



Investor Presentation
9M25



valu*

**A leading consumer finance company offering
customers seamless access to a comprehensive
suite of financial services**

Valu At a Glance



Leading BNPL Provider in Egypt



#1

Growing Prepaid Card



c. 23%

Consumer Finance Market Share
(Till Aug'25)



+14.4mn

Transactions Since Inception
(includes cards)
As of September 30th



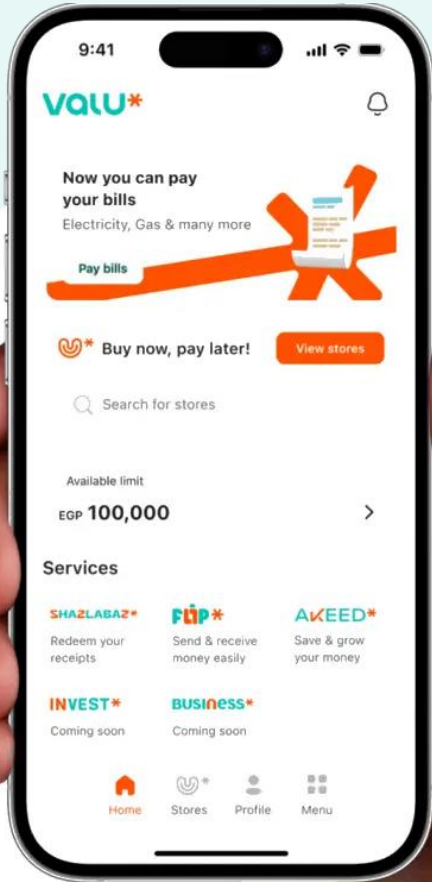
+6.1mn | +2.5mn

Transactions in 9M25 | 3Q25



EGP 53bn

Gross Merchandise Value Since
Inception
As of September 30th



EGP 17.3bn | 6.8bn

Gross Merchandise Value in 9M25 | 3Q25



EGP 14.5 | 5.7bn

Total Loans Issued in 9M25 | 3Q25



0.92%

Non-Performing Loans as of
3Q25

valu*

Wide Range of Services



Lending

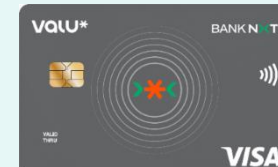
SHAZLABAZ*

FAMILY* mazaK*

Ulter* SHIFT* LOANS

Payments

FLIP* spark it*



Investments

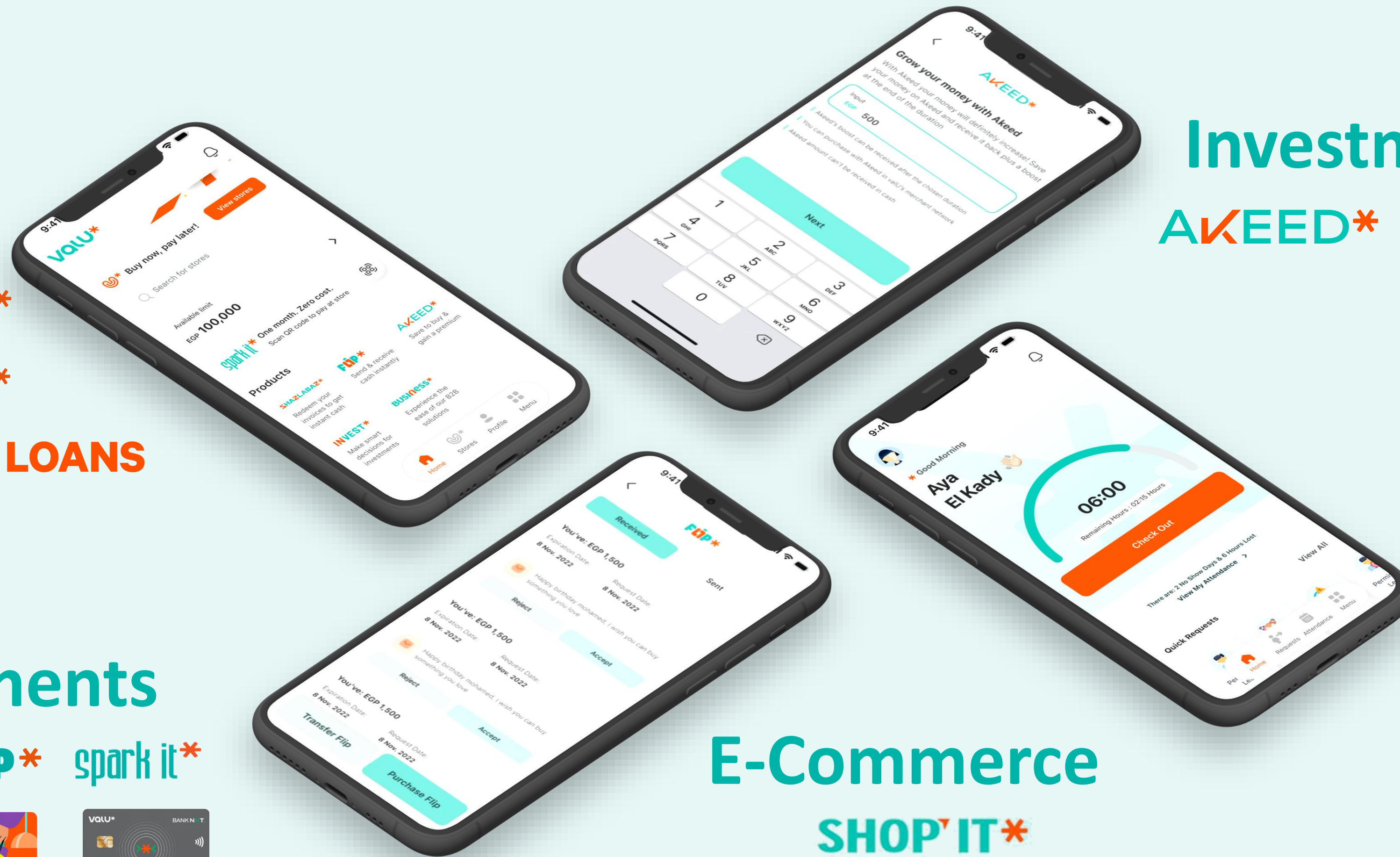
AVEED* AZvalu*

Business

BUSINESS*

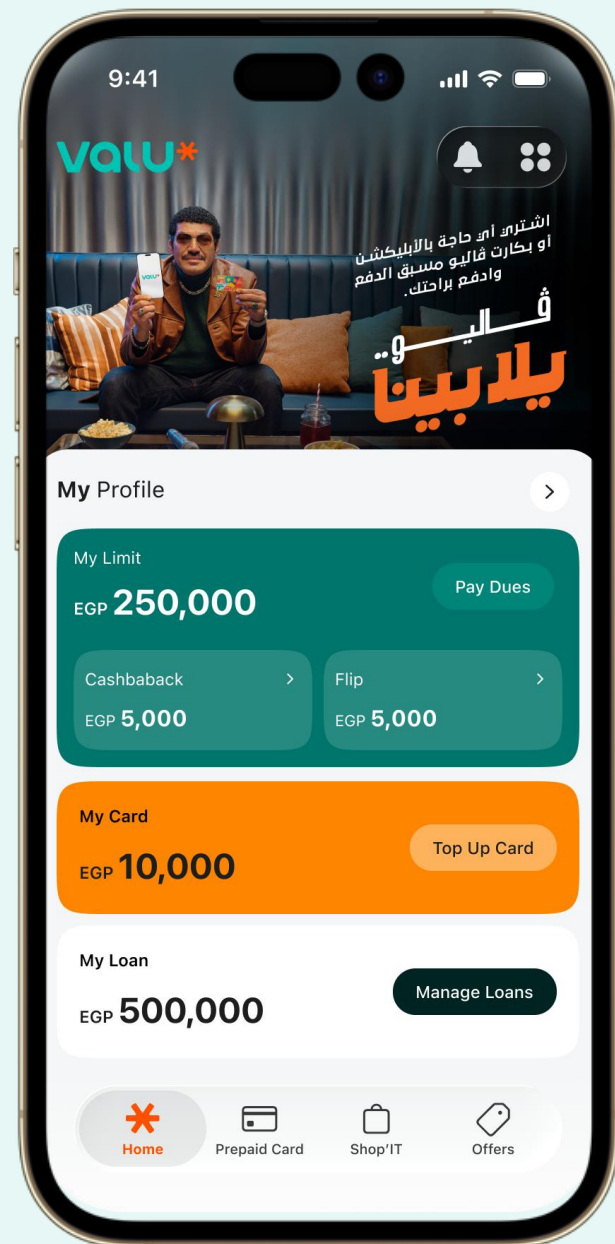
E-Commerce

SHOP'IT*





One App for all your financial & shopping needs

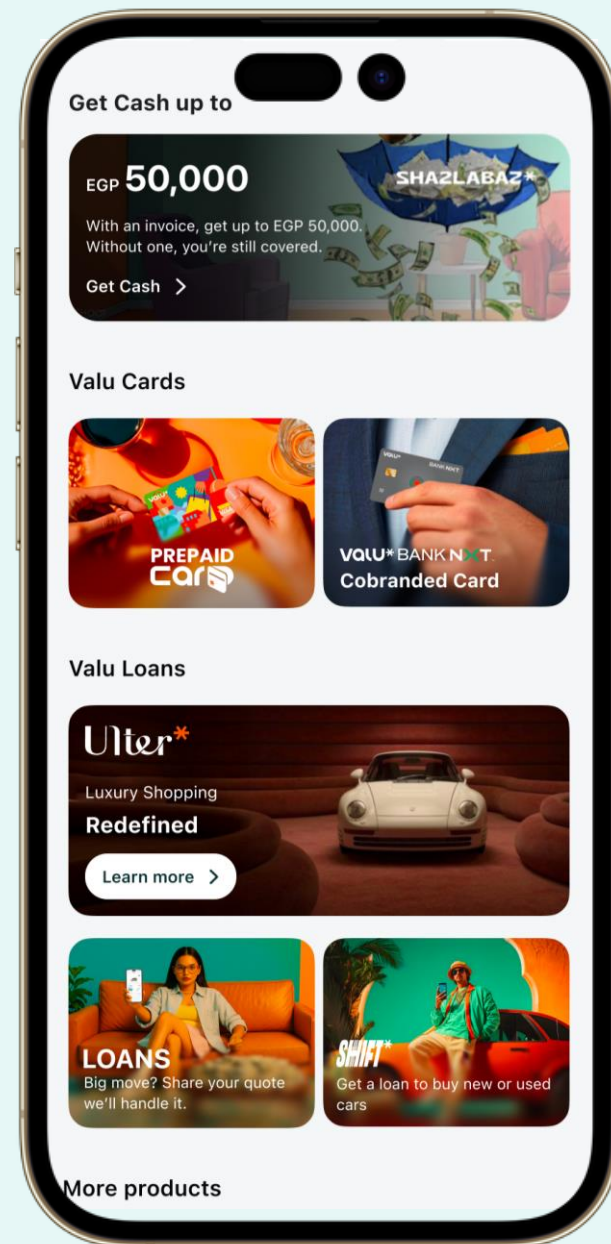


Revolving BNPL Credit Limit

Prepaid Card for Open Loop Payments

Loans up to EGP60

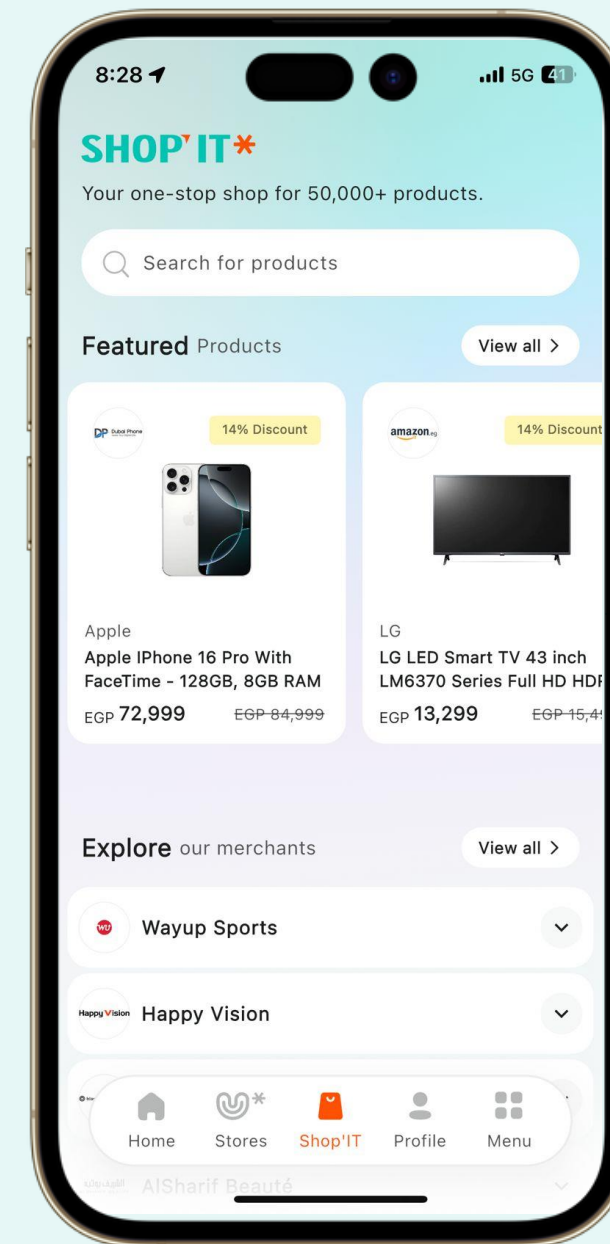
Manage all your Balances



Instant Cash Loans!

Bank Co-branded Credit Cards!

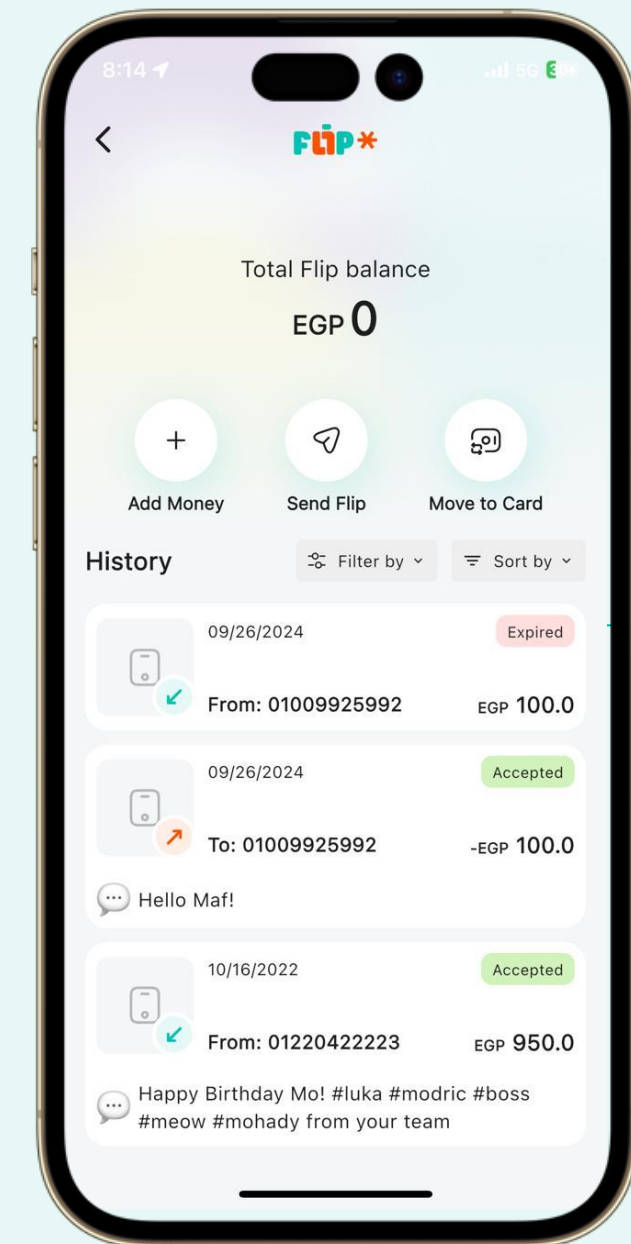
Issue Cash, Loans & Cards



Access a huge selection of Brand & products!

Purchase directly from within the App

Shop & buy from a broad selection of Products & Merchants!



Top Up!

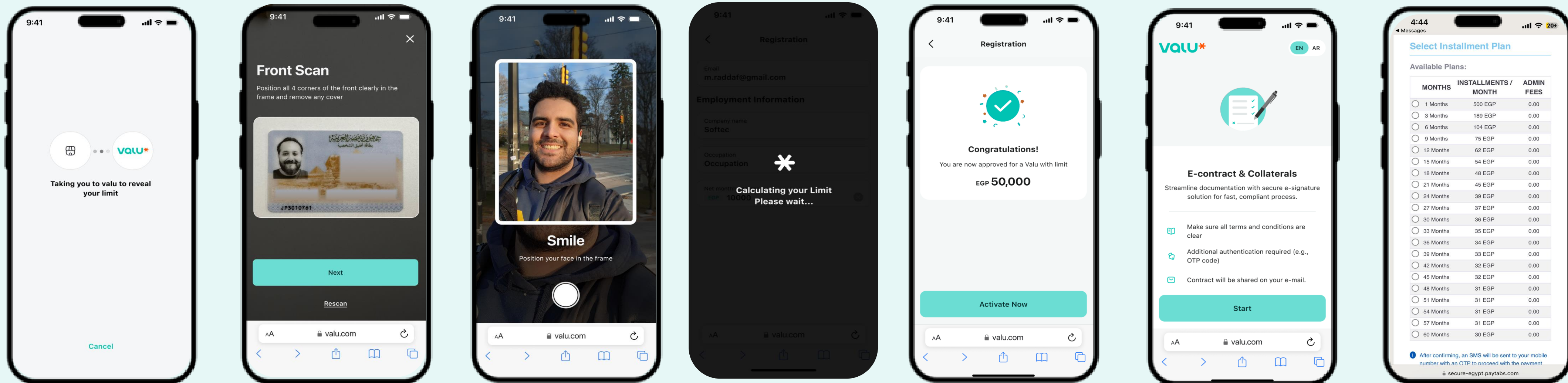
Gift!

Pay!

Pay Bills, Dues and Transfer Money!

Full Digital Onboarding via Fintech License

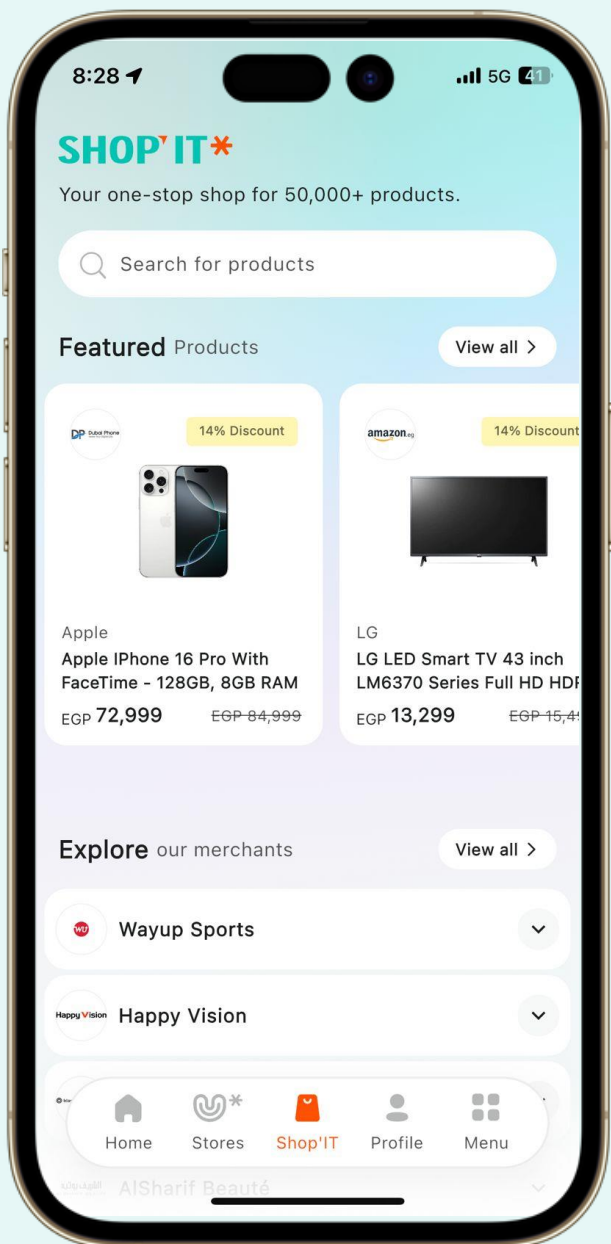
Extended geographical reach and lowered operational costs by minimizing on-ground presence, while leveraging major marketplaces to accelerate customer acquisition and drive sales.



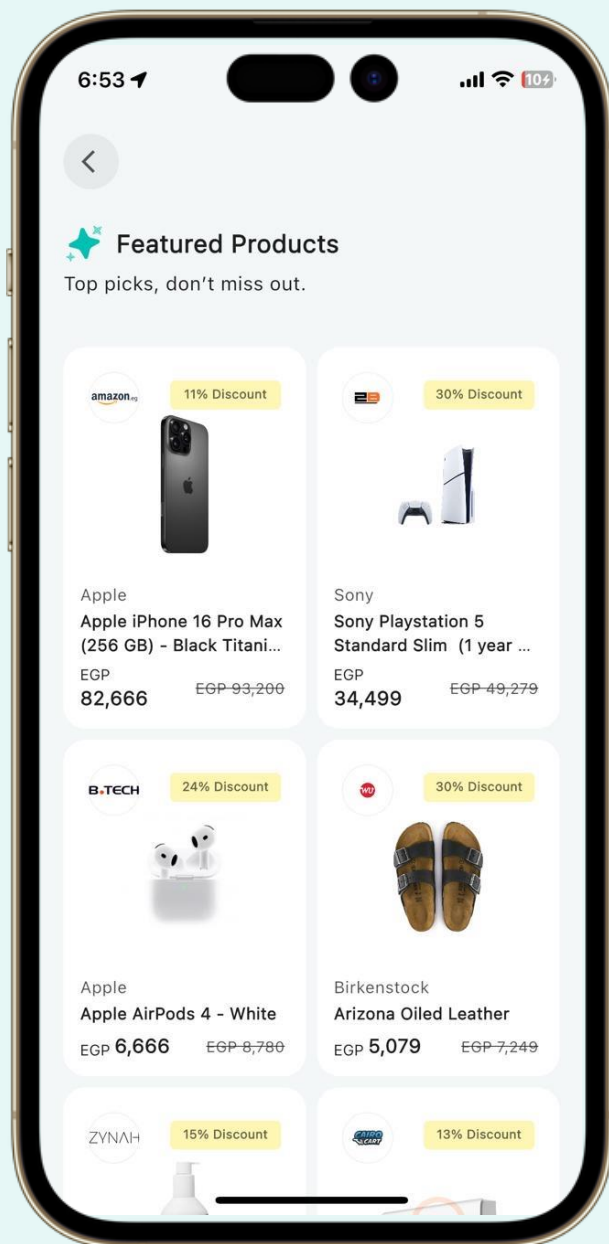
Newly Launched: **SHOP'IT***



Valu's in-app e-commerce platform, enabling a fully integrated customer experience across the entire journey.



Browse Products & Vendors



Check Pricing & Offerings



**Checkout directly from Valu
or Partner**

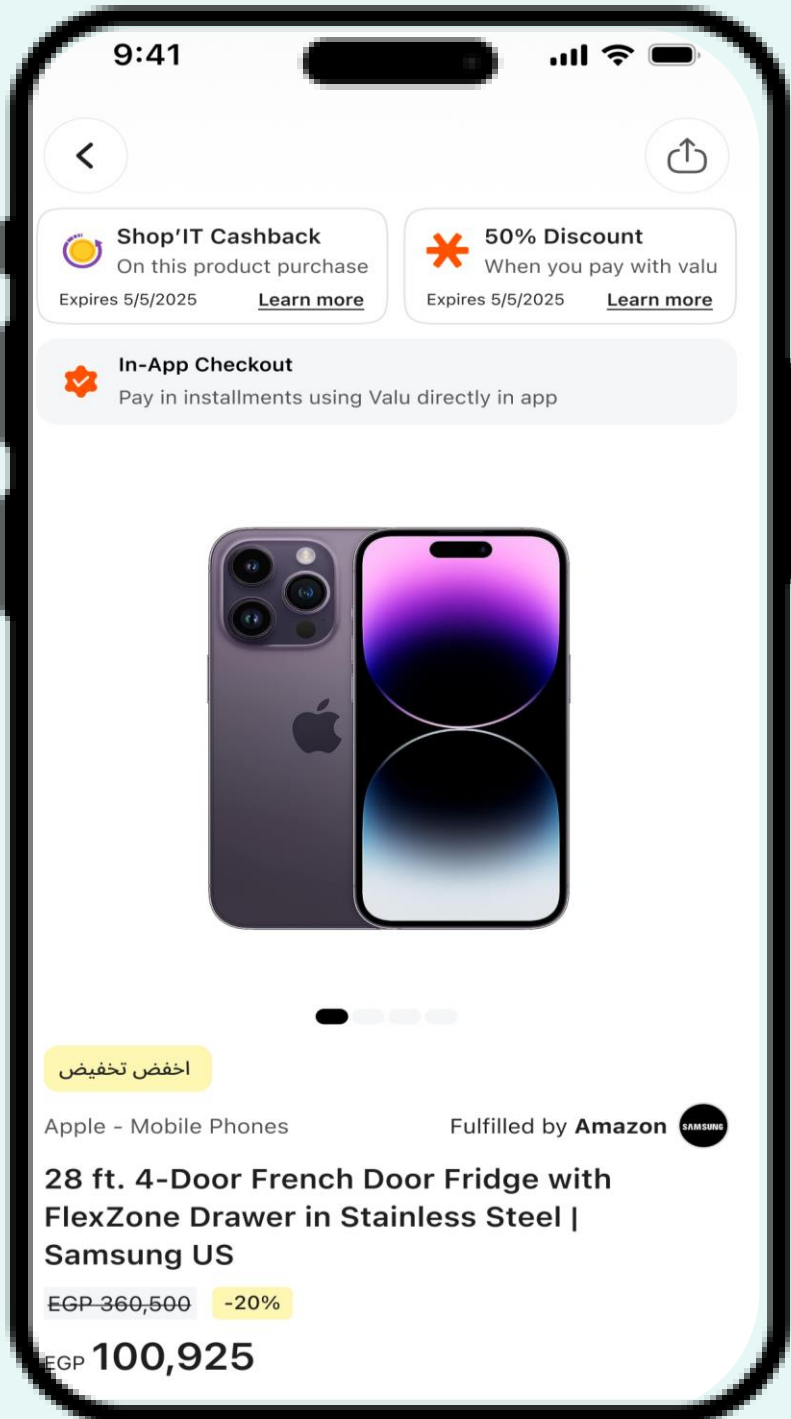
Some KPIs

- ✱ 17% Browsing to Shopping Conversion Rate**
Instant decisions for seamless customer experience
- ✱ Higher Commission Earnings**
~1.5X Valu's rebate through compounding of revenue streams
- ✱ ~30 Mins Average Session Time**
Customers Spend a longer time on App searching for products, compared to Merchant Search
- ✱ Offer & Reward Aggregation**
Customers enjoy compounded incentives by combining Valu & Merchant offerings in one platform

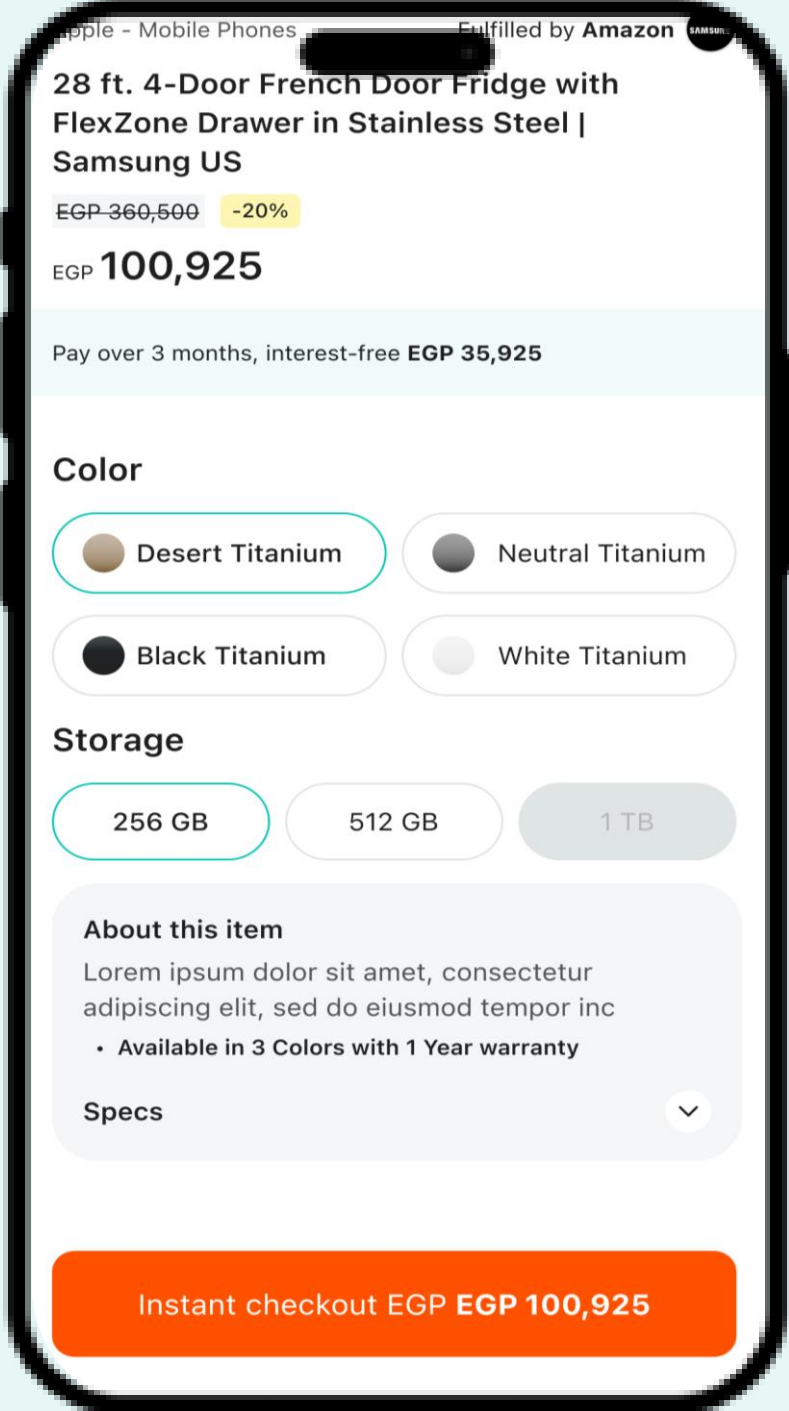
In-App E-commerce Checkout via Shop'it



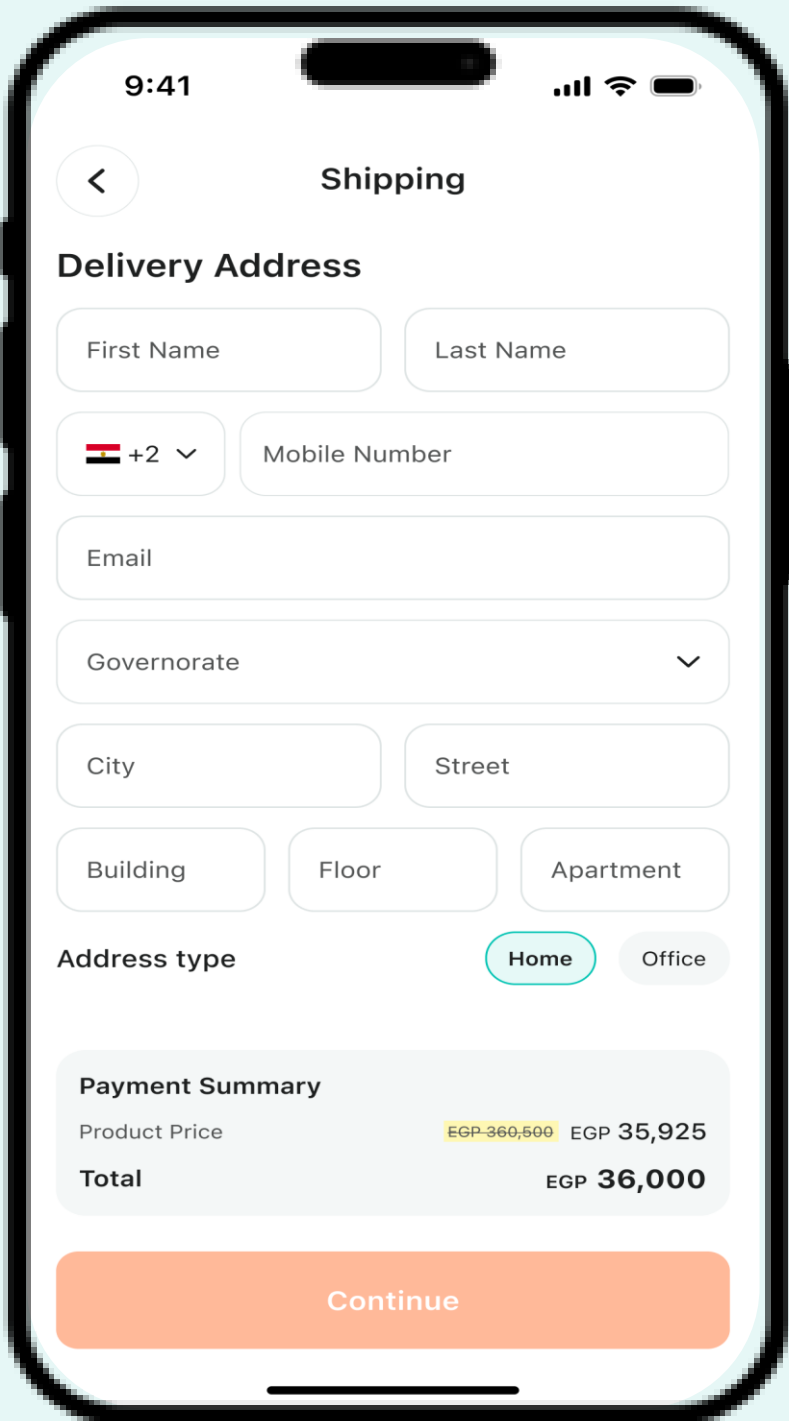
Product Page



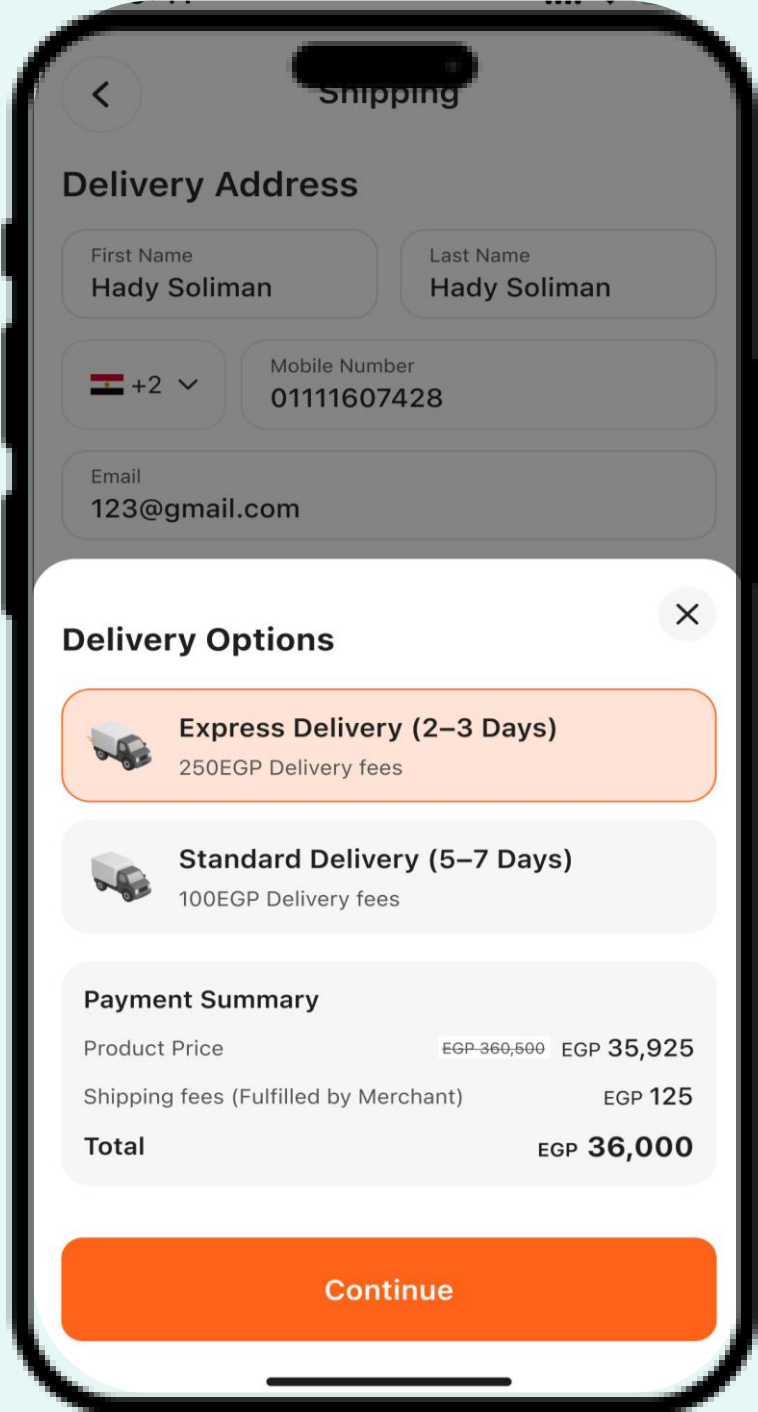
Proceed to Checkout



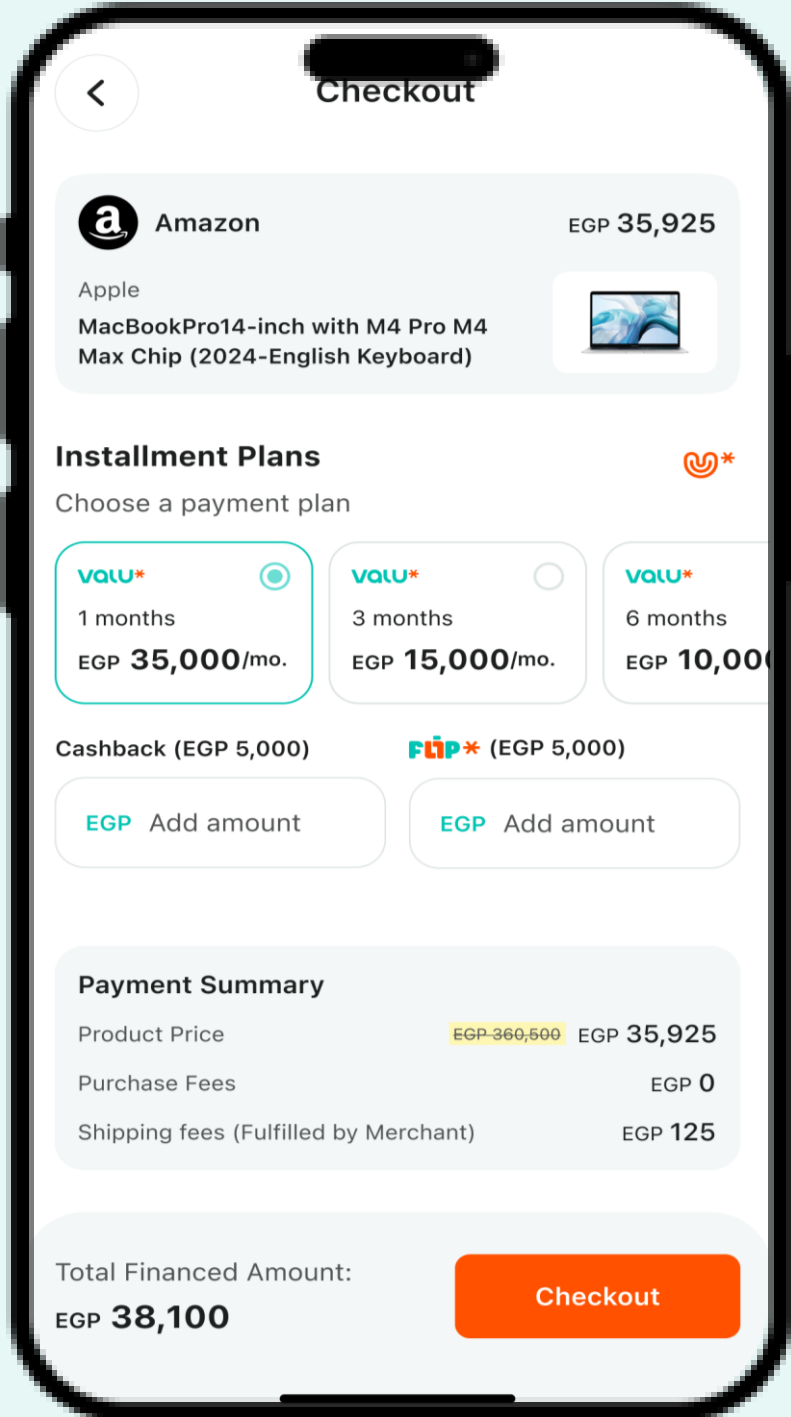
Shipping



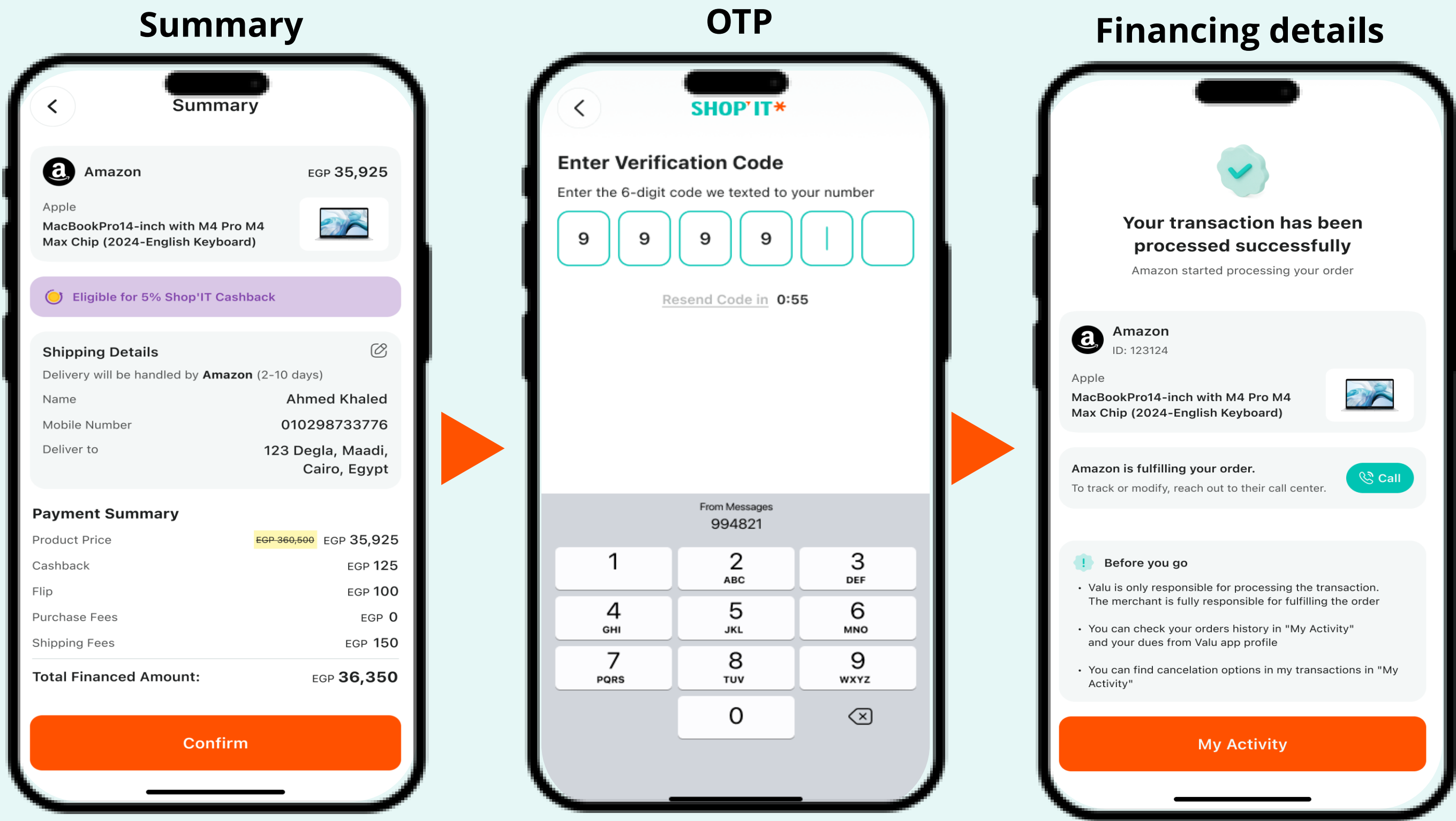
Delivery Options



Checkout



In-App E-commerce Checkout via Shop'it





Closed Loop Consumer Financing Product

Valu's flagship consumer financing product, providing seamless installment solutions across its partner merchant network serving close to 900k Customers.

1 – 60 Months

Repayment Terms

Key Metrics

9M25

BTD

Jan-Sep '25

Weighted
Average Tenor
13 Months

Weighted
Average IR
33%

Weighted
Average
Purchase Fee
1.6%

Weighted
Average Rebate
6%

GMV

EGP 10.5bn
+19% y-o-y

EGP 38.5bn

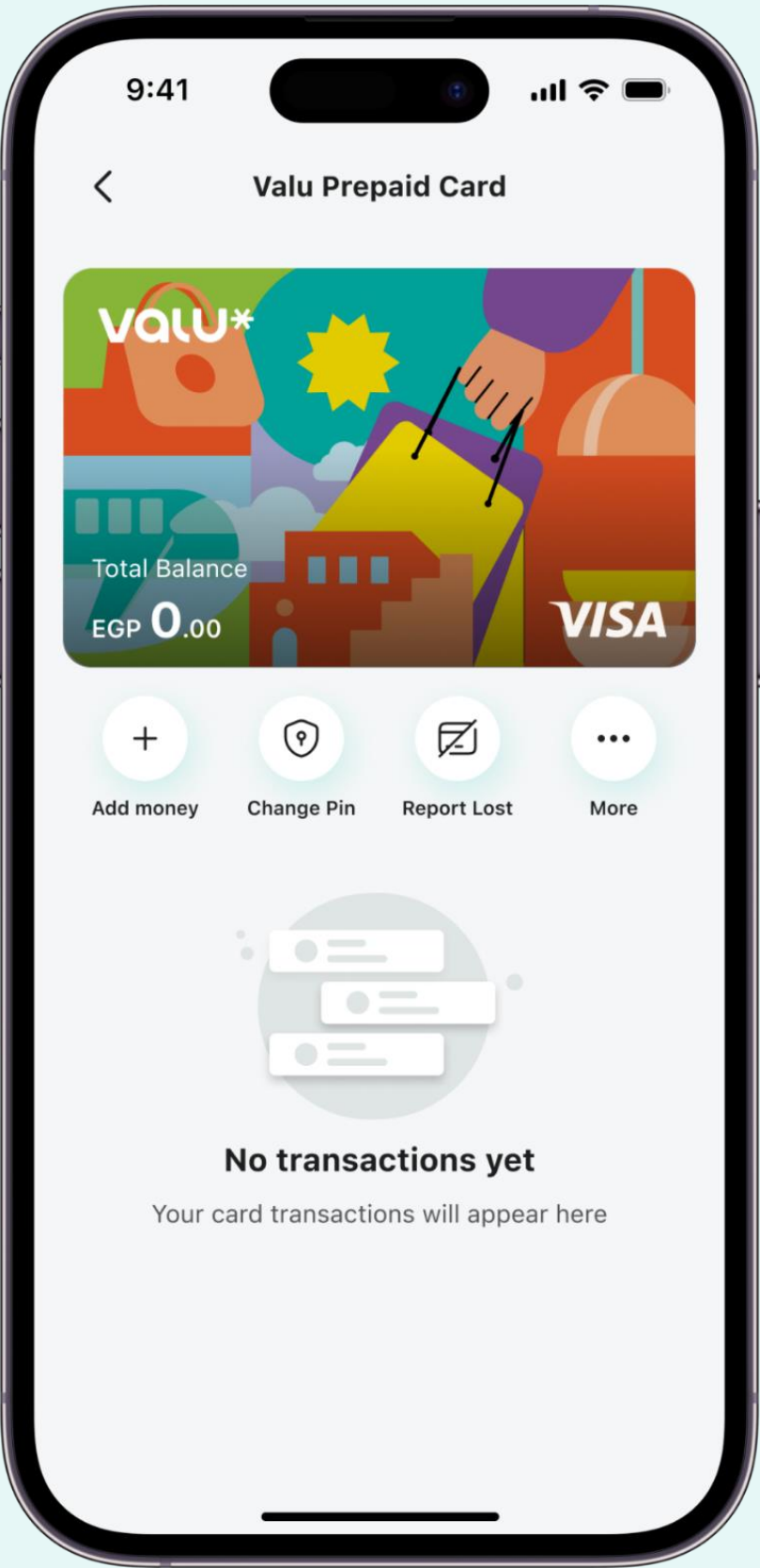
Transactions

2.1mn
+16% y-o-y

7.98mn



Prepaid Card



	9M 2025	BTD (as of Q3 25)
Issued Cards	117K	218K
Spending Tx	2.76mn	4mn
Spending Amounts	EGP 3.5bn	EGP 5.4bn
Top-Up Amounts	EGP 2.86bn	EGP 4.55bn
	From Limits 82% EGP 2.34bn	Other Sources 18% EGP 514mn



Auto Loan Product

Automotive loan program, offering tailored financing solutions for customers seeking to finance their vehicle purchases

6 – 60 Months

Repayment Terms

Key Metrics

9M25

BTD

Jan-Sep '25

Weighted
Average Tenor
57 Months

GMV

EGP 2.3bn
+77% y-o-y

EGP 4.8bn

Weighted
Average IR
27.4%

Transactions

1K
+35% y-o-y

2.7K

Weighted
Average
Commission
1.3%

Weighted
Average Rebate
0.52%



Loan Products

Consumer loans program, offering tailored financing solutions for customers seeking to finance luxury products personal financing needs.

6 – 60 Months

Repayment Terms

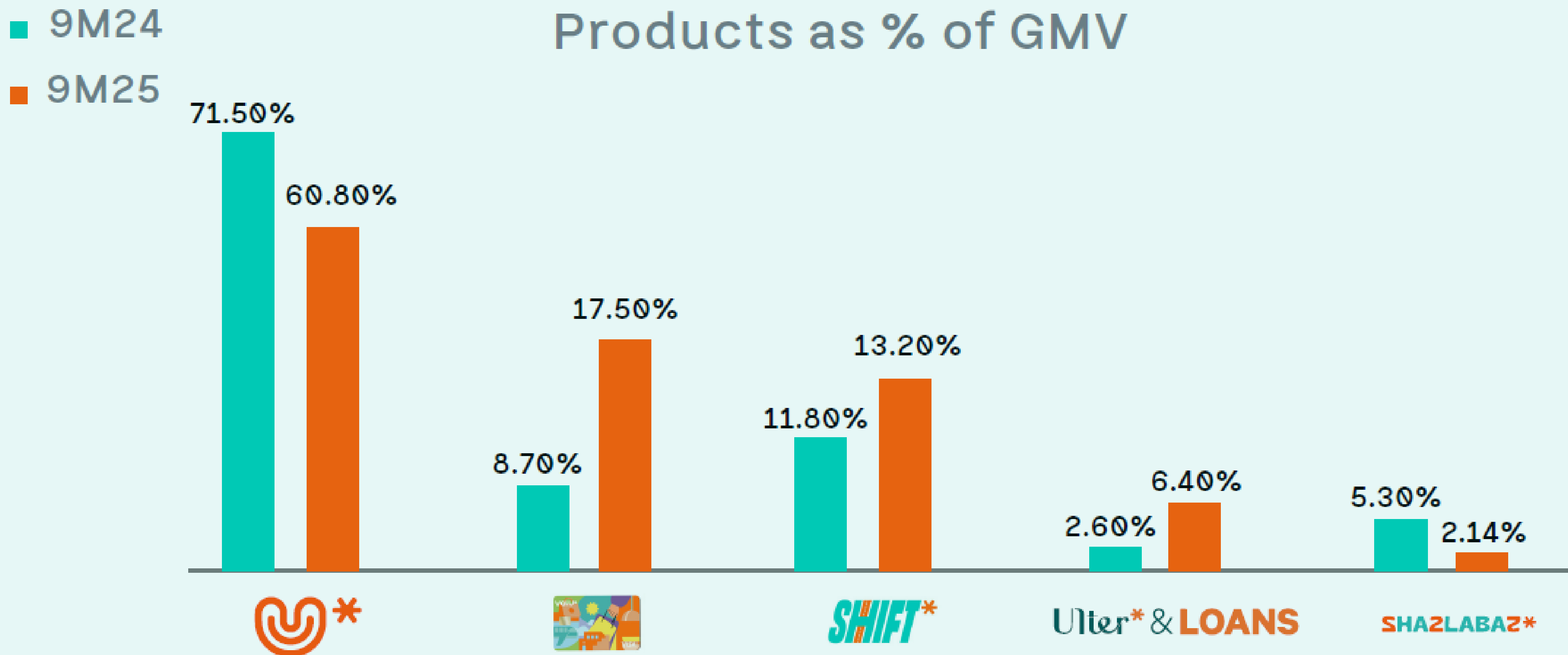
Key Metrics

9M25	BTD
------	-----

GMV	EGP 1.08bn <i>+272% y-o-y</i>	EGP 1.6bn
Transactions	1.3K <i>+225% y-o-y</i>	1.9K

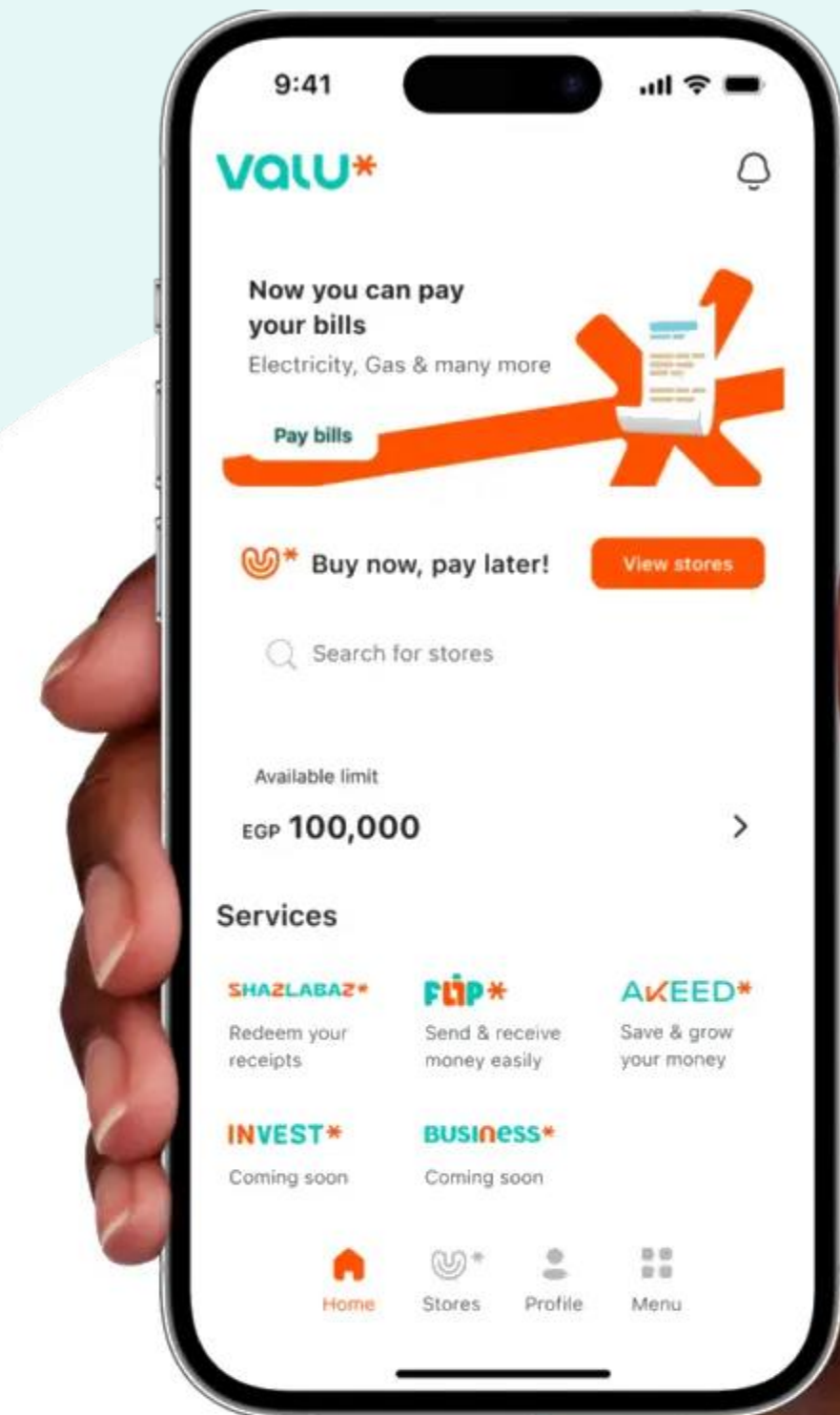
Jan-Sep '25
Weighted Average Tenor 37 Months
Weighted Average IR 31.6%
Weighted Average Purchase Fee 0.74%
Weighted Average Rebate 0.8%

Product Contribution to GMV Y-o-Y



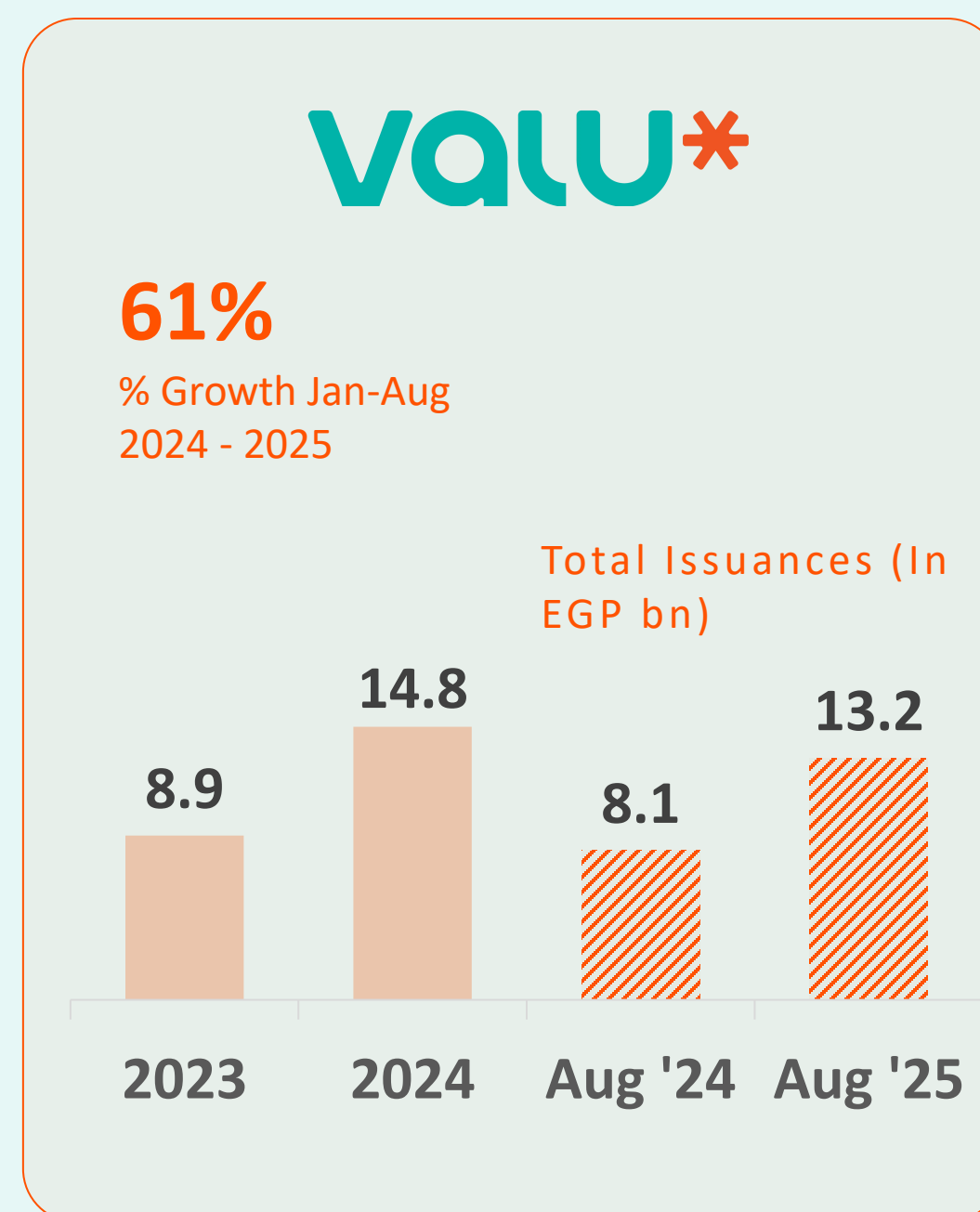
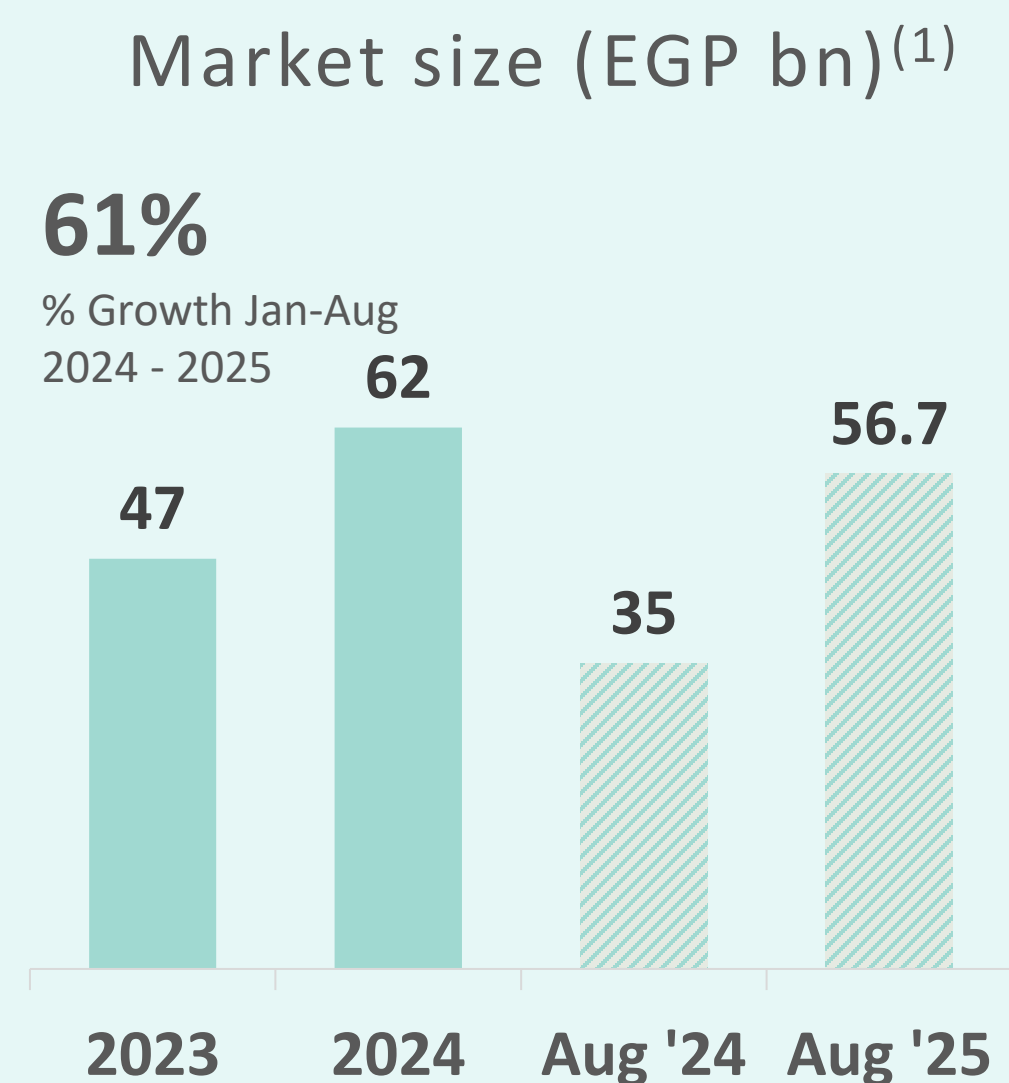


Key Investment Highlights



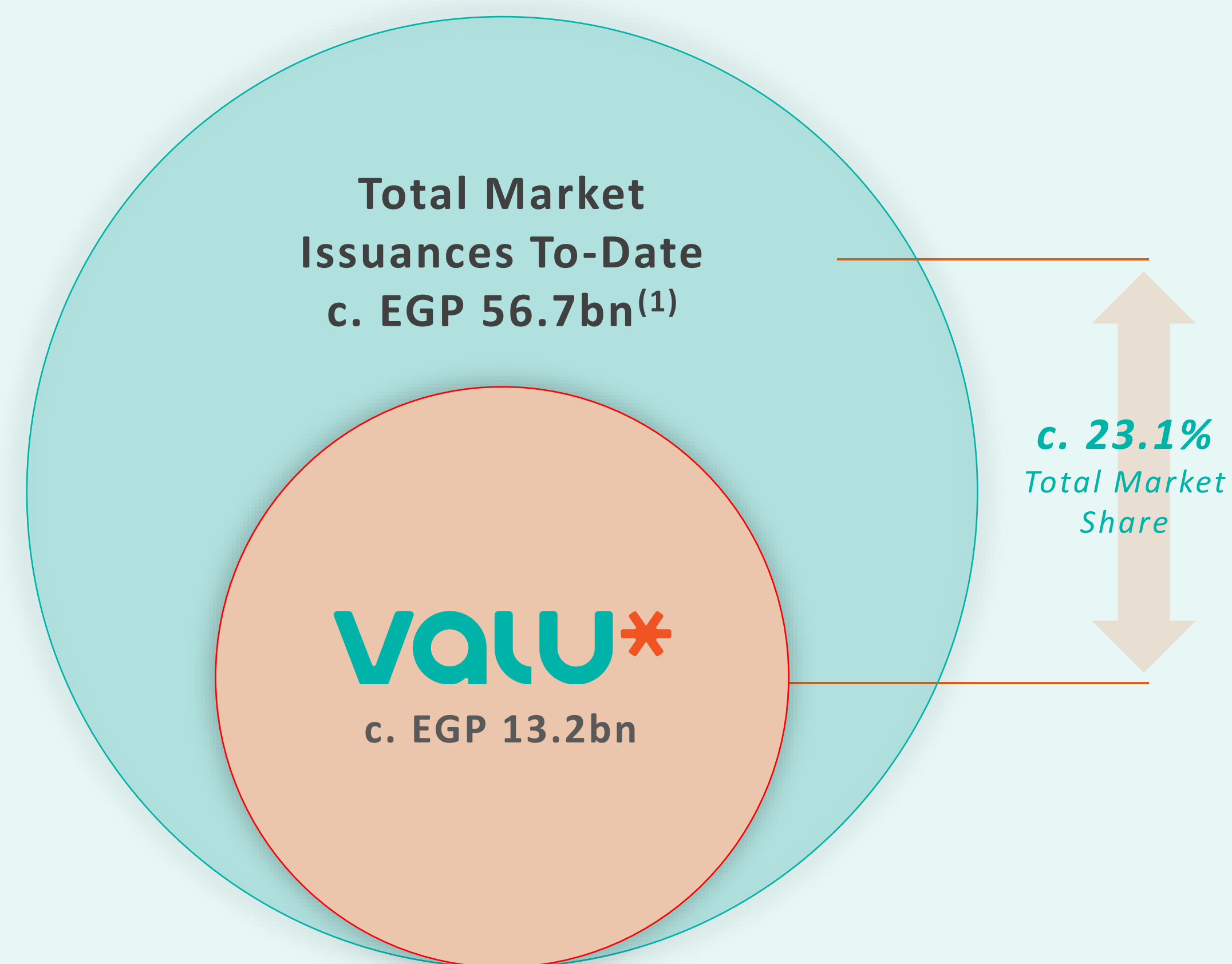
A Market Poised for Growth: Unlocking the Untapped Leveraging Valu's First-Mover Advantage

Rapidly Expanding Market With Considerable Untapped Potential...



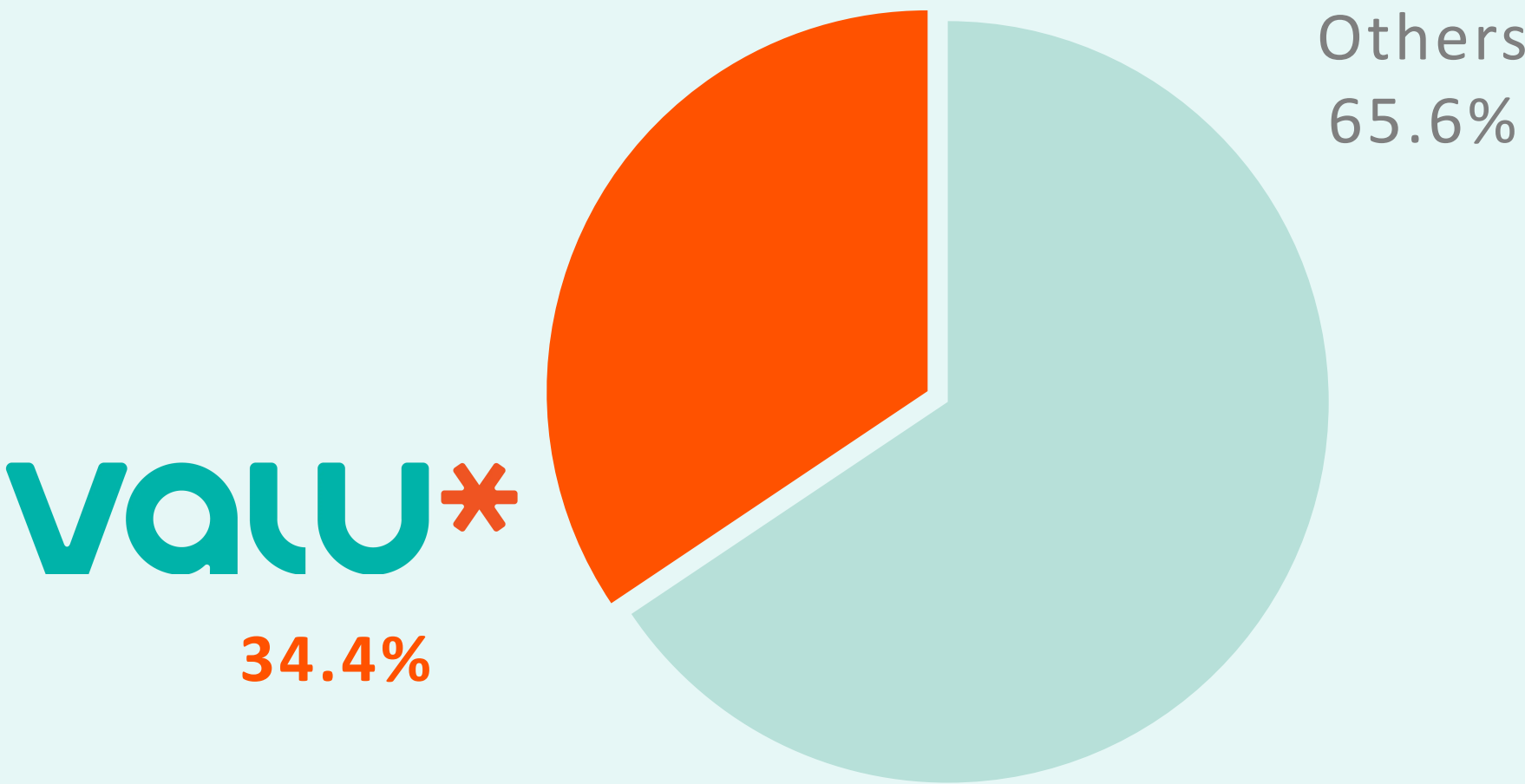
**23.2% market share
Jan-Aug 2024**

The leading consumer financing player in Egypt Jan - Aug 2025 consumer finance market size

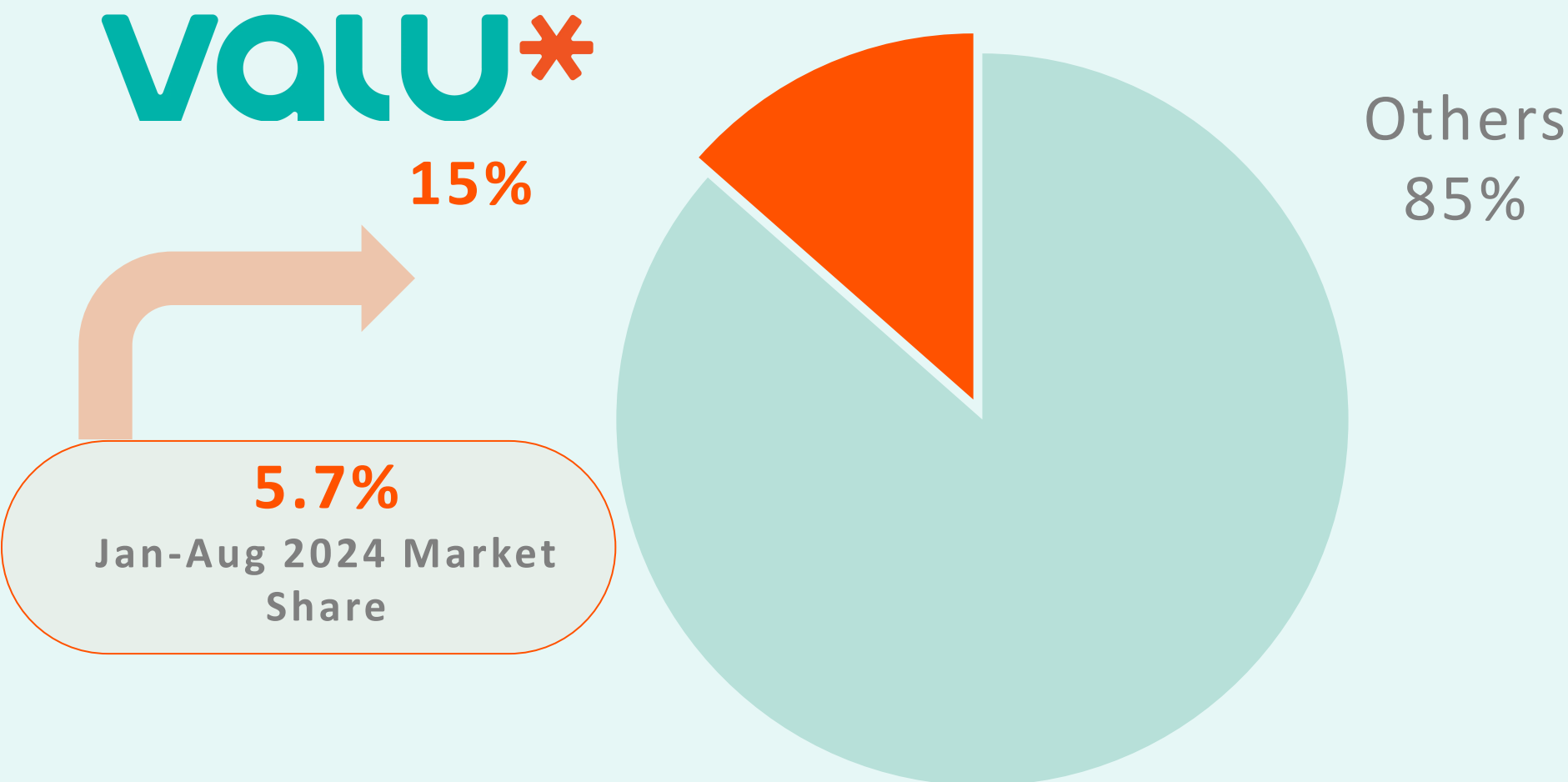


Proven Leadership Across Verticals

Consumer Finance by **Prepaid Card** Market Share (Jan-August 2025)⁽¹⁾



Consumer Finance **Auto** Market Share (Jan – August 2025)⁽¹⁾



Rapid growth in auto loans market share shows Valu’s strong brand recognition & client trust with newly rolled out offerings

Source: Egyptian Financial Regulatory Authority, Company Data
Note (1) Based on August 2025 FRA report disclosures for consumer financing sector

Transaction Volume Leadership: Driving the Highest Spend in Egypt Fueled by the Largest Merchant & Customer Network



Growing transaction volumes since inception...

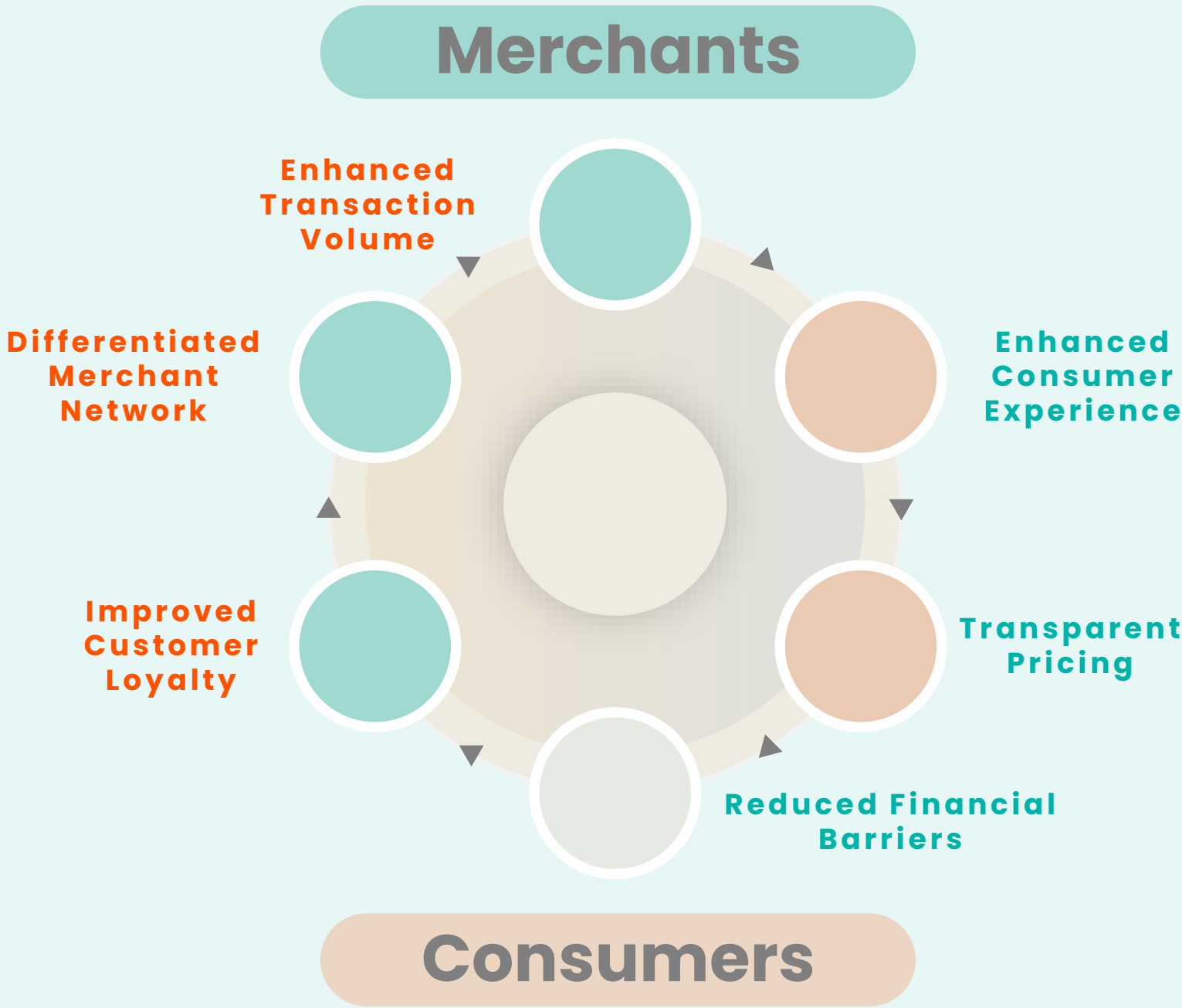
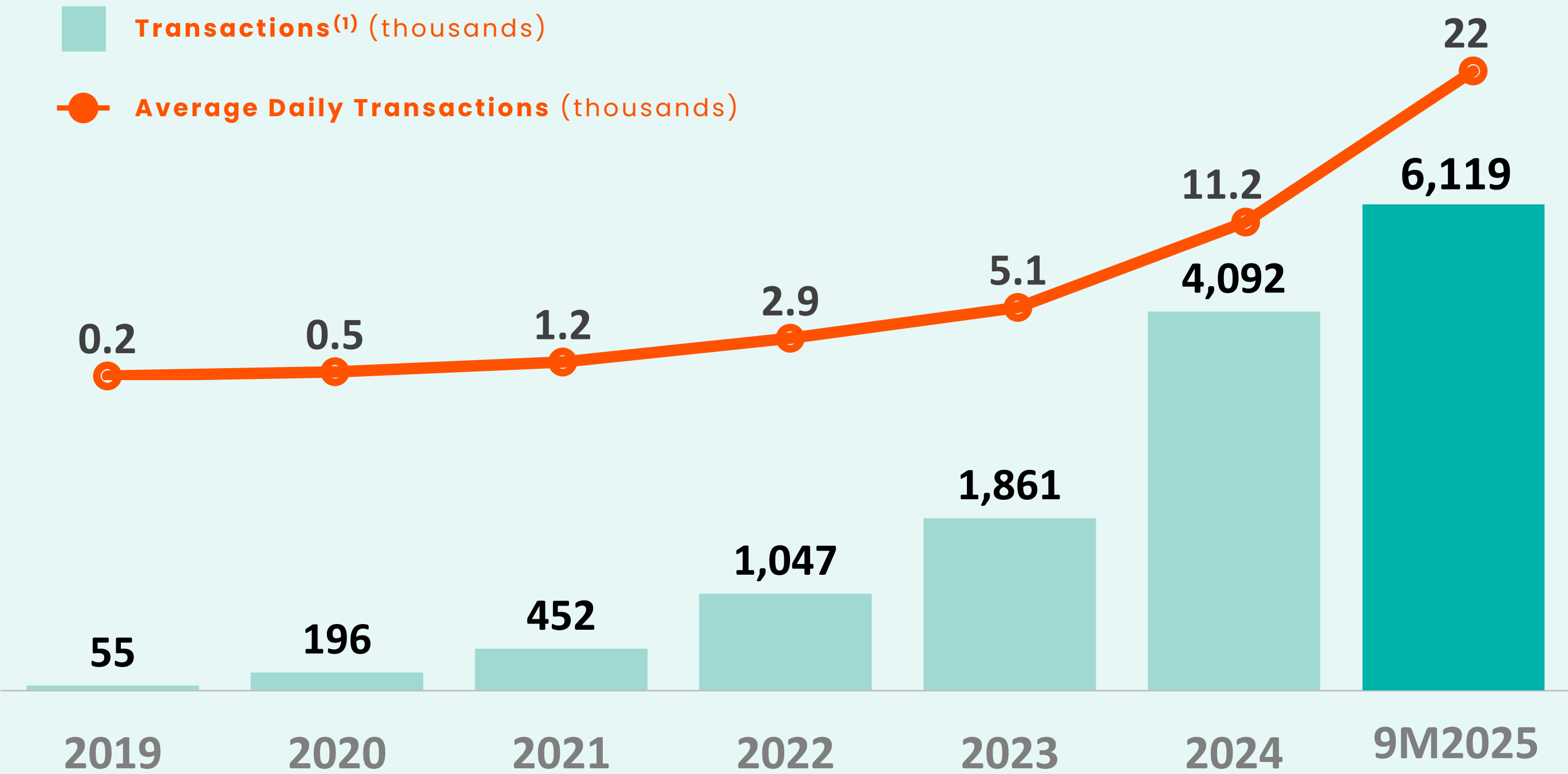
Active Customers as of Sep'25

873K

Active Merchants in 2025
(Not including transacting merchants through Valu Card)

8000+

...Driven by a carefully curated purchasing cycle between both merchants and consumers



Note (1) Includes Prepaid Card Transactions

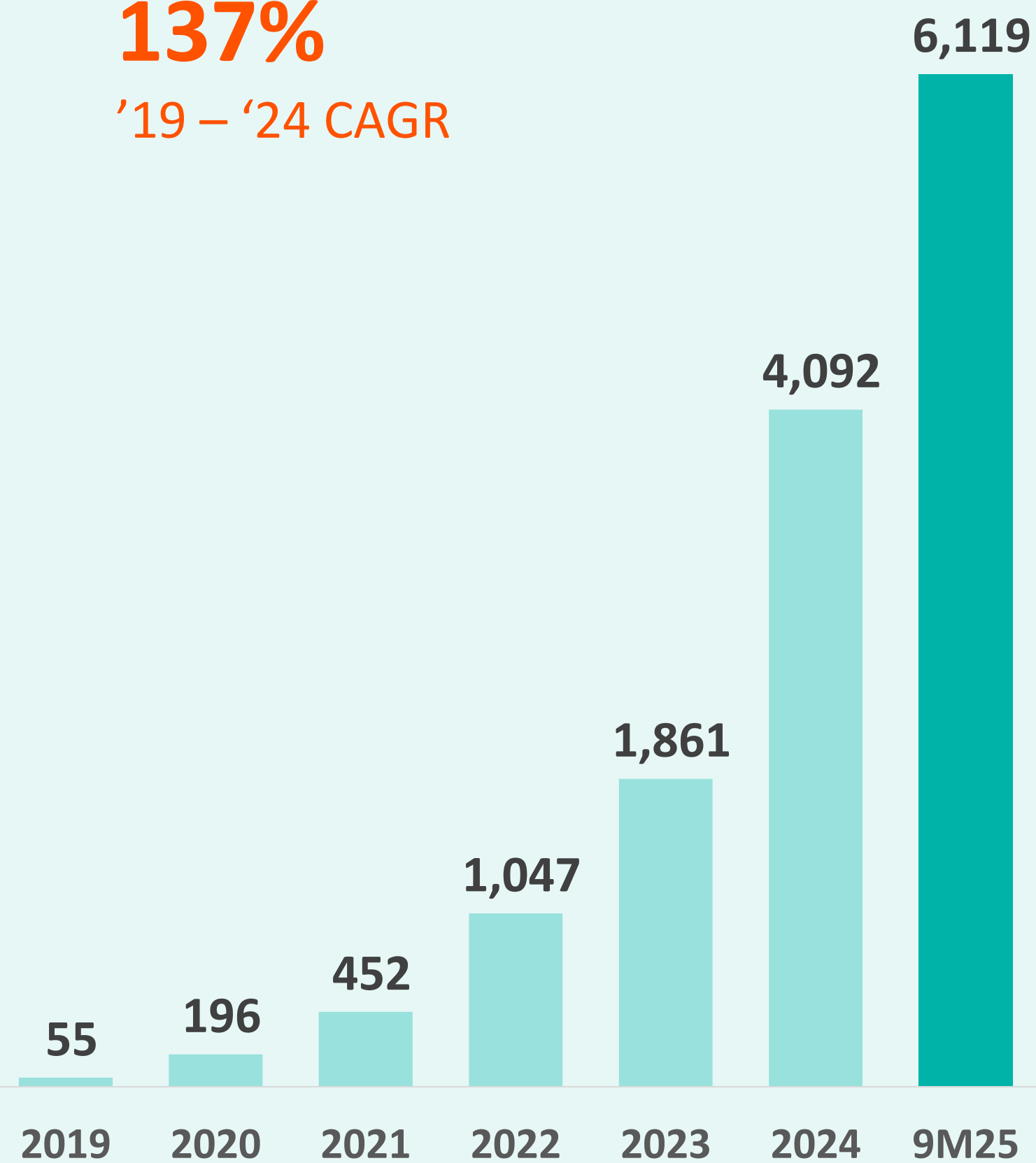
Operational Performance: Accelerated Growth Momentum



Transactions (thousands)

137%

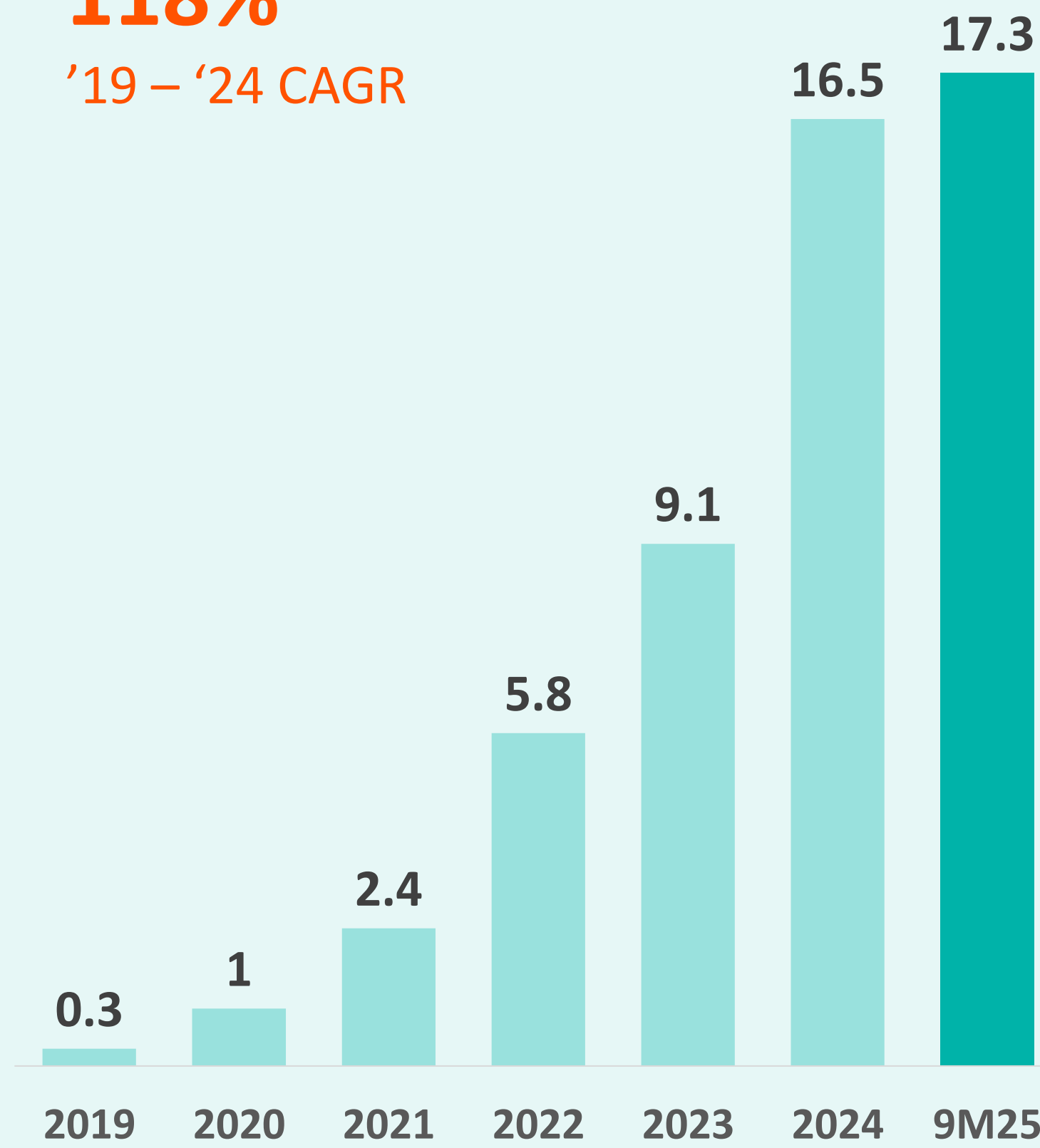
'19 – '24 CAGR



Gross Merchandise Value (In EGP bn)

118%

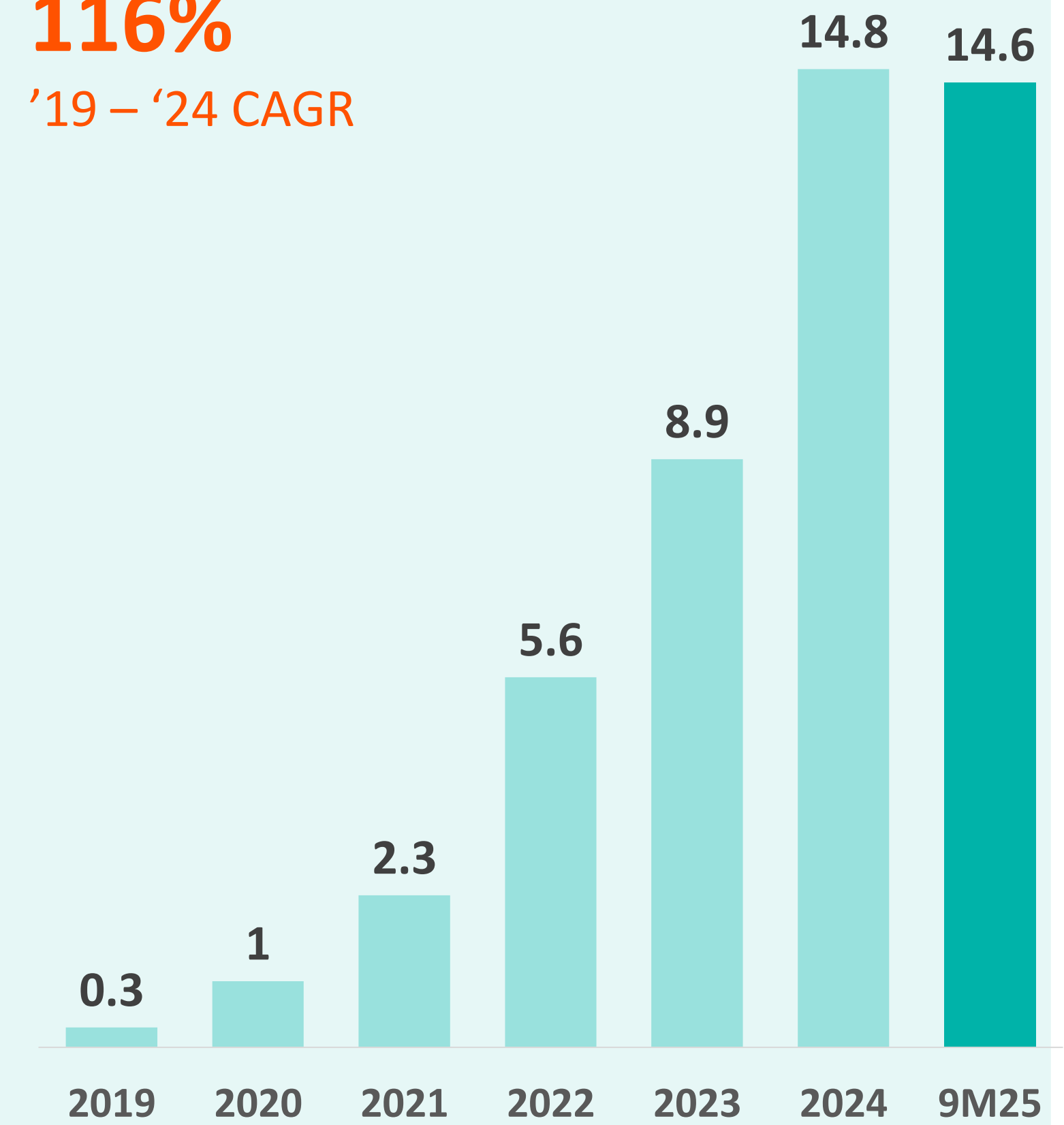
'19 – '24 CAGR



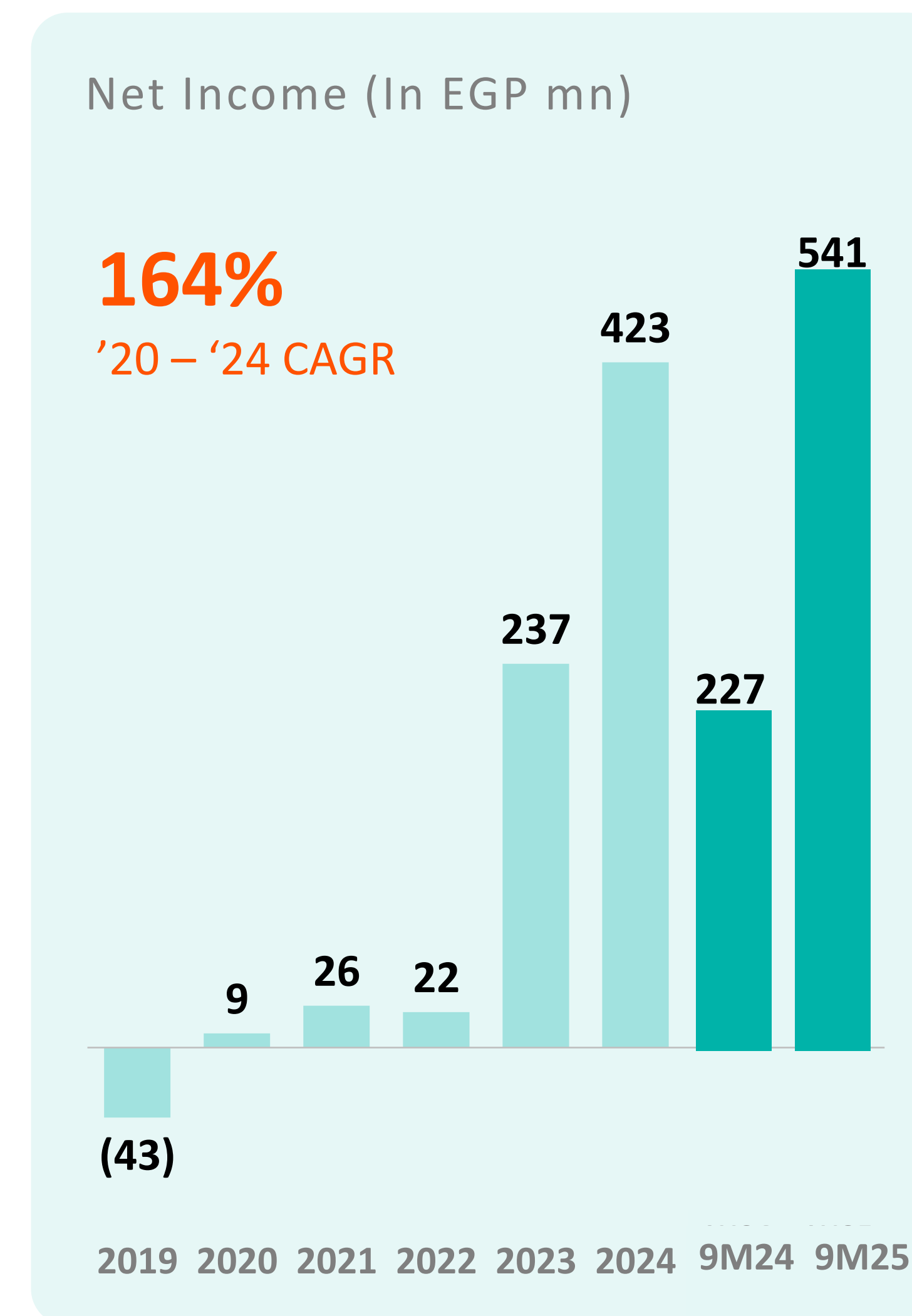
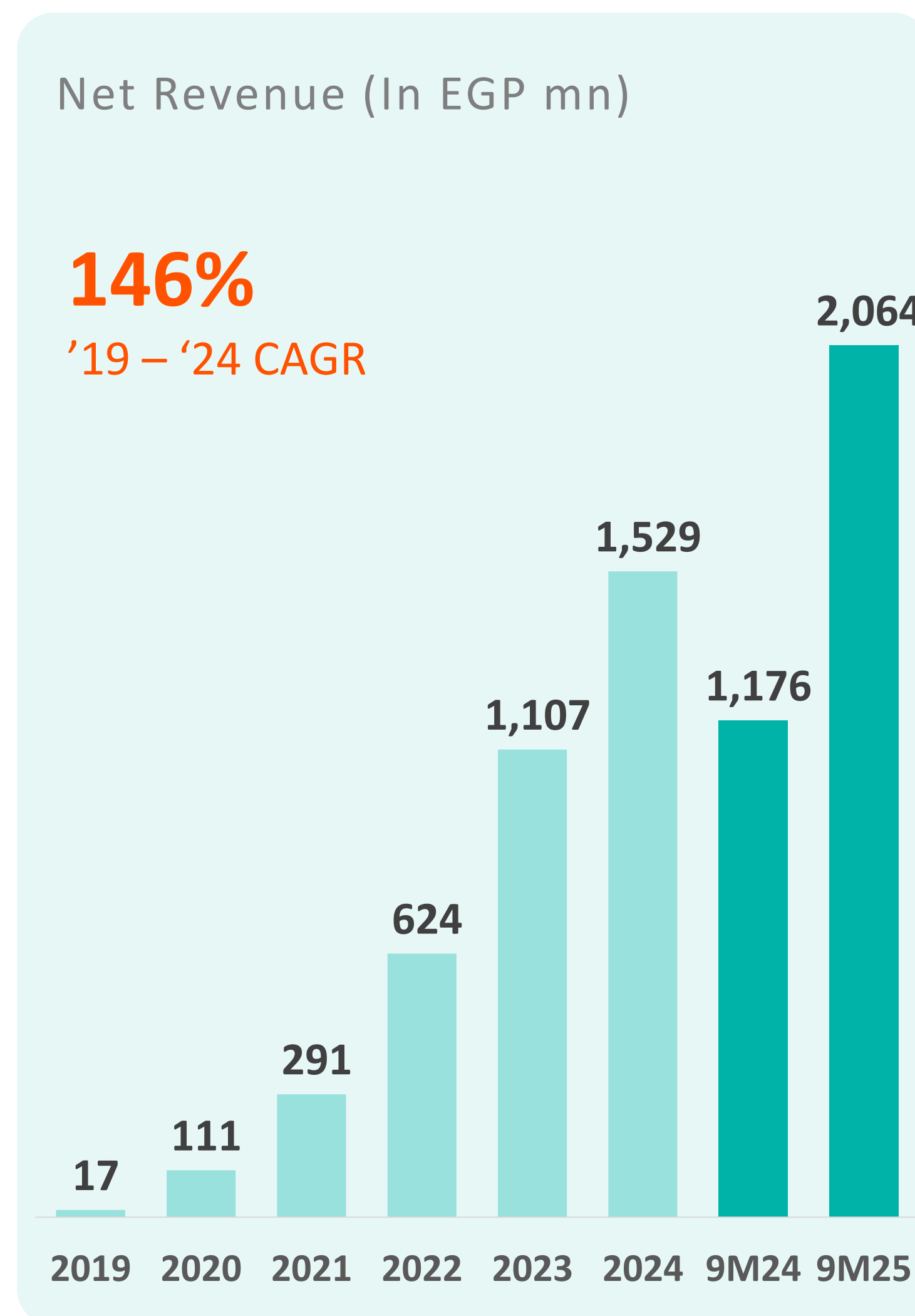
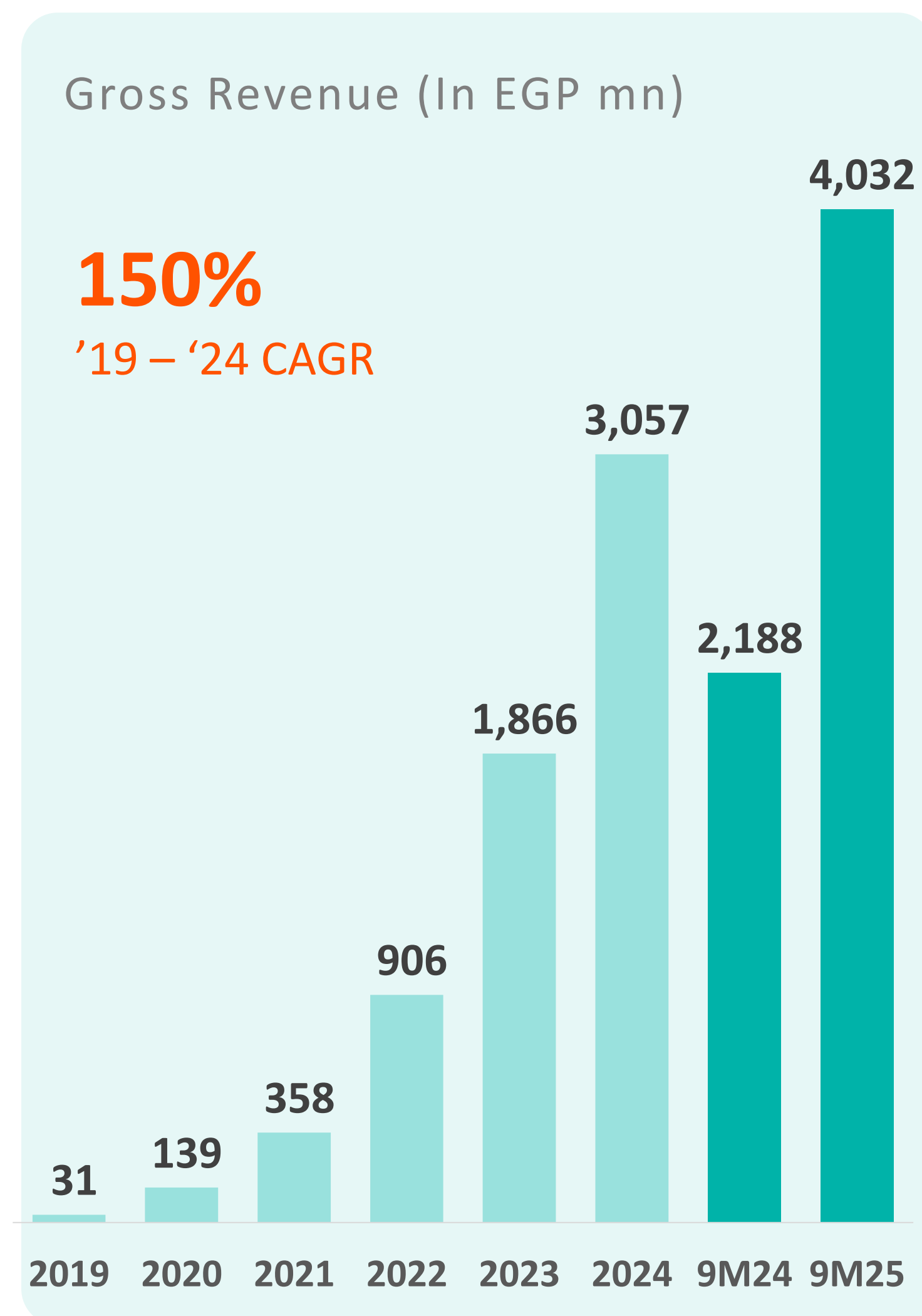
Loan Issuances (In EGP bn)

116%

'19 – '24 CAGR



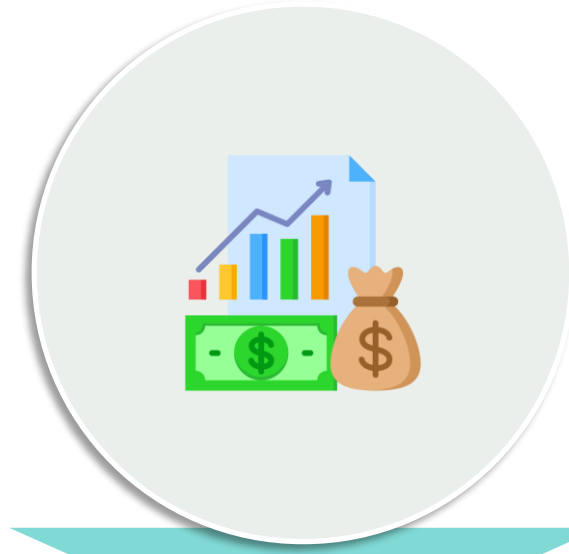
Robust Financial Performance: Strong Growth, Resilient Profitability



Diversified Funding Strength: Trusted by Banks & NBFIs



Authorized Limits with 24
Banks and NBFIs
EGP 11.2bn



Total Securitized Portfolio
(18 Securitizations)
EGP 17.7bn



Offloading Portfolio
EGP 2.2bn

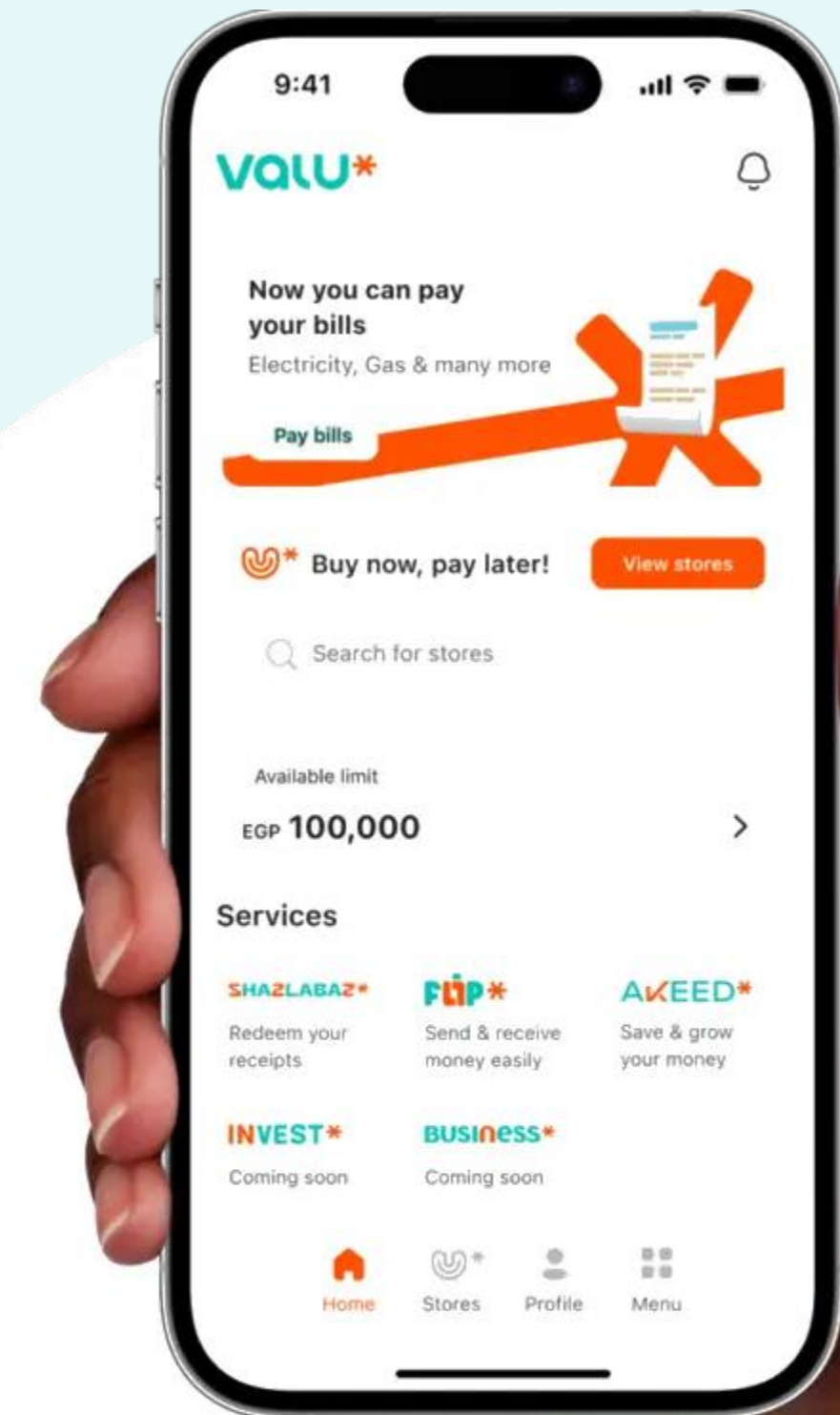


Discounting Portfolio
EGP 2.08bn

**Non-recourse on Valu*

valu*

Credit & Risk



Healthy Risk Profile

Scaling with Stability Amid Surging Growth



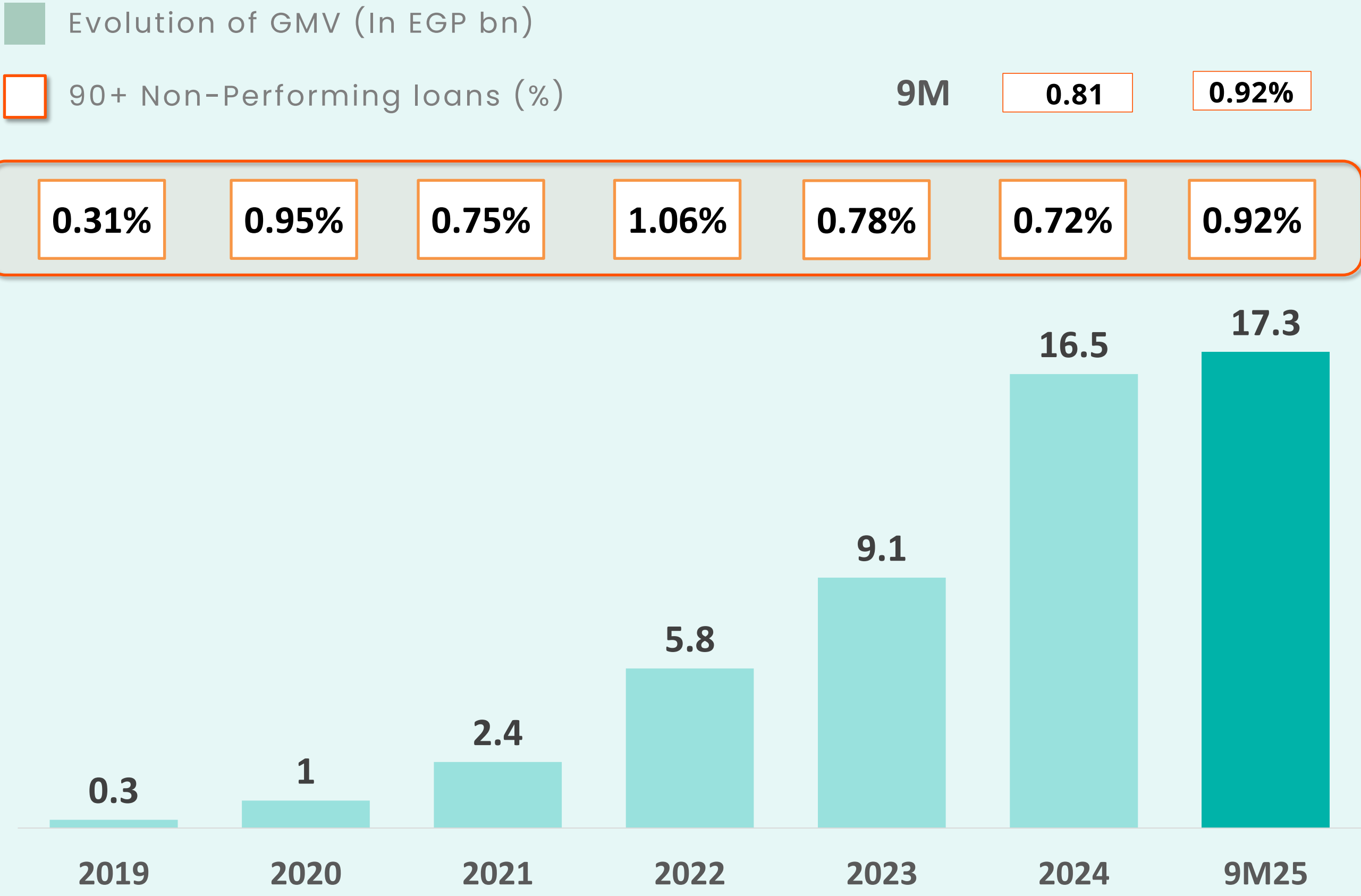
46%

3Q25 Approval rate

40%

3Q25 Approval rate for Unbanked

Contained NPLs despite surging growth



0.92%

90+ Non-Performing Loans as of Q3 2025

66.41%

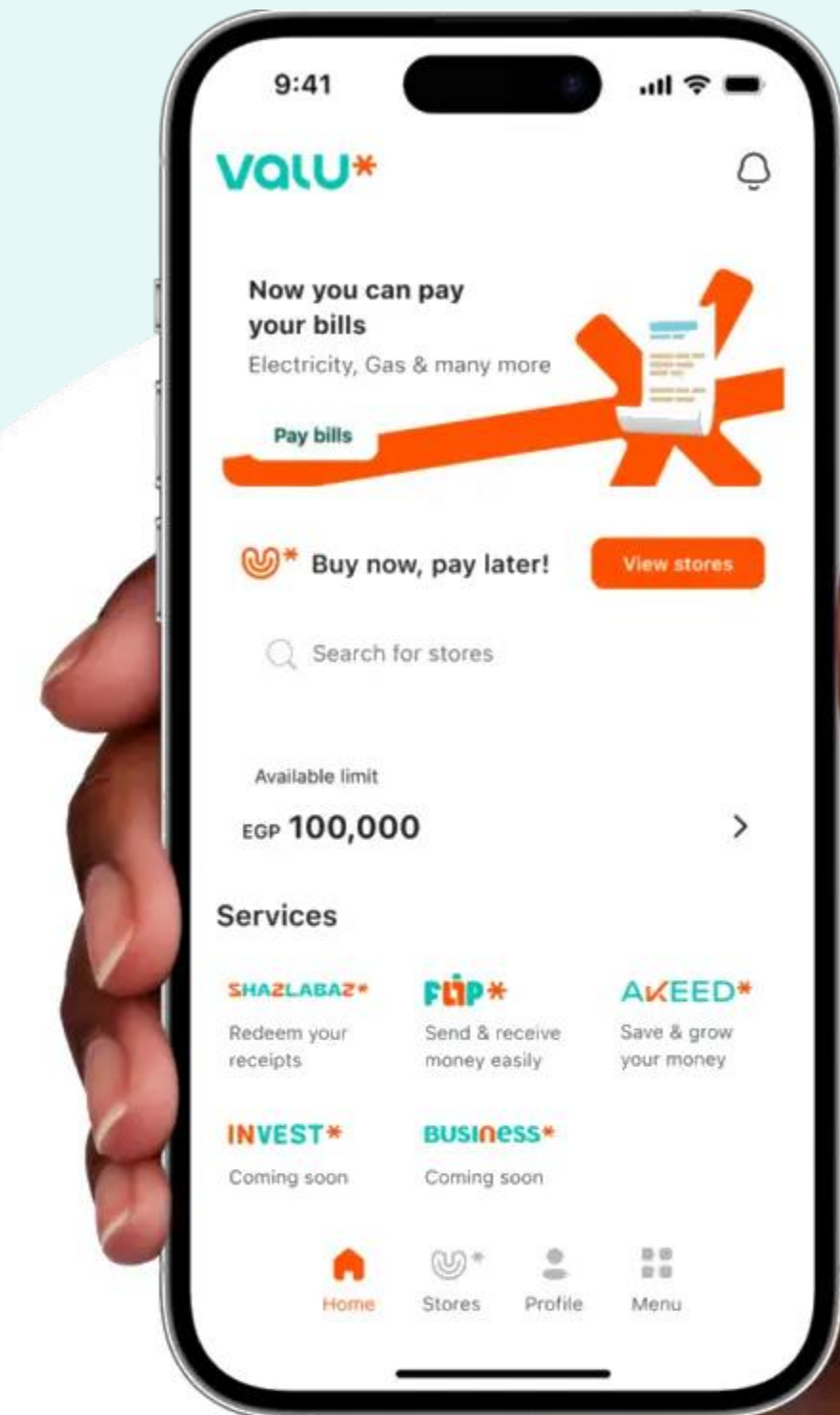
Coverage Ratio in Q3 2025

1.07%

Cost of Risk in Q3 2025

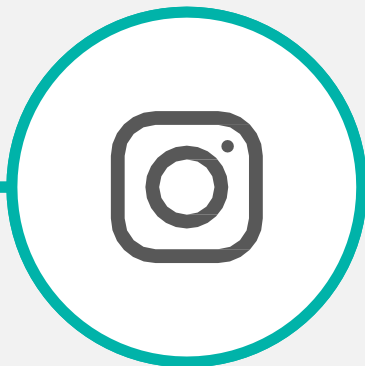
valu*

Brand Metrics



BRAND METRICS

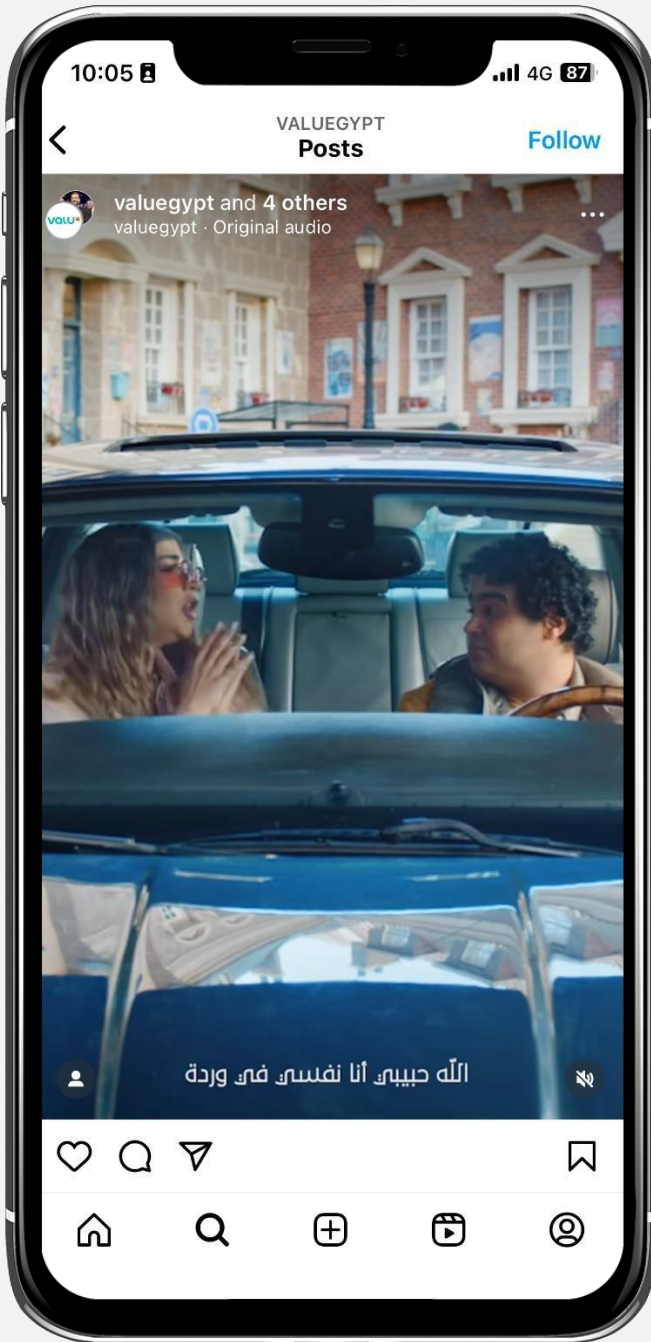
We've built a brand that's loved!



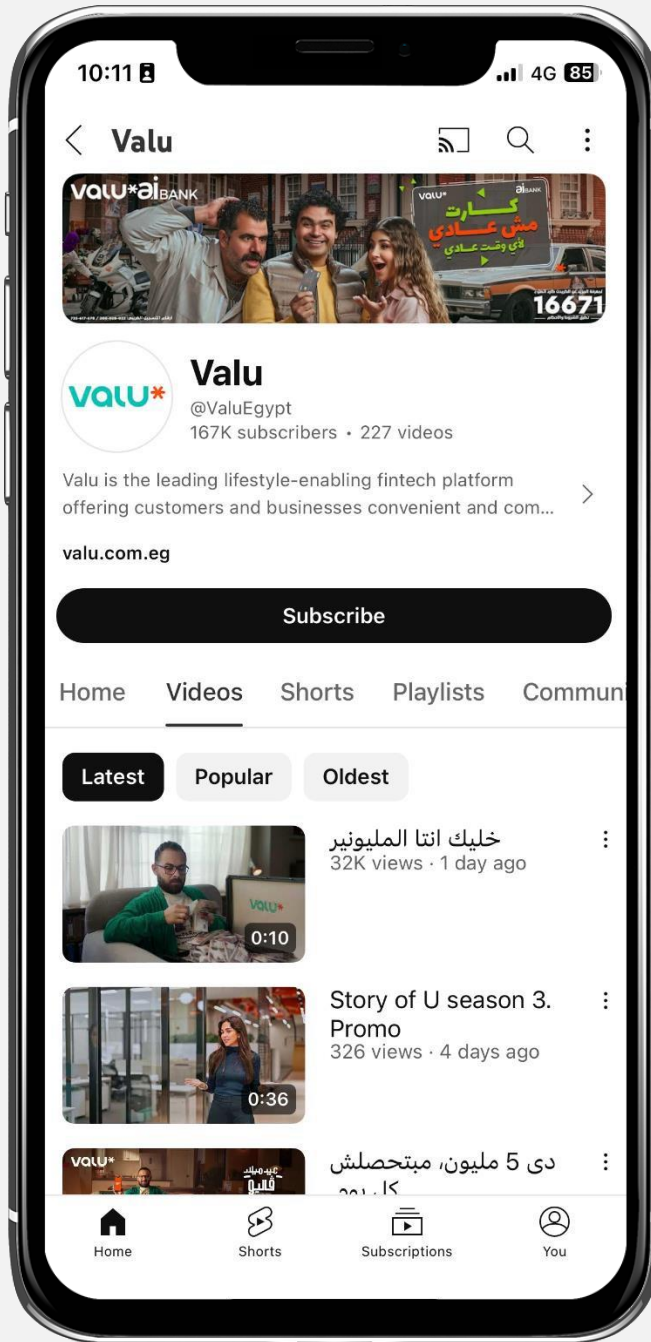
925k Follower



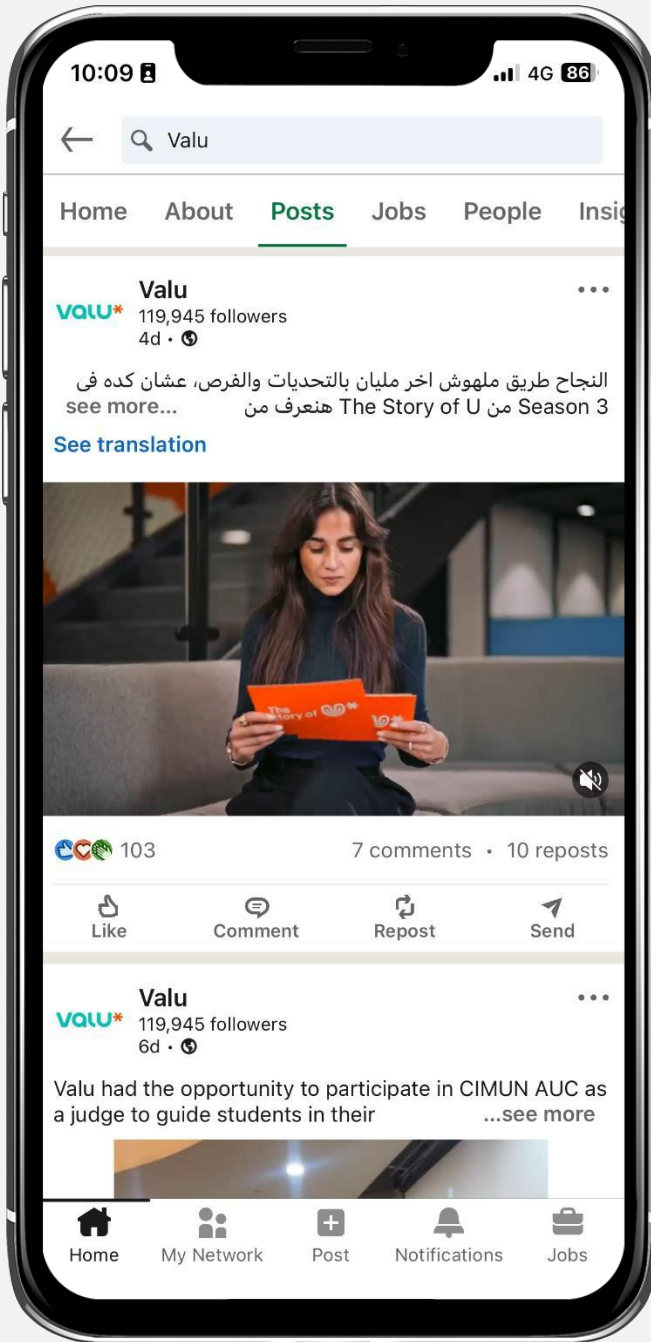
141k Follower



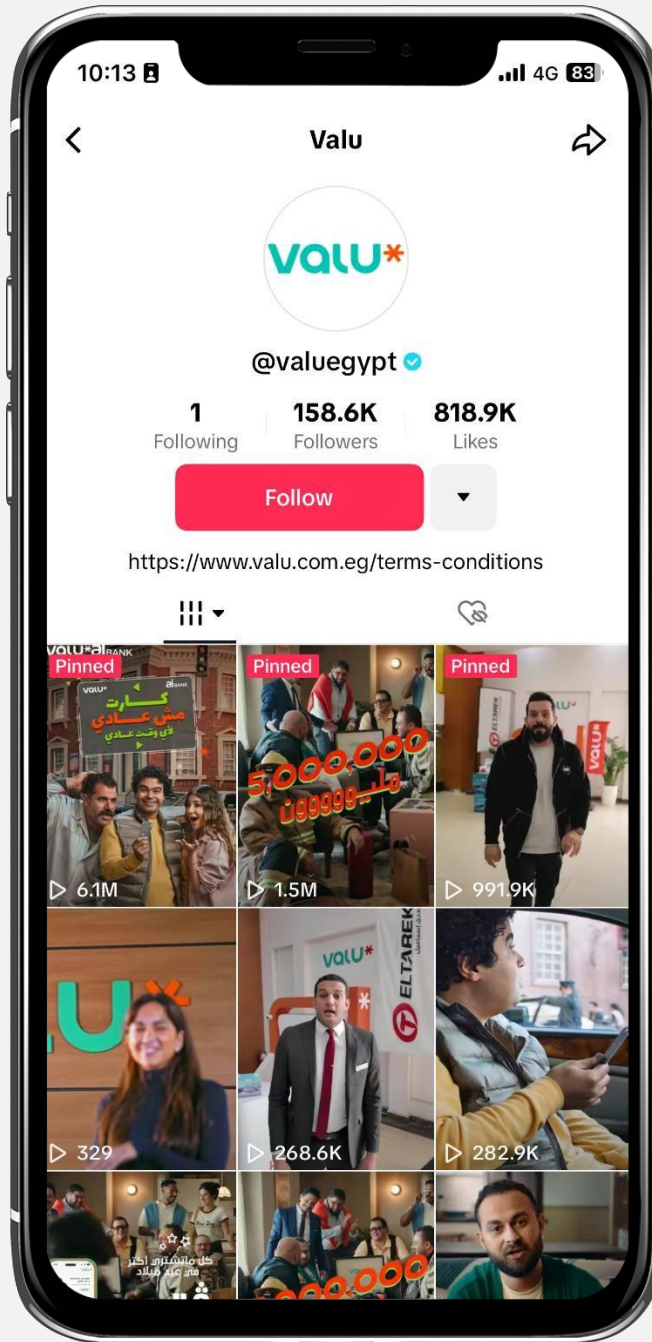
594k Subscribers



166k Follower



265k Follower



Highest Follower Base Amongst Consumer Finance / BNPL Companies



AWARDS

Globally recognized As a leading Fintech Player & NBFI



'Top Fintech Companies'
2021, 2022 & 2023



'Best BNPL platform' &
'Fintech Company of the Year'
2021 & 2022



'Fintech Company of the Year'
2021 & 2022



'Fintech Innovation of the Year'
2019



'Most Innovative Fintech Company, Egypt'
2024



'Best Overall Financial Technology Powerhouse Egypt',
'Best Overall BNPL Provider MENA Egypt'
2024



'The Most Convenient and Comprehensive Financial Solutions Provider Egypt'
2024



'Best Marketing Campaign'
2023



'Most Innovative Fintech Company'
2023



'Best Ramadan Comedy Ad'
2023



'Best Fintech Startup in North Africa: BNPL Service'
2023



'Bronze Award for one of the best ads in the commercial and financial sector.'
2023



'Most Innovative Company in the Fintech'
2024

THE TEAM

A large and growing team of innovators, disruptors, and doers with a proven track record of success in their respective fields



Walid Hassouna
Chief Executive Officer



Mohamed Mounir
Deputy - CEO



Mostafa El Sahn
Chief Risk Officer



Omar Haridy
Head of Data



Yara El Abd
Chief Investments Officer



Salma Abdelhamid
Chief Marketing Officer



Moataz Lotfy
Chief Partnerships and Business Development Officer



Omar Abdelhady
Chief Products and Growth Officer



Habiba Naguib
Chief Strategy and Market expansion Officer



Amr Badawy
Chief Legal Officer

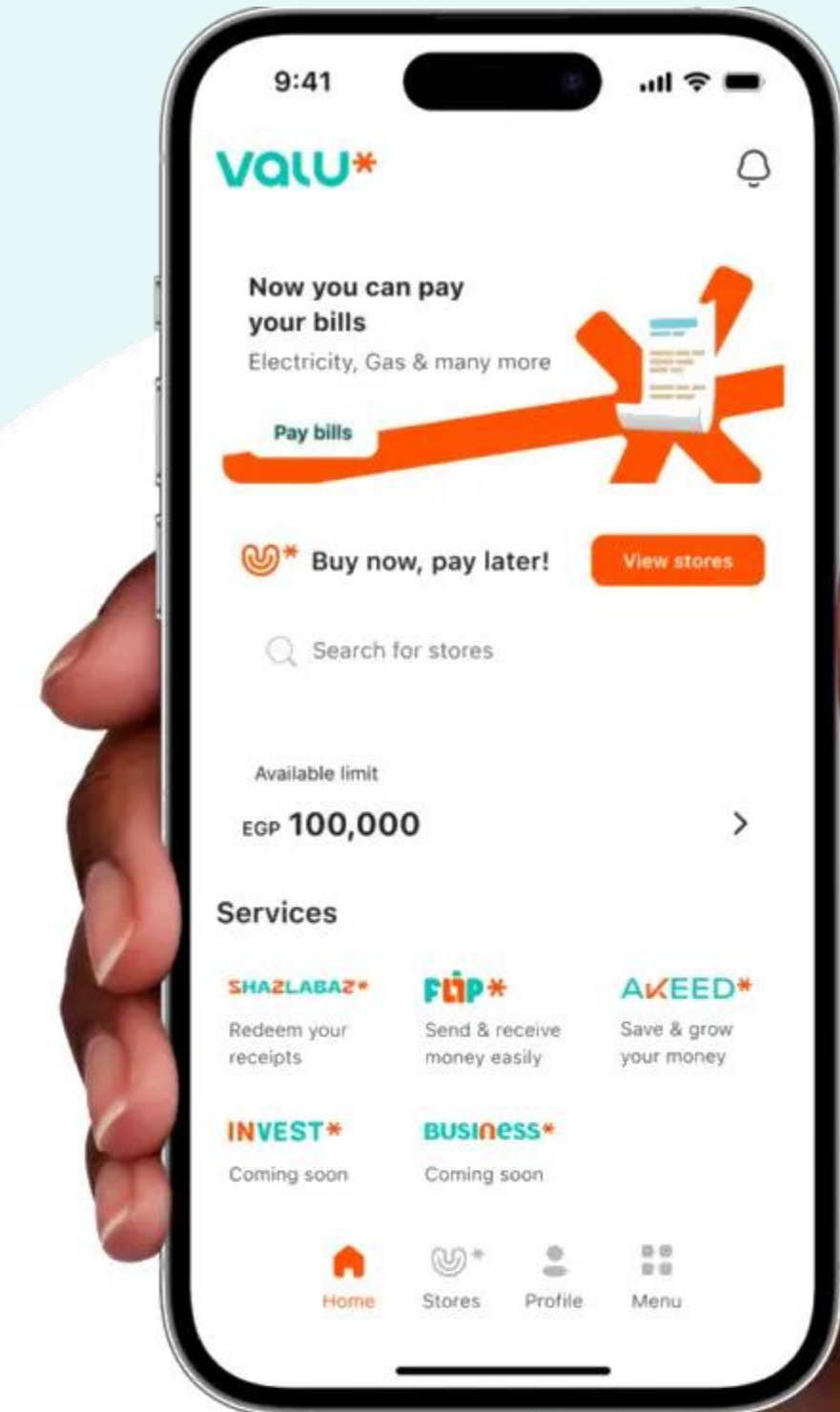


Karim Riad
Chief Finance Officer



valu*

Appendix



Income Statement



EGP mn	2022	2023	2024	9M 2024	9M 2025	1Q25	2Q25	3Q25
Operating Revenue	906	1,866	3,057	2,144	3,882	1,017	1,458	1,407
Finance Cost	(282)	(758)	(1,528)	(1,012)	(1,968)	(583)	(737)	(647)
Net Operating Revenue	624	1,107	1,529	1,131	1,914	433	721	760
SG&A Expenses	(603)	(695)	(1,066)	(698)	(1,021)	(287)	(375)	(360)
Operating Profit	21	412	463	434	892	146	346	400
Dep. & Amortization	(7)	(127)	(260)	(60)	(86)	(28)	(28)	(30)
Other Income / Expenses	15	24	324	(77)	108	40	(32)	(115)
Earnings Before Tax	28	309	527	297	699	158	286	254
Income Taxes	(6)	(71)	(88)	(62)	(159)	(33)	(73)	(53)
Deferred Tax	(1)	(1)	(16)	(8)	2	(2)	4	-
Net Profit	22	237	423	227	541	124	217	201

Balance Sheet



EGP mn	2022	2023	2024	9M 2025
Cash	428	425	752	2,064
Accounts Receivables	1,930	2,699	8,553	10,796
Fixed Assets	69	168	293	269
Investments	3	121	121	3
Others ⁽¹⁾	1,440	2,596	1,135	1,341
Assets	3,870	6,007	10,853	14,473
Overdraft & Factoring	3,093	4,094	7,671	10,662
Creditors	331	536	1,339	1,441
Others ⁽²⁾	146	163	207	337
Liabilities	3,570	4,793	9,217	12,440
Issued & Paid In Capital	183	200	200	211
Retained Earnings	(76)	157	531	902
Reserves	91	100	100	100
Others	101	758	806	821
Equity	299	1,214	1,637	2,033

Notes: (1) Includes goodwill, intangible assets, ROU assets, securitization surplus and other current assets; (2) Includes supplier payables, tax payables, lease liabilities and other current liabilities



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Thank You

