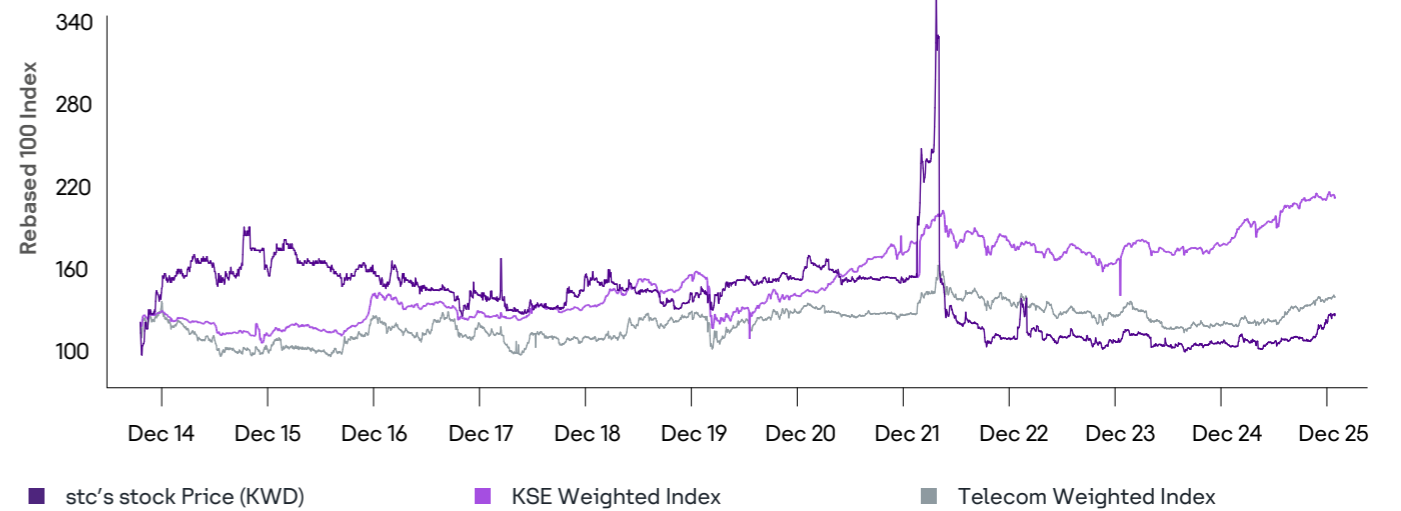
6.6%
Dividend Yield***

* 2020 and 2021 cash dividends per share are adjusted based on stc's new number of share resulted from the 100% bonus shares distribution in 2022.

** On 27 February 2026, the Board of Directors has recommended distributing cash dividends of 38 fils per share representing 38% of the share's nominal value for the year ended 2025. This recommendation is subject to the approval of the General Assembly of the company.

***Dividend yield is calculated based on 2025 yearly average closing price (0.577 fils).

FY 2014-FY 2025 Stock Performance



* The stock price prior to the distribution of 100% bonus share on 18 April 2022 has been normalized.

FY 2025 Share Figures

Boursa Kuwait Ticker: **STC**

Close (KD)	0.690
52- Week Maximum (KD)	0.699
52- Week minimum (KD)	0.519
Market Cap. (KD mn)	6891
Volume Traded (Mn Shares)	262.2
Value Traded (Mn Shares)	151.7
Number of Deals	42,235
Share Turnover (%)	26.2%
YTD-2025 Total Return (%)*	34.8%

Index Inclusions & Market Recognition

MSCI

- MSCI Kuwait Index
- MSCI GCC Countries Small Cap Indexes
- MSCI GCC Countries Domestic Small Cap Indexes

FTSE

- FTSE Global Equity Shariah Index Series
- FTSE Global Equity Middle East & Africa Regional Index



Scan for Investor Relations contacts

* The total return is the stock return during 2025 plus the cash dividends of 35 fils per share.

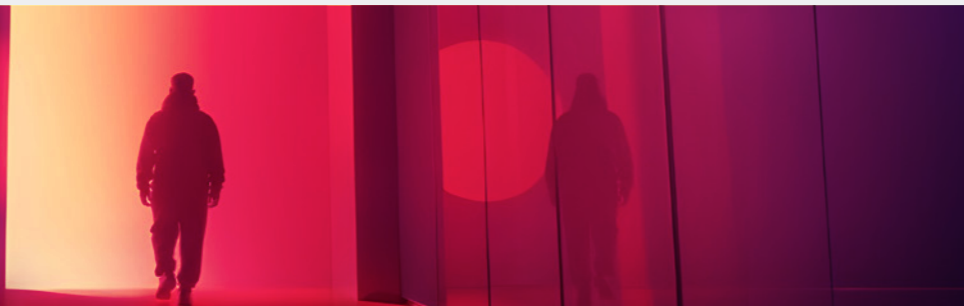
Investment Case

Driven by the company's "r.e.a.c.h." corporate strategy, which was designed to deliver quality growth, stc offers a compelling opportunity due to its competitive market position in enabling communication infrastructure, expanding mobile and internet penetration, accelerating digital transformation, advancing market revolution, and capitalizing on emerging technologies such as 5G advanced, Internet of Things (IoT), ICT, as well as cloud services. stc's strategic direction reinforces differentiation and value creation through the advancement in digital services, AI, and connectivity which represent the backbone of the global community.

stc boasts a strong market presence, robust revenue streams from diversified services beyond the core telecom services, as well as significant

investments in network modernization, positioning it well to capture growth in data consumption and digital transformation across both consumer and enterprise segments. Additionally, stc's stable cash flows and flexible business model offer resilience against economic volatility, while strategic partnerships, wise investments and innovation initiatives provide upside potential.

Given these factors, stc stands out as a leading telecom operator in the GCC, with a key role in driving Kuwait's digital transformation and presents an attractive risk-reward profile for investors seeking exposure to the telecom sector, given its evolving nature, that is poised for sustainable long-term growth and reliable returns.



Kuwait's Macroeconomic Environment

Kuwait's economy has returned to positive growth in 2025, with real GDP expanding by around 2.6% following a period of contraction in recent years. This recovery is largely driven by higher oil production after the unwinding of OPEC+ output cuts alongside continued non-oil growth, which expanded by around 2.7% in 2025. Growth is expected to continue into 2026 at around 3.8% as both oil and non-oil sectors strengthen.

Inflation is moderating, with headline CPI expected around 2.2–2.4% in 2025–2026, reflecting easing price pressures after higher rates in earlier years.

(source: IMF)

Telecommunication sector in Kuwait

The telecommunications sector in Kuwait continues to demonstrate robust growth, driven by strong demand for mobile, internet, and digital services. With mobile penetration exceeding 100% and rapid adoption of next-generation technologies such as 5G and IoT, the sector plays a pivotal role in supporting the country's digital transformation. There is increasing demand for value-added services, cloud solutions, and ICT infrastructure, as businesses and consumers embrace digitalization across finance, education, and government services. The sector's expansion is further fueled by high-quality network investments, competitive offerings, and the growing importance of AI driven investments and e-government services, positioning Kuwait as one of the most advanced telecommunications markets in the region.

Investment Pillars



Diversified portfolio with potential growth trajectories

- stc's emphasis on quality growth as a strategic pillar to elevate its portfolio of advanced products and innovative business solutions.
- Solid revenue mix from providing diversified products, integrated services, and innovative business solutions to the consumer and enterprise segments, amounting to KD 342.5 mn in 2025 with a growth of 1.8% compared to 2024, representing its highest level since inception.
- Continuous focus on elevating the core telecom services, where the consumer revenue segment represented 78% of total revenue in 2025 compared to 76% in 2024.
- EBITDA grew by 9.6% in FY-2025 to reach KD 93.5 mn compared to KD 85.3 mn in FY-2024.



Enhance value for shareholders and potential investors

- stc's dividends per share shows a growth trajectory since 2016 as a commitment to create long-term value for shareholders. In FY-2025, stc's board of directors recommended the distribution of 38 fils per share for shareholders, subject to the AGM's approval.
- stc's upgrade to the Premier Market at Bursa Kuwait in 2024 solidifies its position among Kuwait's top-tier companies, increasing its visibility and attractiveness to institutional investors.
- stc's listing in international indices such as FTSE and MSCI plays a critical role in strengthening the company's visibility, transparency, liquidity, and credibility.



Unlocking potentials in digital, AI, ICT, and data services

- The launch of the 5G advanced network serves as a bridge between traditional 5G and the future 6G, adding substantial enhancements to performance, efficiency, and new capabilities.
- Growing demand on AI, digitization and technical solutions, especially in the enterprise sector and government entities in respect of their automation processes and systems.
- stc has successfully diversified its revenue base beyond traditional telecommunication services, with established contributions from the ISP and ICT sectors. In 2025, B2B revenues accounted for 22% of total revenue, underscoring the company's strategic shift toward integrated digital solutions.
- stc complements its core offerings with consumer-focused non-core services such as Insurtech and digital e-vouchers, over the top (OTT), and direct career billing (DCB) services supporting its broader digital lifestyle strategy.
- stc continues to invest in and actively manage its 5G infrastructure to support the growth and quality of its consumer services, value-added services, and ICT offerings. Through the latest launch of 5G Advanced as well as ongoing network expansion, optimization, and capacity enhancement, the company ensures high performance, reliability, and low latency, enabling superior customer experiences across mobile connectivity, digital applications, and advanced enterprise solutions.
- It delivers an agile and flexible AI enhanced operating model to enhance data access and security, upskill existing teams, and facilitate AI tools and learning systems in addition to identifying roles and responsibilities.
- It is also leveraging AI into stc's internal operations to boost efficiency, reduce costs, and enrich customer experience, including, but not limited to, website chatbots, business analysis, and decision-making process.



Strengthen and elevate stc Kuwait brand-positioning locally and regionally

- stc Group brand name ranked 1st as the most valuable telecom brand in the Middle East.
- As part of the wider stc Group, stc Kuwait leverages the Group's digital and technical capabilities by creating synergies across affiliated entities and subsidiaries.
- stc focuses on creating differentiated experience in the local market to maximize value creation and establish a more prominent and influential presence in the local area.
- stc's operational expansion to provide beyond the telecom core services in Kuwait is vital to increase confidence, attract talent management, and world-class corporate culture.
- stc possesses strong technical capabilities including its solid network and 5G infrastructure, cloud & data services, cybersecurity, IoT, business process outsourcing (BPO), smart solutions, integrated technical solutions, and digital transformation and innovation.
- stc continues to support its employees and strengthen loyalty amongst outstanding talent in its efforts to become Kuwait's "Employer of Choice" across various fields as part of its human resources focus on Talent and Employer Branding. In 2025, stc offered 1,320 training hours in addition to making favorable adjustments to its flexible working hours and work-from-home policy.
- stc continues to support its employees and strengthen loyalty amongst this talent through utilizing its treasury shares as stock options that can be exercised by employees.



Customer Experience and Process Excellence

- stc continued to place customers at the center of its transformation agenda in 2025, linking customer experience initiatives with a more disciplined approach to Business Process Management. By treating journeys and processes as integrated value streams, stc aims to deliver faster, simpler, and more reliable experiences across all channels, while reinforcing efficiency and governance.
- In 2025, our Customer Experience initiatives focused on mapping priority customer journeys across digital and physical channels to better understand the key drivers of effort, satisfaction, and churn. We enhanced the use of structured feedback mechanisms, such as CSAT surveys, campaign insights, and contact-center analytics, to identify recurring pain points and design targeted improvements. These efforts resulted in measurable gains across core customer-experience metrics, including first call resolution rate of >95%, and ending the year with an industry-leading 93% of calls being attended to in less than 20 seconds by our trained agents. As a result, our Net Promoter Score (NPS) increased by 10 points year-on-year compared to 2024, as independently measured by ServiceHero.
- stc has started to build a stronger foundation for Business Process Management by shifting from a documentation-centric approach toward one that focuses on end-to-end flow efficiency and measurable outcomes. The necessary governance methodology documents were set in place to enable stc to start interacting with processes as living value streams with clear owners, defined inputs and outputs, and performance indicators that track time, quality, and cost across the full journey.



Robust financial position and sustainable profitability

- stc's strengthened and adaptable operating model plays a key role in reinforcing the company's solid solvency and healthy cash flow. By the end of FY-2025, stc's cash, bank balances, and deposits totaled KD 90.4 million.
- The solid financial position enables stc to consider organic and inorganic investments as well as generating strong shareholders returns through offering a sustainable dividend with elevated payout ratio reaching 112% in 2025.



Adherence to global sustainability standards and governance frameworks

- A comprehensive sustainability framework and program, with a standalone sustainability report, illustrates stc's commitment to a sustainable future.
- Incorporating sustainability standards into the day-to-day operations of stc and its subsidiaries helps to create long-term value for stakeholders and the local community.
- Strategic Partnerships with government entities, suppliers, and industry leaders enhance sustainability impact.
- stc continues to support the young Kuwaiti professionals and empowers them to play a key role in the country's digital economic future through launching the Talent Incubation Program (TIP) in 2024.
- stc was awarded Best Governance Telecom Company for the second consecutive year, reflecting its well-structured governance framework that ensures effective oversight across all levels of the organization.



Strategic Investments and partnerships to accelerate growth

- stc acquired 100% of the share capital of solutions by stc (Qualitynet) in 2019.
- stc acquired 100% of the share capital of e-Portal Holding Company and its subsidiaries in 2022.
- stc executed a number of strategic partnerships through its B2B specialized arms including providing cloud, system integration, and cybersecurity services to the enterprise segment.
- Ongoing exploration for market potential in line with the global direction in the telecom landscape.