1H 2026

Investor Presentation

Riyadh, 3 August 2026

solutions by stc

Agenda

solutions by stc

1 Key Milestones in 1H 2026

Key Milestones in 2026 YtD

solutions strengthened its capital base, secured major strategic contracts, and launched pulse by solutions YtD — reinforcing growth momentum across KSA's IT sector

19 February

Signed a **SAR 519.7 mn** contract with **National Water Company (NWC)** to provide end-to-end ICT Managed Services.

Financial impact expected from 2Q 2026

17 March

Signed a **SAR 1.4 bn** contract with **Saudi Aramco** to deliver upstream supercomputing infrastructure.

Financial impact expected from 1Q 2027

12 April

Board recommended a **100% capital increase** via 1-for-1 bonus issue of **120m shares** to reinforce growth strategy and shareholder value creation.

20 April

Signed a **SAR 132.4 mn three-year contract** with **stc** to design, upgrade, and modernize digital infrastructure for cloud services data centers.

Financial impact expected from 4Q 2026

13 May

The launch of **Giza Systems' new brand identity as pulse by solutions**, reinforcing solutions' integrated digital ecosystem and systems integration and technology services offering

30 May

Signed a **SAR 484.8 mn contract** with stc to develop internal internet and communications networks.

Financial impact expected from 3Q 2026

29 June

Signed a collaboration agreement to **advance smart meter infrastructure** to expand network coverage and improve operational efficiency

solutions by stc

2 Overview of solutions by stc

solutions by stc

solutions by stc at a Glance

The leading ICT services provider and enabler of the digital transformation across the Kingdom

Key highlights	#1	IT services provider in Saudi Arabia*	42.6%	Local Content Score	25+	Years of experience in IT sector
FY 2025 financials	6%	Revenue growth YoY to SAR 12.73bn	15.6%	EBITDA margin	11.8%	Net profit margin
People	1,358	Talented employees	64%	Saudization	21%	Female staff
Partnerships	125+	Partners in solutions ecosystem	436	Local Suppliers Engaged	79%	Procurement spending on local suppliers

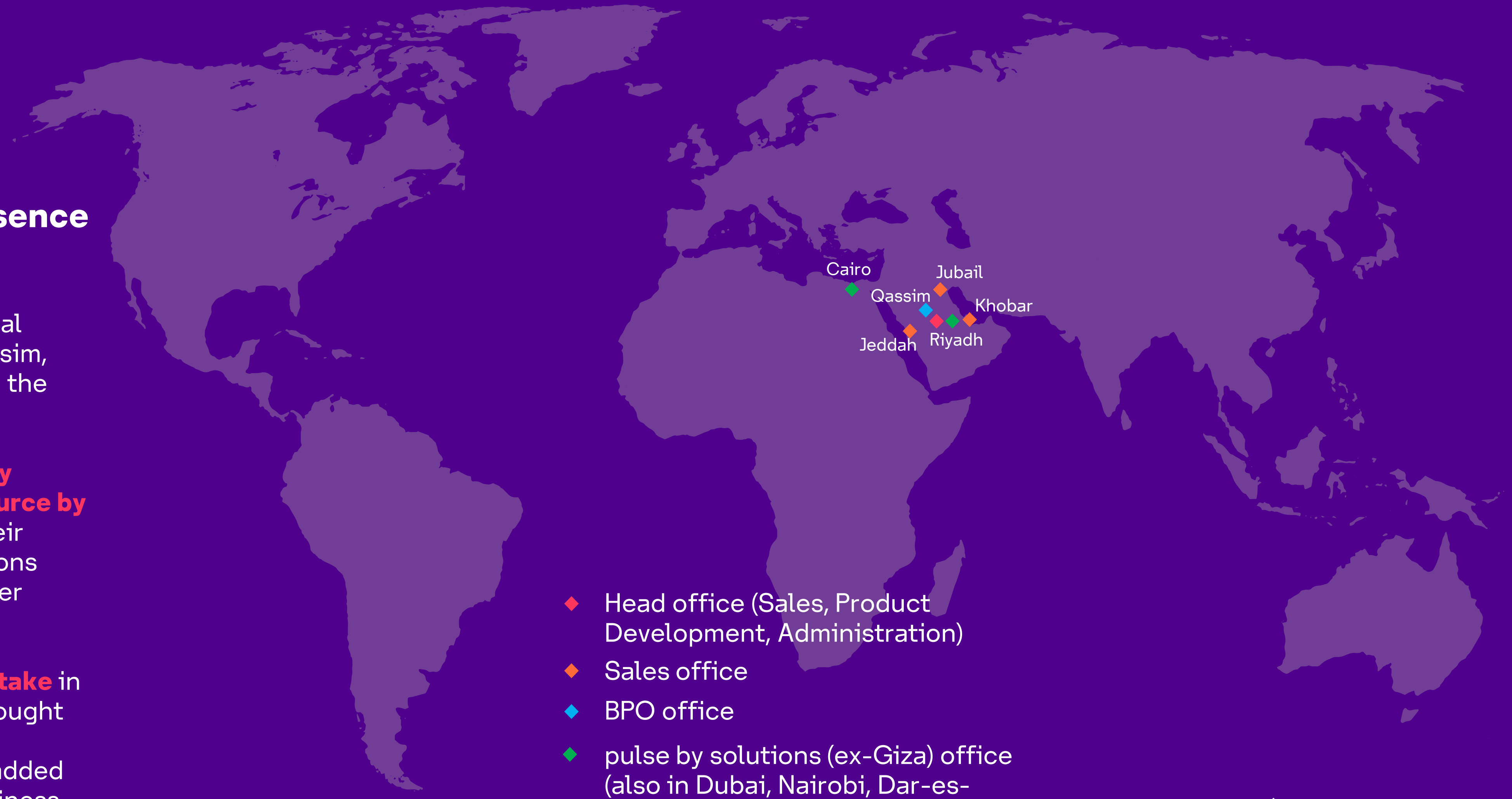
* According to Integrated Dimensions for Consulting (IDC)

As of FY 2025

Geographical presence

Strong local presence and global reach

- Strong footprint in the local market with offices in Qassim, Jubail, Khobar, Jeddah and the head office in **Riyadh**
- The acquisition of **pulse by solutions (ex-Giza), upsource by solutions (ex-ccc)** and their subsidiaries helped solutions expand its reach and deliver value to different sectors
- The acquisition of a **40% stake** in **Devoteam Middle East** brought synergies with systems integration business and added digital consulting and business transformation capabilities



- Head office (Sales, Product Development, Administration)
- Sales office
- BPO office
- pulse by solutions (ex-Giza) office (also in Dubai, Nairobi, Dar-es-Salam, Abuja and Kampala)

solutions by stc evolution

Expanding from serving stc alone to serving governments and enterprises across KSA and MENA region

1995
Awalnet acquired ISP license to operate in KSA

2002
Naseej, AwalNet, Alamiah.net, KSA’s largest ISPs merged

2007
stc acquired AwalNet for connectivity and MS capabilities

2009
Built capabilities in system integration

2011-15
Ventured into Cloud services play & invested in building cloud platforms

2017
Launched VSAT, cybersecurity services & started building IoT capabilities

2018
Built app dev capabilities in Egypt and ventured into data & analytics

2019
Rebranded as solutions by stc strengthening brand equity

2021
IPO – solutions listed in the KSA stock market

Ventured into BPO & opened outsourcing office in Qassim

2022
solutions by stc acquisition of pulse by solutions (ex-Giza) (with global footprint)

2023
solutions by stc acquisition of upsource by solutions (ex-ccc), leading BPO provider

Partnership with Nile

2024
Completion of acquisition of 40% in Devoteam Middle East

Partnership agreement with Remat AlRiyadh

Amanah Tech JV with JedCo for capturing PPP opportunities

2025
Launch of Nile MEA, a new JV of solutions by stc and US-based Nile company

Signed a revenue-sharing contract with Sports Boulevard Foundation

Next Gen IT Services Provider

solutions by stc

Management Team

solutions leadership team are set to achieve corporate progression and business goals.

~32 yrs. of experience, of which nearly 18+ years in stc in various leadership roles in information **security, infrastructure & architecture, and IT**

Chief Executive Officer
Omer Abdullah Alnomany

~22 yrs. of total experience in finance and leadership roles across solutions by stc and the broader stc Group

Awarded “**CFO of the year** (Public Sector)”, by the **Saudi Trade Finance Summit** in Nov-21

Chief Financial Officer
Abdulrahman Hamad AlRubaia

~ 32 yrs. of experience, of which last 9 years have been in a **GM position at stc Group**

Prior to stc, he worked as **country manager in SBM** and executive in **Cisco**

Chief Technology Officer
Saleh Abdullah AlZahrani

~ 20 yrs. of experience in multiple companies, serving in senior commercial roles across industries

Before solutions, he worked with **Oracle, Pearson** and **The Centennial Fund**

Chief Commercial Officer
Yousef Abdulrahman AlMarshad

~ 22 yrs. of experience, of which 17+ years in stc in various roles in **Technology and Operations**

Prior to current role, he held the role of **Vice President of Operations & Managed Services** in solutions

Chief Governance Officer
Ahmed Naji Bajnaid

~ 15 yrs. of experience in multiple companies including Maaden, SPIMACO

Prior to current role, he held the role of **GM Corporate Finance** in solutions

Chief Strategy Officer
Maher Salem Althiyabi

~ 18 yrs. he has held several leadership positions at solutions and Cisco

Prior to the current role, he held the role of **General Manager of Presales** in solutions

Chief Business Diversification Officer
Abdullah Turki Alotaibi

~ 24 yrs. of experience in multiple companies and government sector

Previously he has served in organizations like **Tahakom, KSU** and **MCIT**

Chief Audit Officer
Rajeh Saad Albogamy

~ 17 yrs. of experience in IT, HR, and Shared Services

He held multiple leadership roles, most recently serving as **General Manager of Human Capital in** solutions

Chief People & Corporate Services Officer
Emad Faisal Almutairi

Overview of Business Segments

solutions operates across three main business segments

Business line	Services	Share of Revenue, FY 2025
Core ICT Services	• System integration services • Communication and Internet services	50%
IT Managed and Operational Services	• Managed services • Outsourcing services	34%
Digital Services	• Cloud and data services • Digital services • Cybersecurity services	16%

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Product Portfolio Spans the Entire IT Value Chain

solution acts as a trusted digital transformation partner delivering technology through the lens of business advisory

INSPIRE — ENGINEER — CONNECT — SCALE — DISRUPT — SUSTAIN

Digital and IT Advisory

- Digital transformation advisory
- IT design and consulting
- Service design workshops
- Customer experience strategy

System Integration

- Datacenters & tech facilities
- Enterprise networks
- Workplace modernization
- Application & OT integration

Connectivity Services

- Dedicated internet services
- Satellite connectivity
- SD-WAN

Cloud Services

- Multi-cloud services
- GPU-as-a-Service
- Public & private cloud
- Edge computing

Emerging Tech

- AI infrastructure implementation
- Data & AI integration
- Enterprise Data & AI management

Managed & Outsourcing

- Network mgmt / NaaS
- Managed workplace
- Devices & app management
- BPO services

Offered by

Giza Systems · upsource by solutions · devoteam · JAFEER · ARIA TECHNOLOGIES · AVIDBEAM · LABS · VAS · nile · أمانة تك amanaTECH

Product Portfolio: Core ICT Services Segment

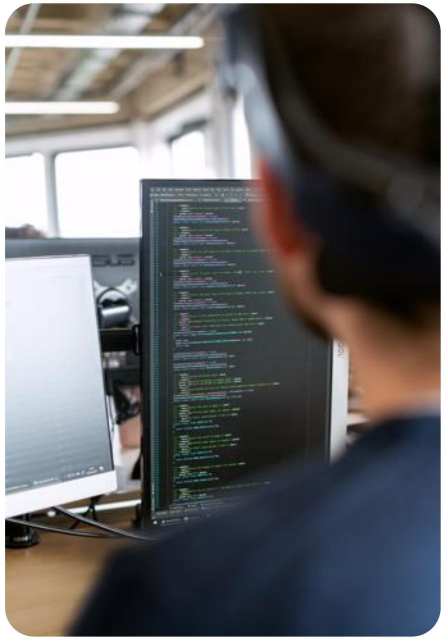
INSPIRE · ENGINEER · CONNECT · SCALE · DISRUPT · SUSTAIN

Business line	Description
System integration services	System integration services cover a variety of organizational needs across the value chain, enabled by a strong local and global partnership ecosystem
Communication and internet services	Serving high-end connectivity needs of enterprises within cities and remote locations

Product Portfolio: IT Managed and Operational Services Segment

INSPIRE | ENGINEER | CONNECT | SCALE | DISRUPT | **SUSTAIN**

Business line	Description
Managed services	Providing end-to-end management of IT infrastructure and networks
Business Process Outsourcing (BPO)	Fully integrated, behind-the-scenes business process outsourcing enabled by technology and automation



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Product Portfolio: Digital Services Segment

INSPIRE · ENGINEER · CONNECT · SCALE · DISRUPT · SUSTAIN

Business line	Description
Cloud services	Full spectrum of data center, cloud and multi cloud services
Digital Services	Connect, monitor and analyze machine / device data for informed and effective decisions
Cybersecurity Integration	Security services that cover all stages of the IT value chain

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Market Positioning

solutions dominates the Saudi Arabian IT market

KSA Pure Play

Majority of solutions revenue is generated in Saudi Arabia

Public & Private Sector

Diversified revenue mix across public and private sectors

E2E solutions

solutions delivers integrated ICT and digital services across the IT value chain through its ecosystem of subsidiaries and partners

Competitive Landscape

solutions is in an unrivalled position to maintain its leadership position in Saudi Arabia

solutions competitive positioning

solutions’ key strengths:

- Access to customers
- Cross-selling
- Strong brand equity
- Sharing best practices
- Part of STC ecosystem
- Partnerships with global innovators

International Competition

- International players are solutions’ partners rather than competitors

Local Competition

- Fragmented local industry primarily focused on reselling hardware and software with minimal professional service

High barriers to entry

- +25 years track record
- Regulatory compliance
- Customer relationships
- Local experience
- Delivery capability (large & complex projects)
- Market reputation

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Strategic Partnerships

Well-balanced partner ecosystem diversifying offerings

125+

Partners including Cisco, Microsoft, Dell, VMWare, Huawei

2025 key strategic partnerships

NVIDIA	Dynatrace	DDN	Armada
AI infrastructure & GPU computing	Application performance management and observability	AI-optimized storage and high-performance computing	Edge computing & distributed infrastructure

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Local Suppliers Engaged

...with a strong awards and recognition from our international partners in 2025

Cisco Powered Services Accreditation for Managed SD-WAN Solutions

Global Technical Services Partner of the Year – Huawei

AI as a Service Excellence Award 2025

Market Mover Partner of the Year 2025 by Google Cloud KSA

Nvidia Cloud Partner – first NCP designation in the region

Cloud Partner of the Year 2025

Digital Transformation Excellence Award

Saudi Arabia Partner of the Year

Technology Project of the Year – Silver

2025 "Star Performer" Award for Europe and the Middle East

HP Amplify Strategic Partner of the Year Award

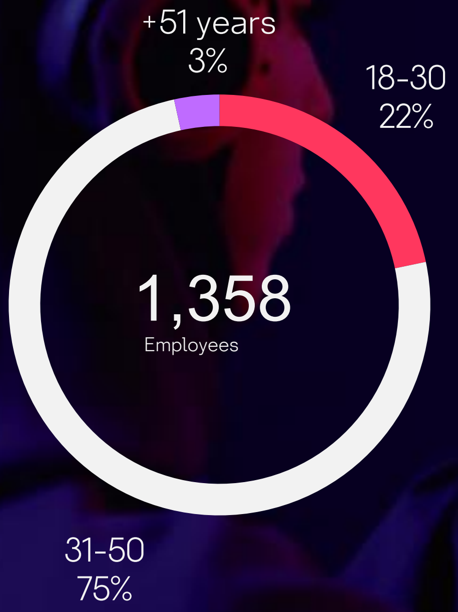
Success Partners Recognition

As of YE 2025

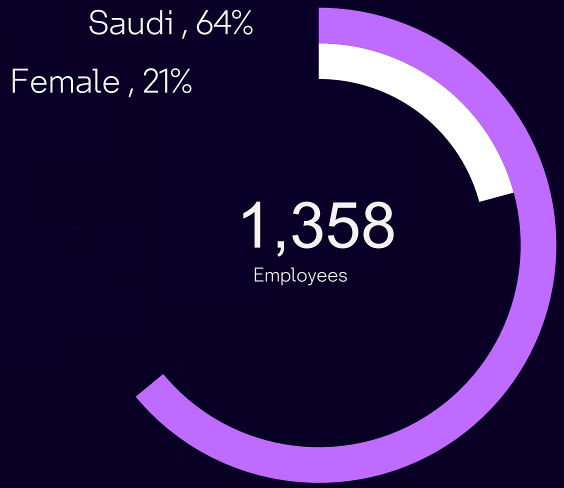
Human Capital Analysis

solutions work towards elevating skill level and achieving diversified employee base

Employees Age



Employees Profile



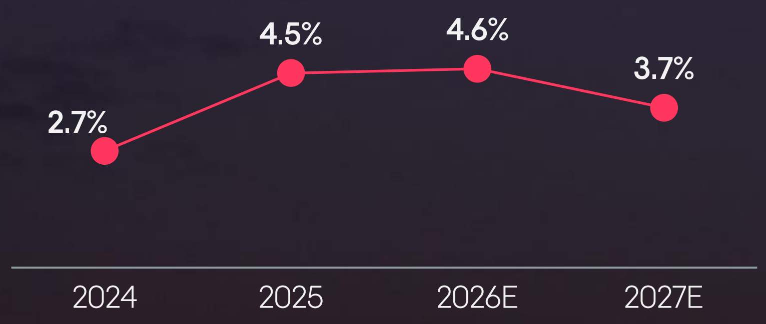
As of FY 2025

3 KSA’s Macro-Economic Environment

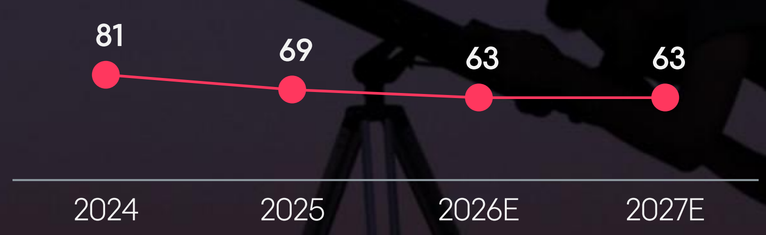
Macro-Economic Environment

Robust economic outlook supportive for the ICT sector in the kingdom

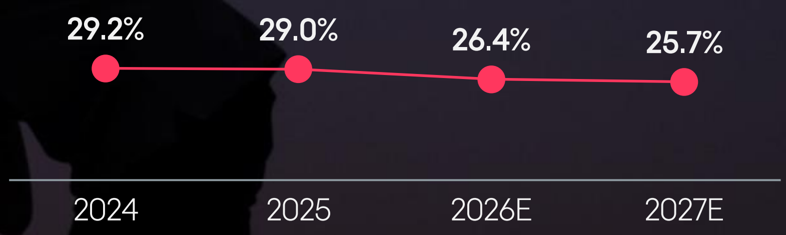
Real GDP Growth (%)



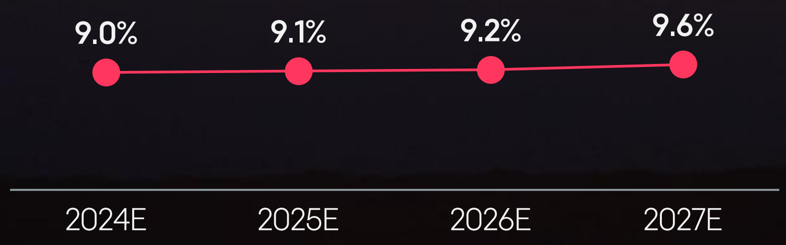
Brent Oil Price / Barrel (USD)



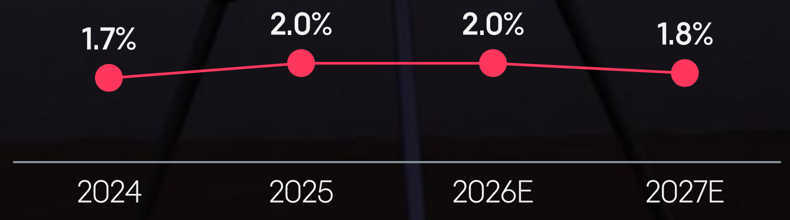
Government Expenditures (% of GDP)



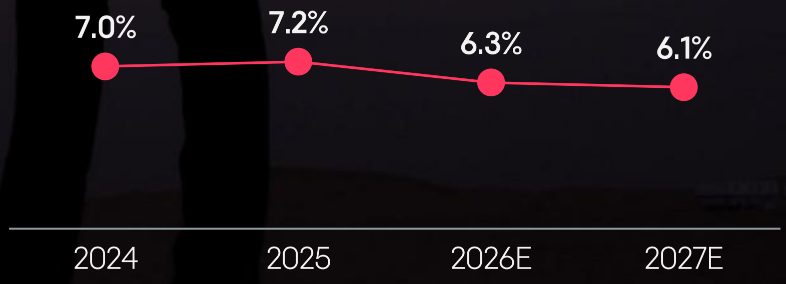
KSA IT Growth (%)



Inflation Rate (%)



Saudi Unemployment Rate (%)



Source: Ministry of Finance, IDC, IMF, Jadwa, Fitch

4 Investment Thesis

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Investment Thesis

solutions offers a unique combination of market leadership, superior returns and resilient cash generation

1 **Dominant market position in IT services**
Market leader in IT services in the Kingdom of Saudi Arabia, according to IDC
#1 IT services provider in KSA

2 **Strong backlog & revenue visibility**
Large diversified backlog, reflecting strong demand and high win rates in KSA's IT market
SAR14.5 bn Consolidated backlog as of 2Q26

3 **Superior returns above cost of capital**
ROIC consistently ahead of WACC, driven by a high-quality, capital-efficient business model
>30% L5Y avg. ROIC[1]

4 **Strong & resilient profitability**
Resilient margins driven by operational leverage, a diversified service mix and disciplined cost management
16% L5Y avg. EBITDA margin

L5Y implies FY21 – FY25

5 **Asset-light, capital-efficient model**
Minimal capex requirements allow the business to convert a high share of earnings into free cash flow
1.7% L5Y avg. Capex Intensity

6 **Strong through-the-cycle FCF generation**
Strong cash flow generation is sufficient to fund organic growth, value-added M&A and deliver returns to shareholders
67% L5Y avg. FCF Conversion[2]

7 **Robust balance sheet and net cash**
Provides flexibility for growth investments and downside protection
(1.4x) L5Y avg. Net Cash / EBITDA

8 **Attractive and sustainable dividends**
Strong earnings and cash generation support consistent shareholder distributions
62% L5Y avg. DPR[3]

L5Y implies FY21 – FY25

1 - ROIC is calculated as EBIT / Invested Capital (Net Working Capital + PPE + Goodwill + Other Operating Assets)
2 - FCF conversion = FCF / EBITDA
3 - Dividend Payout Ratio (DPR) is calculated based on shares eligible for dividend distribution

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5 Strategy Highlights

a solution's Strategy

solutions
by stc

LEAP 2.0: a bold vision for a transformative era

The new strategy aims at augmenting the core business by emerging tech, innovation and efficiency gains

Growth
Drive growth through expansion and enhancements

\+

Profitability
Sustain strong margins and returns through operational excellence

L

Lead through service excellence:

Strengthen leadership by setting new benchmark for quality and innovation. Enabled by client centricity rooted in the service offerings across:

- **IT Professional Services**
- **IT Managed Services**
- **Network Services**

E

Empower business growth and diversification:

- **Emerging tech**
  Shape up the next-gen digital solutions
- **Innovation program**
  Establish, institutionalize and scale
- **Partnerships & strategic alliances**
  Expand offering and tap into new markets
- **Business diversification**
  Throught new business models

A

Achieve excellence in customer engagements

- **CEX – Customer Success**
  Place client at the core of the group's operations
- **New verticals**
  Enter high-potential verticals through industry-specific offerings
- **Commercial excellence**
  Achieve excellence in commercial capabilities

P

Promote efficiencies and sustainability

- **E2E Value Chain Efficiency**
  Creating effectiveness and efficiency across the value chain
- **Sustainability**
  Minimize environmental impact, foster strong corporate culture, adhere to social responsibility, invest in people, contribute to community
- **Developing Talent**
  Develop skillset and talent for future needs of the Group

b

M&A Summary

Value-added M&A drive growth, expand offering and bring synergies

The recent acquisitions reinforced the group's market leadership and made a notable financial contribution*

pulse by solutions

Ownership share: **88.2%**

Strategic rationale:

- Diversify into international IT market
- Enhance portfolio with integration, development, management services

upsource by solutions

Ownership share: **100%**

Strategic rationale:

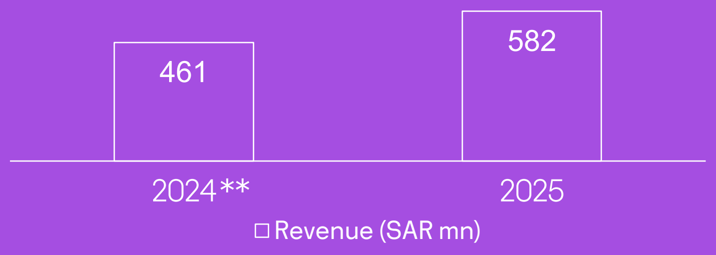
- Strengthen solutions' BPO business
- Complete coverage of ICT customer journey by enabling end-to-end offerings from design to operations

devoteam

Ownership share: **40%**

Strategic rationale:

- Gain synergies with systems integration business
- Strengthen ICT market leadership
- Add digital consulting and business transformation capabilities



* The charts show revenue of pulse by solutions (ex-Giza) and upsource by solutions (ex-ccc) before intercompany eliminations
** 2024 revenue is shown from the date of acquisition (1 February 2024)

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pulse by solutions (ex-Giza)* snapshot

pulse by solutions (ex-Giza) brings strong presence in Egypt and enhances solutions’ one-stop-shop offering

Background

Established in 1974 as first national IT Company in Egypt.
Became #1 provider for OSS & BSS in Egypt in 2004.
Giza Arabia founded in 2006 to focus on the KSA market.

A leading systems integrator in the MEA region, designs and deploys industry-specific technology solutions for asset-intensive industries in over 25 countries.

Strong expertise in application integration, development and management.

88% of pulse by solutions (ex-Giza) was acquired on 3 October 2022.

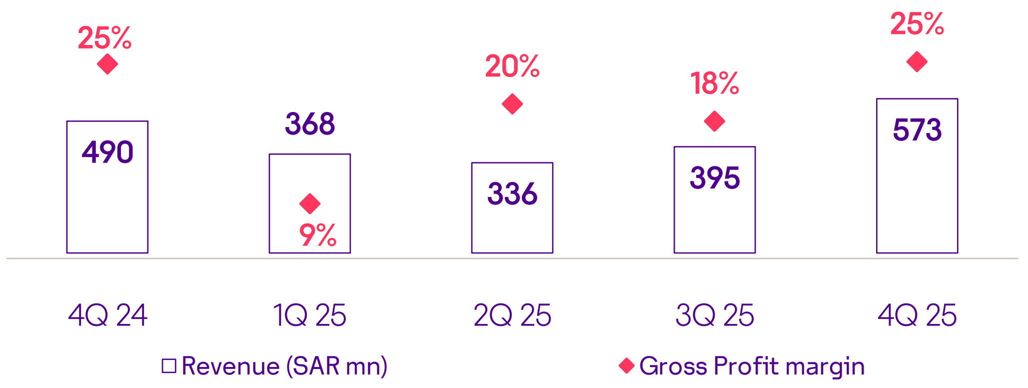
Portfolio

System & Application Integration	System, application & infra integration and advisory services
Digital solutions	Industrial and physical security, bespoke digital solutions
Application Development & Management	Custom application development, app mgmt. & SW deploy and support
Operational Technology	Industrial automation and control systems, smart infrastructure

2025 highlights

- pulse by solutions (ex-Giza Systems) was the fastest growing entity in the group, with 21% YoY revenue growth to SAR 1.67bn, supported by the efficient execution of go-to-market strategy in KSA and acquisitions (LABS, ARIA) within the pulse by solutions (ex-Giza) group.
- pulse by solutions’ (ex-Giza) revenue increased from SAR 368 mn in 1Q25 to SAR 573 mn in 4Q25, while gross profit margin improved to ~25%.
- pulse by solutions (ex-Giza) appointed as delivery partner for Diriyah’s smart city program, reinforcing pulse by solutions’ (ex-Giza) role in large-scale national digital infrastructure projects
- The entity also accelerated KSA expansion with a robust pipeline of complex digital and infrastructure opportunities, supporting solutions by stc’s end-to-end delivery model.

pulse by solutions (ex-Giza) revenue and gross profit margin**



* In May 2026, the launch of Giza Systems' new brand identity as pulse by solutions, reinforcing solutions integrated digital ecosystem and systems integration and technology services offering.
** Revenue numbers are presented after intercompany eliminations

pulse by solutions

solutions by stc

upsource by solutions (ex-ccc)* snapshot

Upsource by solutions (ex-ccc) reinforces solutions' ICT market leadership and expands its BPO offering

Background

Founded in 2011 as a JV between stc Group and the US-based global company STARTEK, a conglomerate CX mgmt. company.

Biggest customer experience management provider in KSA handling over 35 mn annual interactions.

Offerings mainly Customer Care BPO, staffing (MPO) for mostly large clients in KSA; nascent shared services, consulting, other specialized services.

100% of upsource by solutions was acquired on 3 April 2023.

Services Portfolio

Customer Lifecycle Management
- Customer care
- Telesales
- Social media management
- Retention & loyalty management

Facility and Event Management
- Integrated workplace
- Security
- Access control
- Digital event platforms
- Venue sourcing, logistics

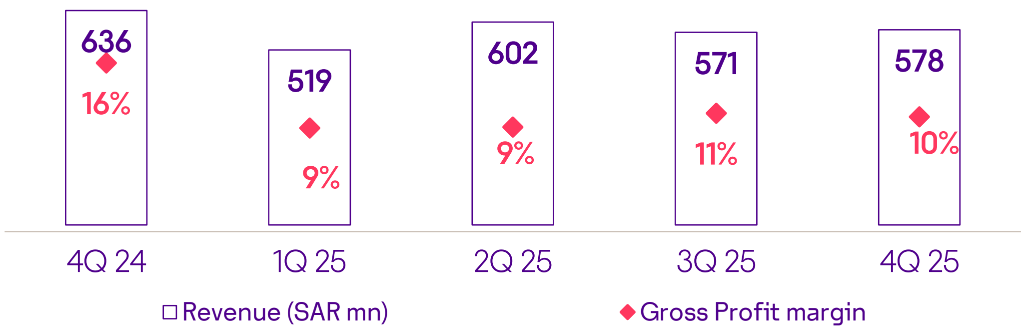
Manpower and HR Outsourcing
- Staff augmentation
- Hiring
- Retirement
- Training
- On-boarding
- Payroll processing

Shared Services
- Finance
- Accounting
- Business process engineering
- Procurement and supply chain management

2025 highlights

- upsource by solutions launched its new brand identity at LEAP 2025 conference in Feb 2025.
- The entity delivered 17% YoY revenue growth to SAR 2.27bn, increasing its contribution to 18% of Group revenue.
- Strong growth supported by new project wins and the transfer of delivery scope within the Group.
- In the year ahead, upsource will prioritize scaling high margin business lines and accelerating automation and AI adoption to enhance delivery efficiency, elevate service quality, and deepen its contribution to national digital transformation.

upsource by solutions (ex-ccc) revenue and gross profit margin**



* In February 2025, solutions by stc presented upsource by solutions, its newly rebranded business process outsourcing (BPO) subsidiary that is built on the success of its leading customer experience solutions provider, Contact Center Company (ccc).
** Revenue numbers are presented after intercompany eliminations

Devoteam snapshot

Devoteam brings synergies with solutions' core business and adds digital consulting and business transformation expertise

Background

A leading consulting firm focused on digital strategy and tech platforms, with 25 years of experience in its field.

A strong local and regional presence and extensive international experience in providing digital consulting and business transformation.

Offerings span digital products, intelligent data analytics, and business automation, in addition to enabling sustainability through digital transformation.

Services Portfolio

AI Services
- Insights and predictions
- Operational efficiency boost
- New business models
- Optimal customer experience

Strategy and Transformation
- Business automation
- Distributed cloud
- Data-driven Intelligence
- Digital Business and Products

Trust and Cybersecurity Management
- Cyber Resilience
- Applied Security
- Managed Security Services

Data Insights
- Data Governance
- Data Products
- Advanced Analytics
- Data Processing
- Business Impact

Deal highlights

- solutions by stc completed the acquisition of 40% in Devoteam in February 2024.
- The total enterprise value (EV) of Devoteam Middle East amounted to SAR 741.7 million.
- Investment in Devoteam is reflected in the financial statements as equity accounted investee and its share of the consolidated net profit amounted to SAR 24mn in FY 2025 vs. SAR 18mn in FY 2024.

Strategic value add to the group

- Adds digital consulting and transformation capabilities, enabling earlier engagement in client decision cycles and access to higher-value programs.
- Drives demand for cloud, data, AI and cybersecurity implementation across the Group's delivery platforms.
- Expands the Group's hyperscaler ecosystem and supports end-to-end digital transformation positioning.

Key partners

Google
Microsoft
salesforce
aws
servicenow

devoteam
solutions by stc

6 Financial Performance

solutions 1H 2026 Financial Dashboard

Revenue growth and opex savings supported EBITDA growth, while improved working capital drove positive free cash flow

REVENUE & PROFITABILITY

Revenue
SAR 6,243 mn
▲ +9% YoY

EBITDA
SAR 1,089 mn
▲ +12% YoY

Net profit
SAR 824 mn
▲ +2% YoY

MARGIN ANALYSIS

GP Margin
22.0%
▼ -22 bps YoY

EBITDA Margin
17.4%
▲ +51 bps YoY

NP Margin
13.2%
▼ -90 bps YoY

INVESTMENT & CASH GENERATION

Capex
SAR 90 mn
▲ +4% YoY

Capex Intensity
1.4%
▼ -7 bps YoY

Free Cash Flow
SAR 315 mn
▲ n/m YoY

SHAREHOLDER RETURNS

ROIC
35.1%
▼ -170 bps YoY

ROAE
42.3%
▼ -455 bps YoY

FCF Conversion
28.9%
▲ n/m YoY

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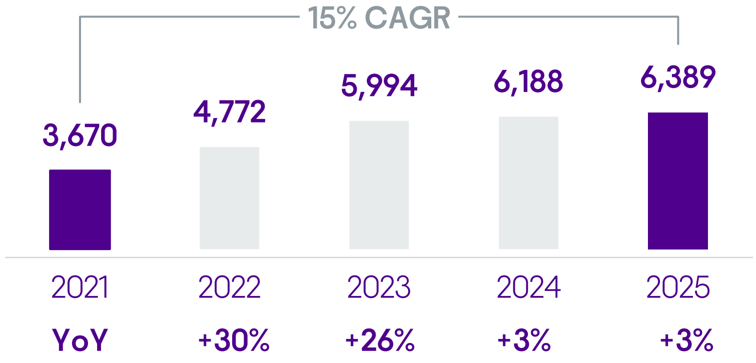
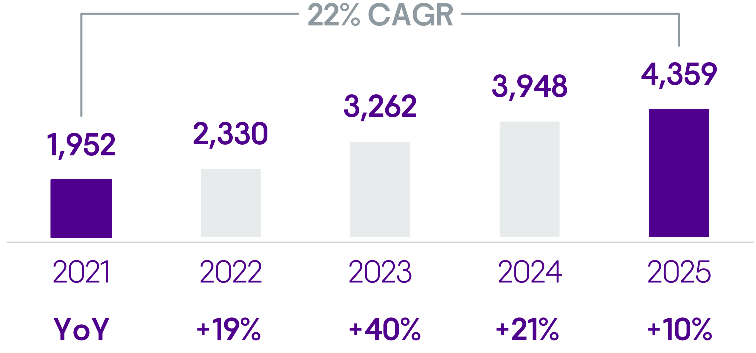
Historical financial performance

Strong expansion across all revenue streams in L5Y, led by high-growth private sector and managed services

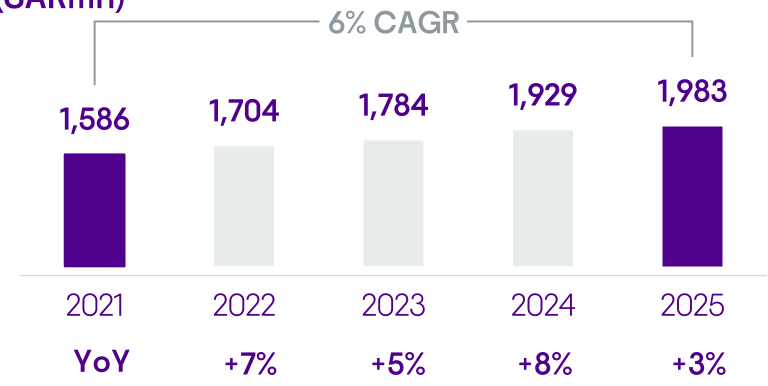
Core ICT Services Revenue Trend (SARmn)



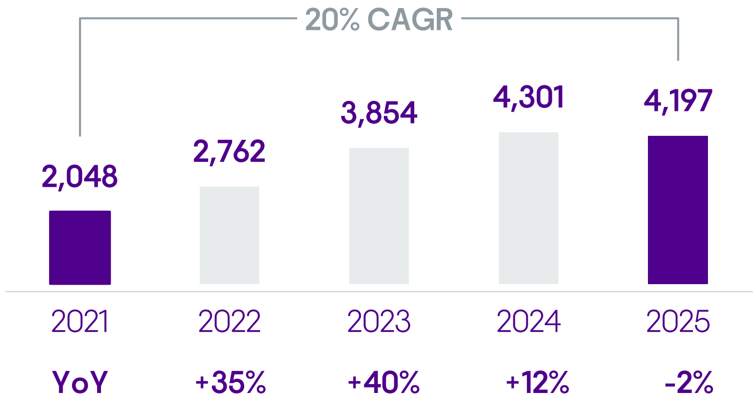
IT Managed & Operational Services Revenue Trend (SARmn)



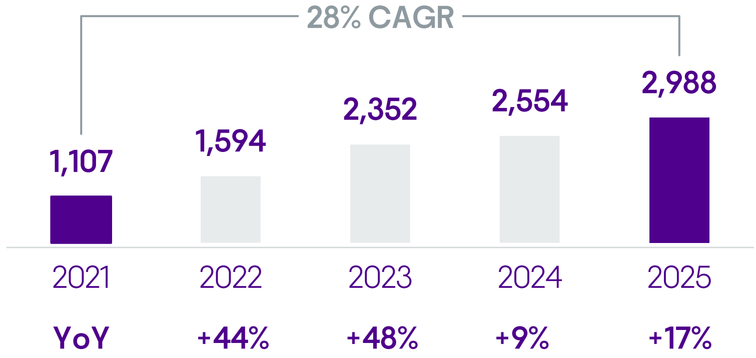
Digital Services Revenue Trend (SARmn)



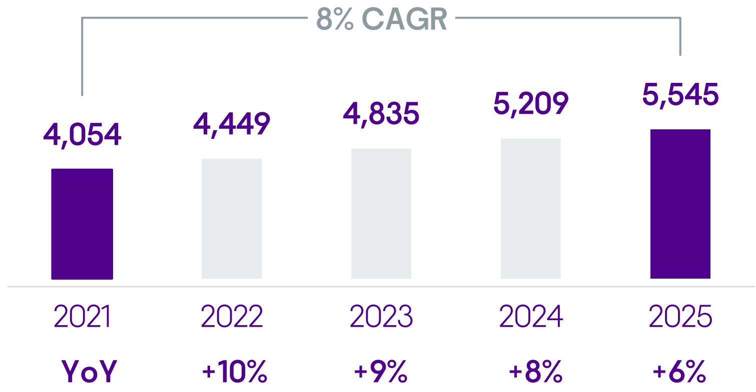
Revenue from stc (SARmn)



Revenue from Private Sector (SARmn)



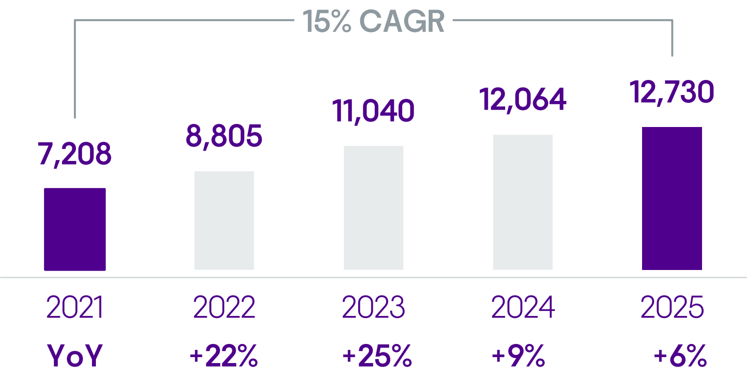
Revenue from Government (SARmn)



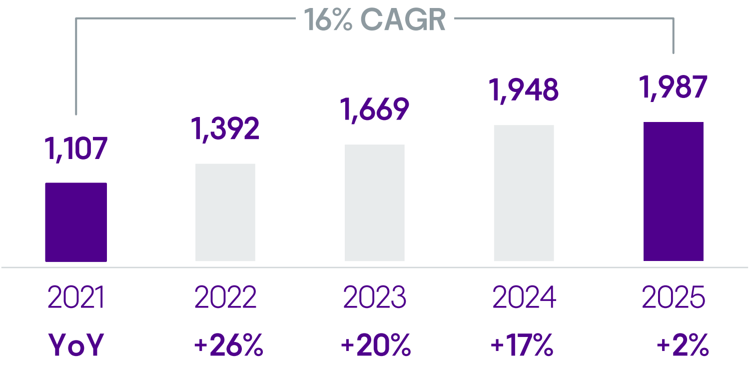
Historical financial performance

Consistent revenue and EBITDA growth with resilient margins through the investment cycle

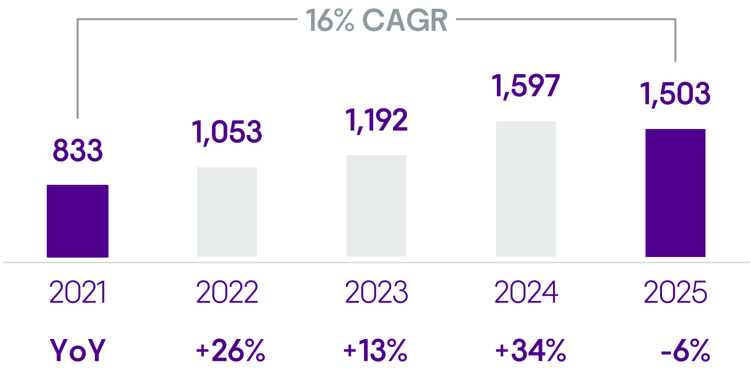
Revenue Trend (SARmn)



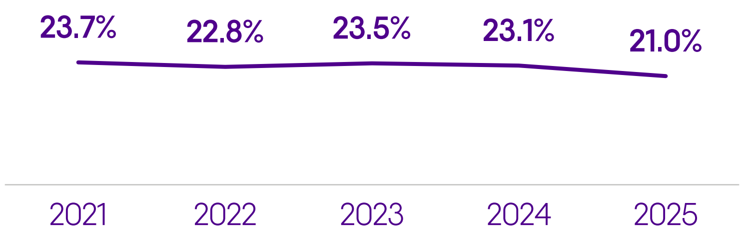
EBITDA Trend (SARmn)



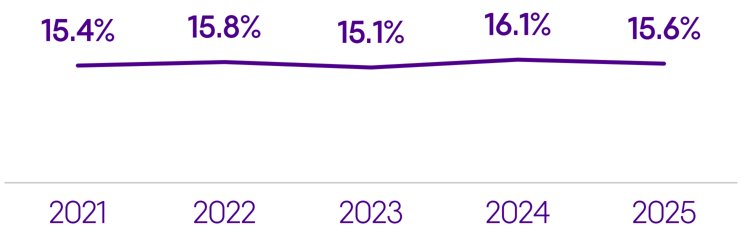
Net Profit Trend (SARmn)



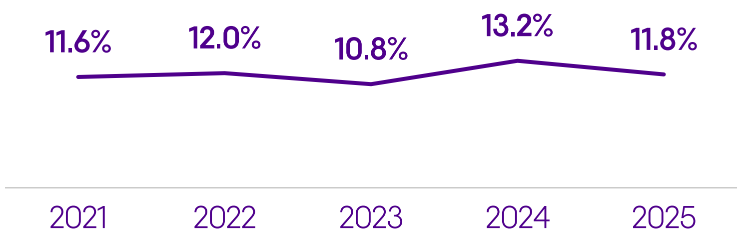
Gross Profit Margin (%)



EBITDA Margin (%)



Net Profit Margin (%)



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7 Appendix

a Outlook and Guidance for 2026

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Outlook and Guidance

solutions reiterates its guidance for 2026

	1H 2026 Results	FY 2026 Guidance
Revenue Growth	9%	6%-8%
EBITDA Margin	17.4%	14%-16%
Capex Intensity	1.4%	2%-3%

b Awards

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Awards

Awards, recognition, and certifications

Leadership, People & Market Recognition	Best CEO in the IT Sector 2025	First place in the Corporate Challenge	Leading Innovation Institution in the Private Sector by GDI 2024	Best Partner Award within the “Made in Saudi” Initiative	Best Employee Wellbeing Programme
AI & Strategic Technology Leadership	2025 “Star Performer” Award	GPU Partner of the Year	AI Excellence Partner Award for Exceptional Impact and Value	Market Mover Partner of the Year 2025	
Global Technology Partner Recognition	HP Amplify Strategic Partner of the Year	Partner of the Year FY24	Cisco Powered Services Accreditation – SD-WAN Solutions		
Project & Execution Excellence	PMO of the Year – Gold by IPMA Global Awards 2025	Sustainable Project of the Year – Gold by IPMA Global Awards 2025	Agile Leader– Gold by IPMA Global Awards 2025	IT & Communication Project – Silver by IPMA Global Awards 2025	Innovation Project of the Year – Silver by IPMA Global Awards 2025
Governance & International Standards	Quality Management System by ISO 9001:2015	Governance of Organization by ISO 37000:202			

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