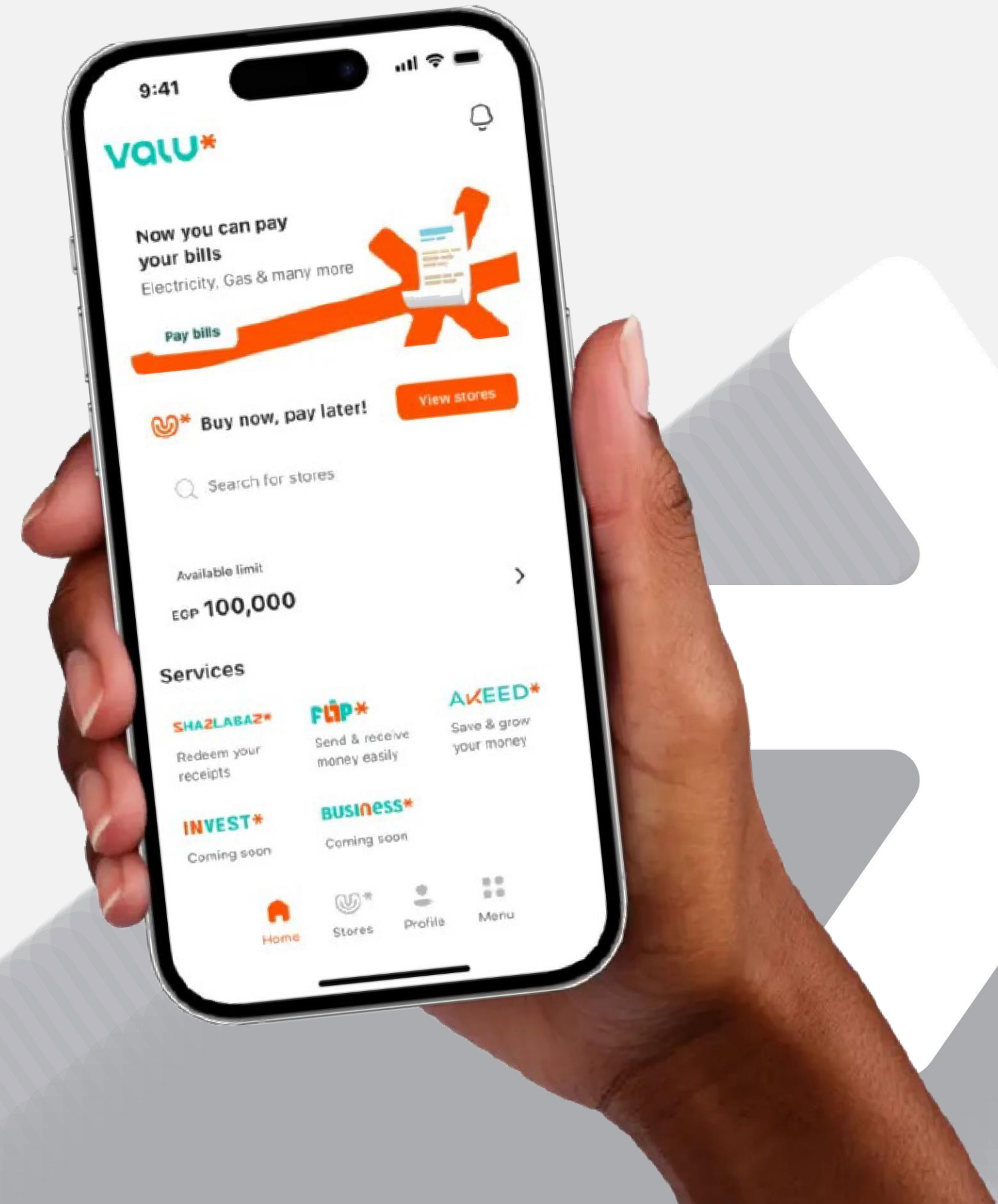




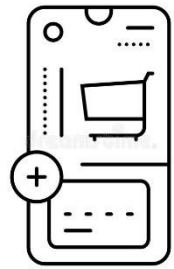
FY'25 Investor Presentation



Valu is Egypt's leading consumer finance digital company, embedded in every aspect of customers' lifestyle. We provide seamless access to a comprehensive suite of financial services that empower consumers while driving merchant growth and building strong, lasting business partnerships



The value behind **valu***



Embedded Finance Solutions

Including lending and non-lending solutions



Universal Acceptance

Open loop transactions
Nationwide and Worldwide
through Visa

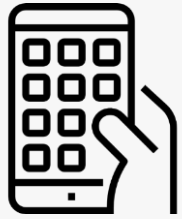


Fast and Flexible

Instant credit and Flexible
payments from 1 to 60 months



valu* at a Glance



902K

App Users
BTD-2025



60.7B

GMV – EGP
BTD-2025



17M

Transactions
BTD-2025



23%

Market Share
As of Dec'25



25B

Market CAP – EGP
As of Feb'26



0.98%

NPL
As of 4Q25



24.5B

GMV – EGP
FY25



8.7M

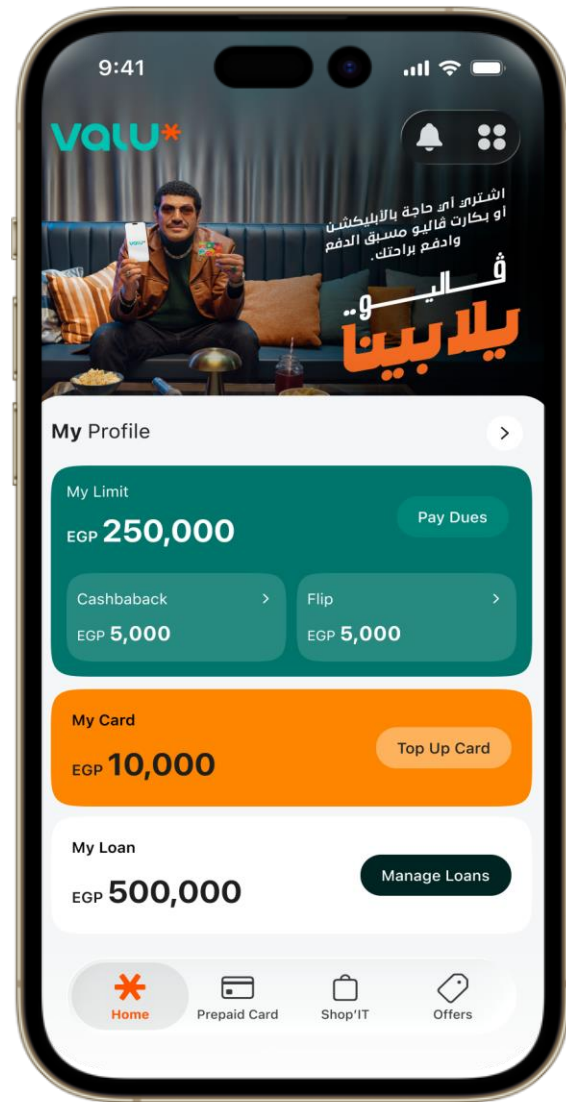
Transactions
FY25



20.89B

FA – EGP
FY25

One App for all your Financial needs

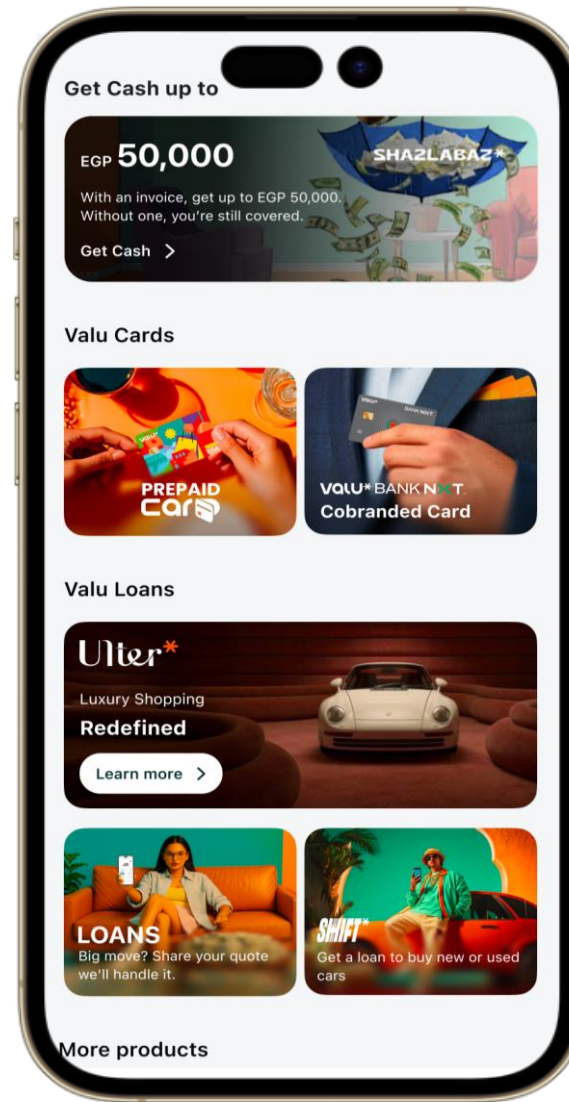


Revolving BNPL Credit Limit

Prepaid Card for Open Loop Payments

Loans up to EGP60M

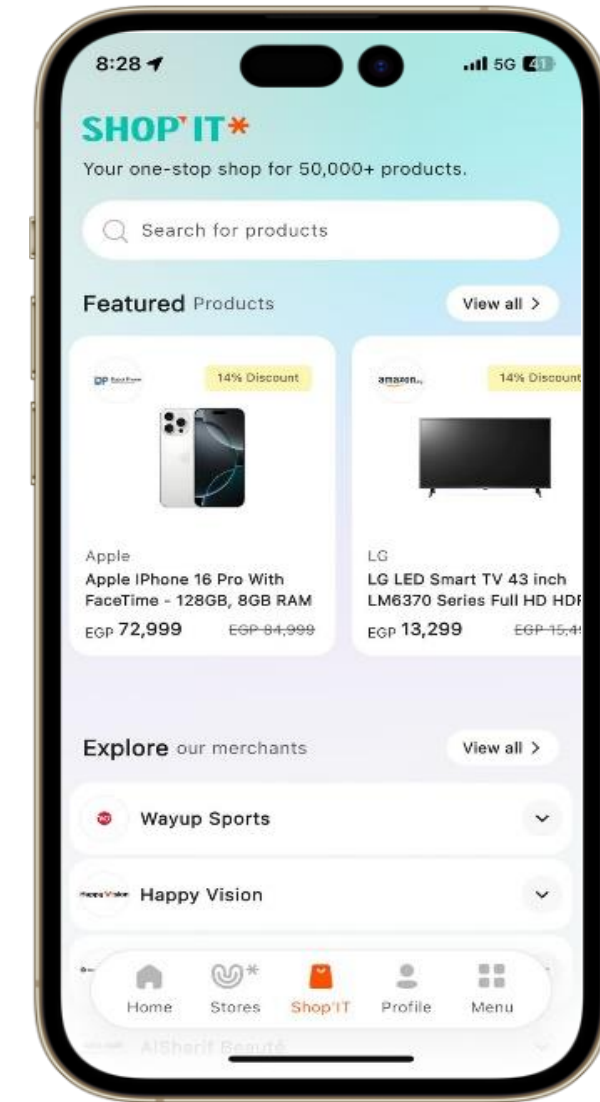
Manage all your balances



Instant Cash Loans!

Valu Cards

Issue Cash, Loans & Cards

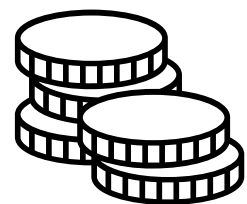


Access a huge selection of Brand & products!

Purchase directly from within the App

Shop & Buy from different merchants & products

VALU* Product Suite



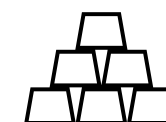
Lending



E-Commerce



Payments



Investing



Business



ULter*

SHIFT*

LOANS

FAMILY*

mazak*

SHA2LABA2*

SHOP IT*



FLIP*

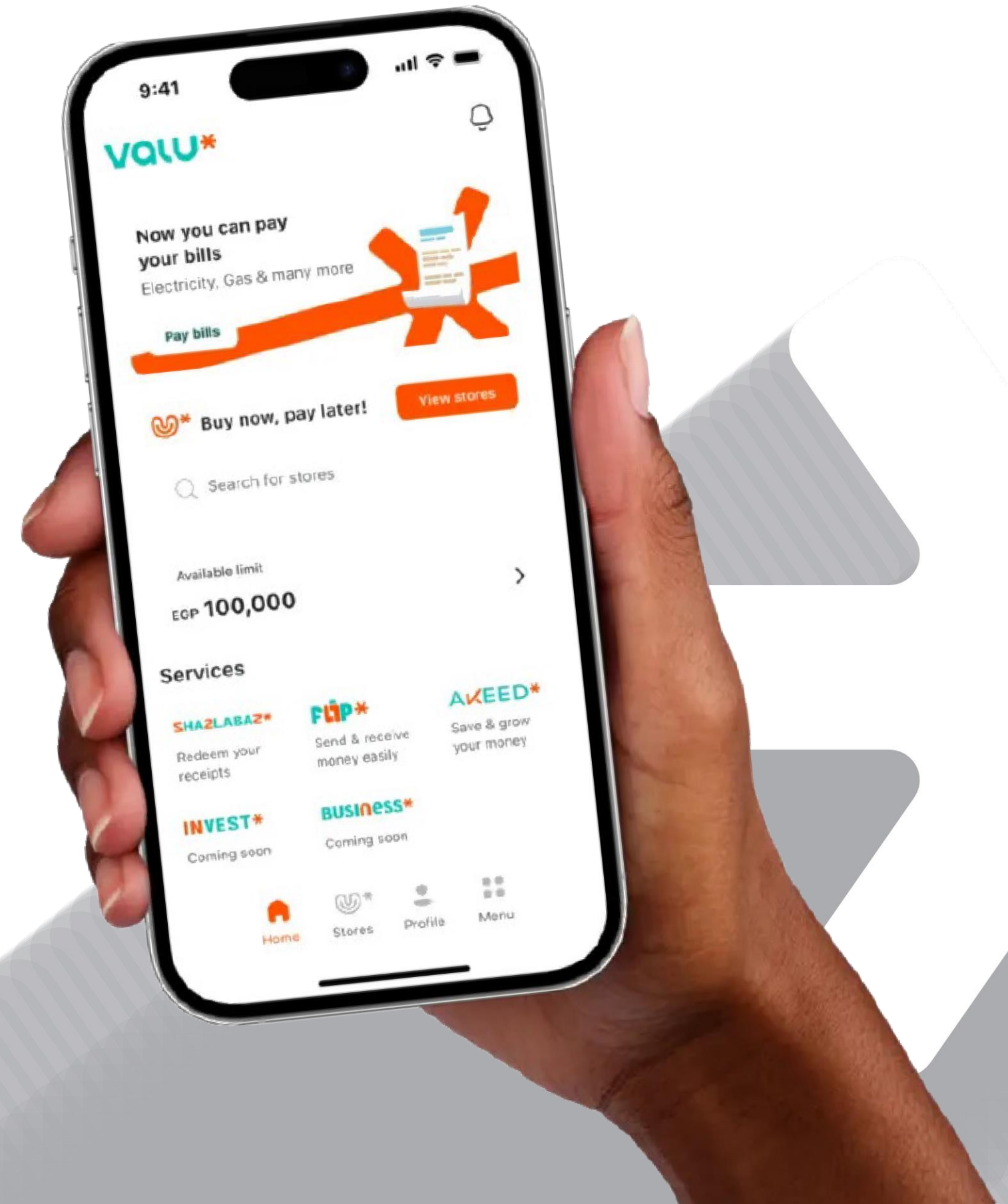
spark it*

AZ VALU*

BUSINESS*



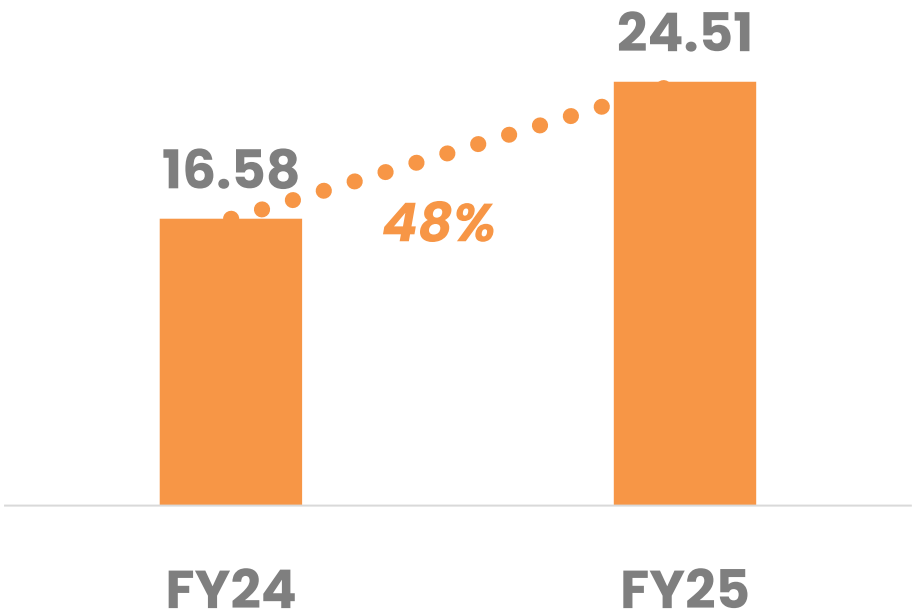
Business Highlights



Operational Highlights

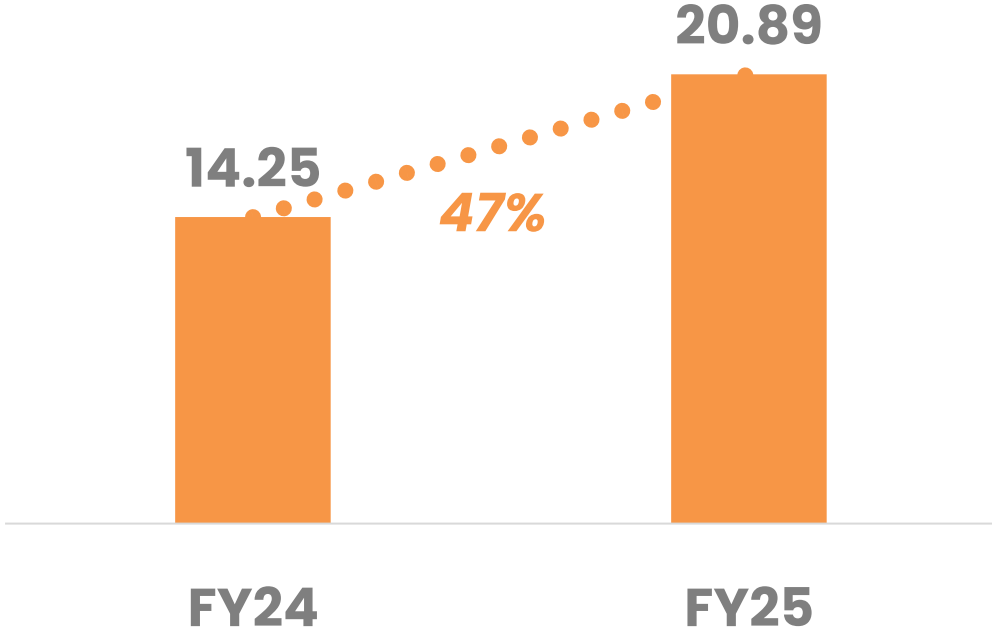
GMV

(in EGP bn)



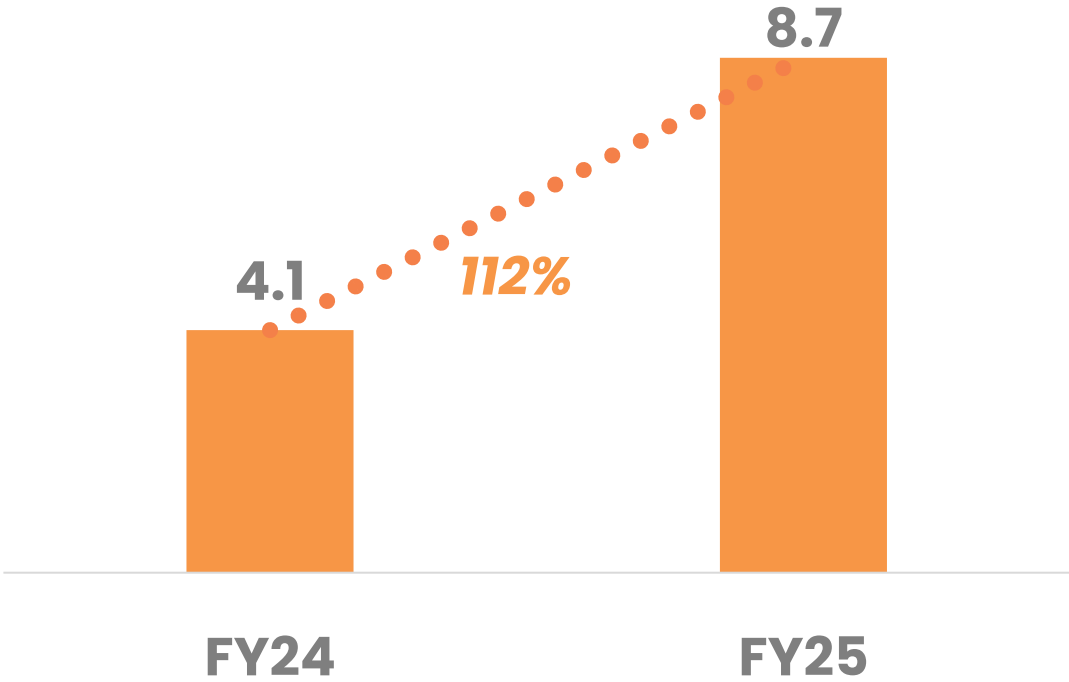
Loan Issuances

(in EGP bn)



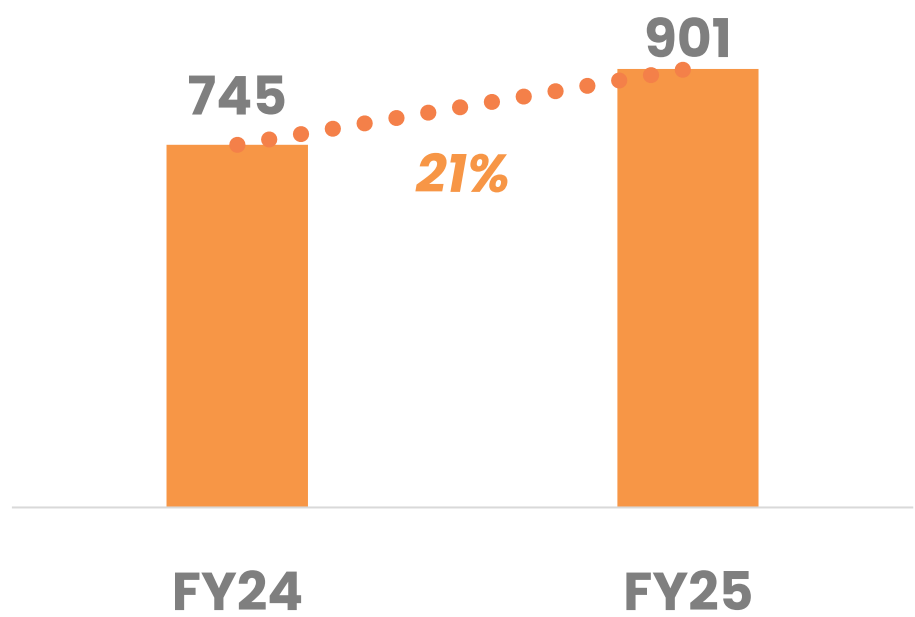
Transactions

(in mn)



Active Users

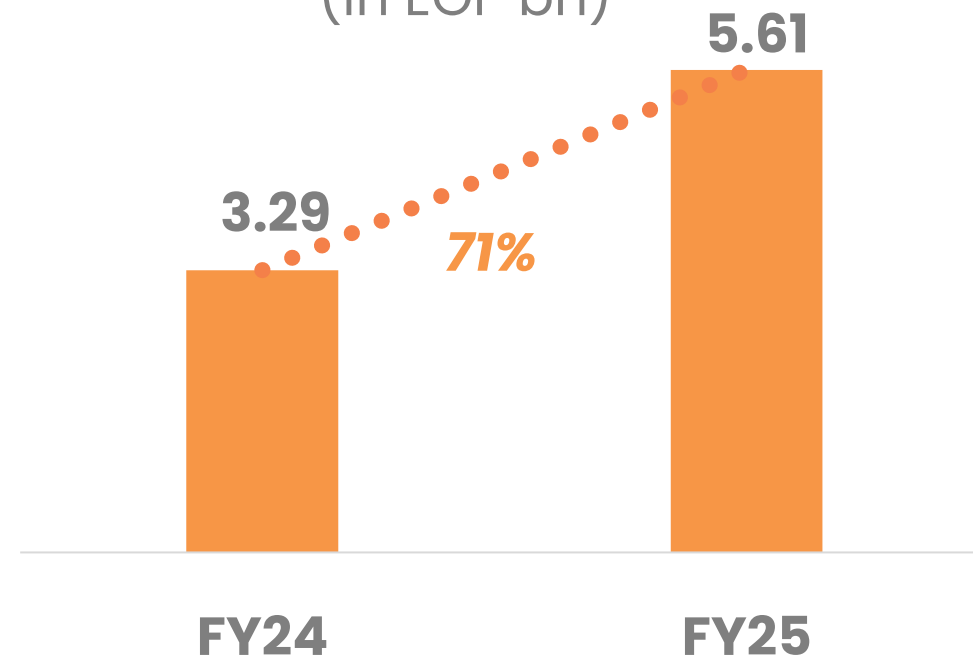
(in thousands)



Financial Highlights

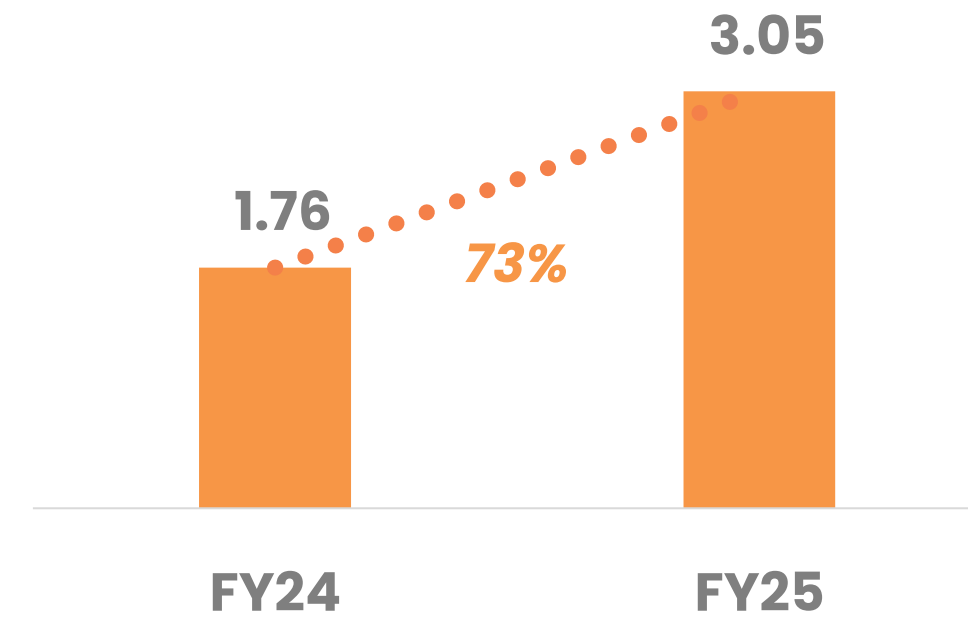
Gross Revenue

(in EGP bn)



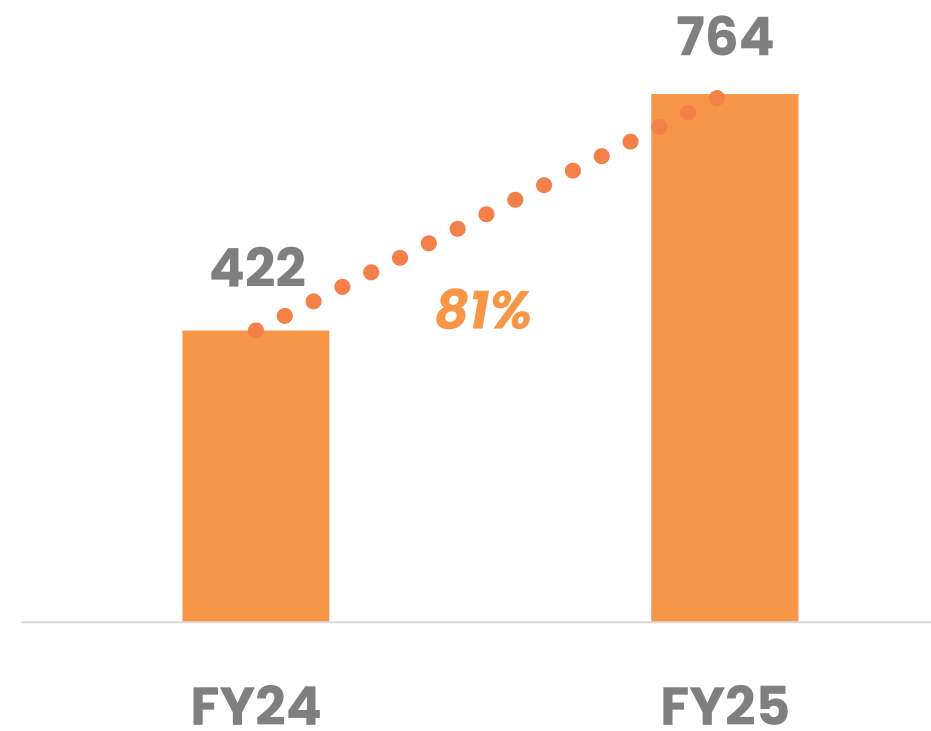
Net Revenue

(in EGP bn)



Net Income

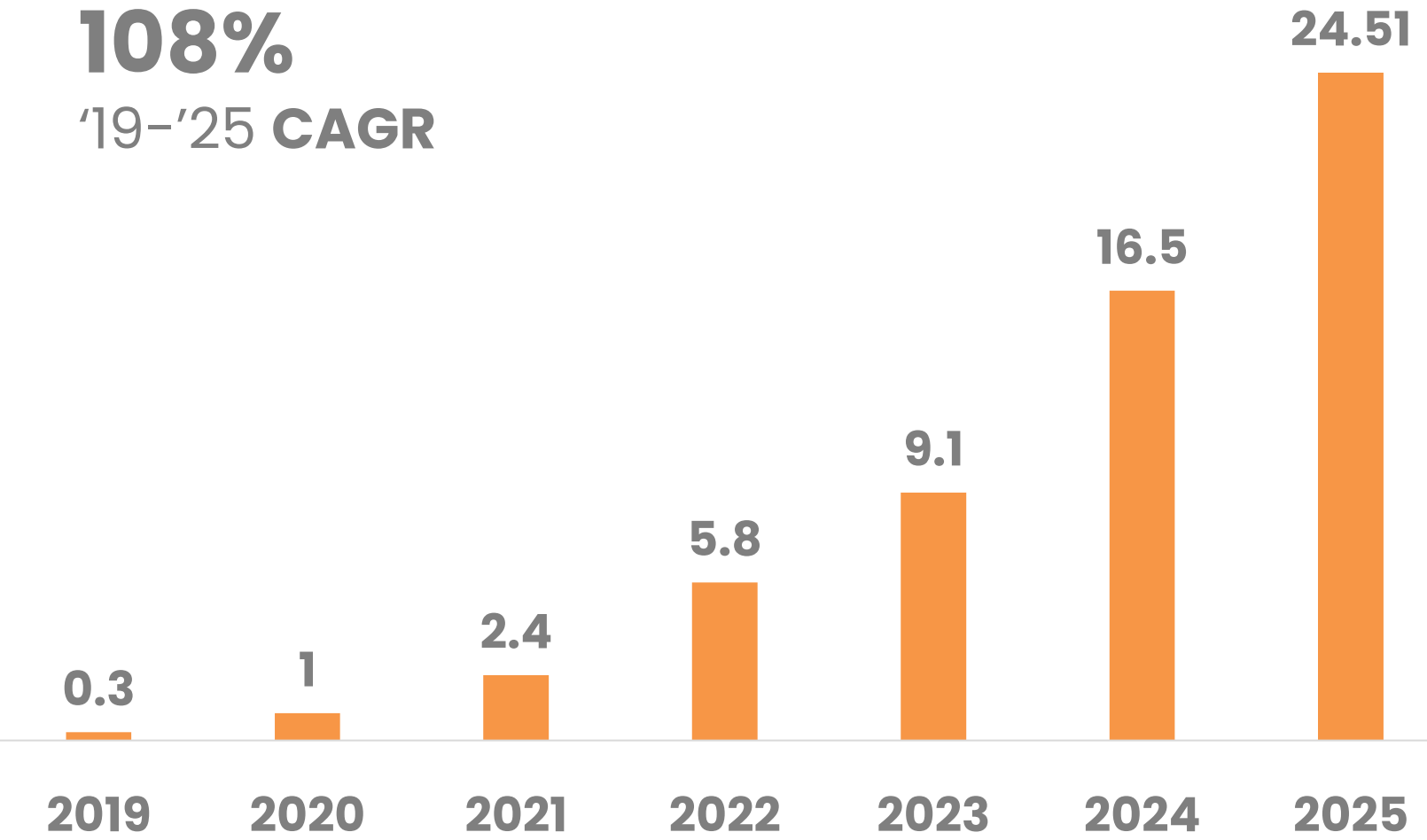
(in EGP mn)



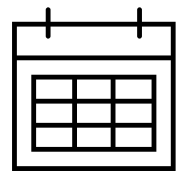
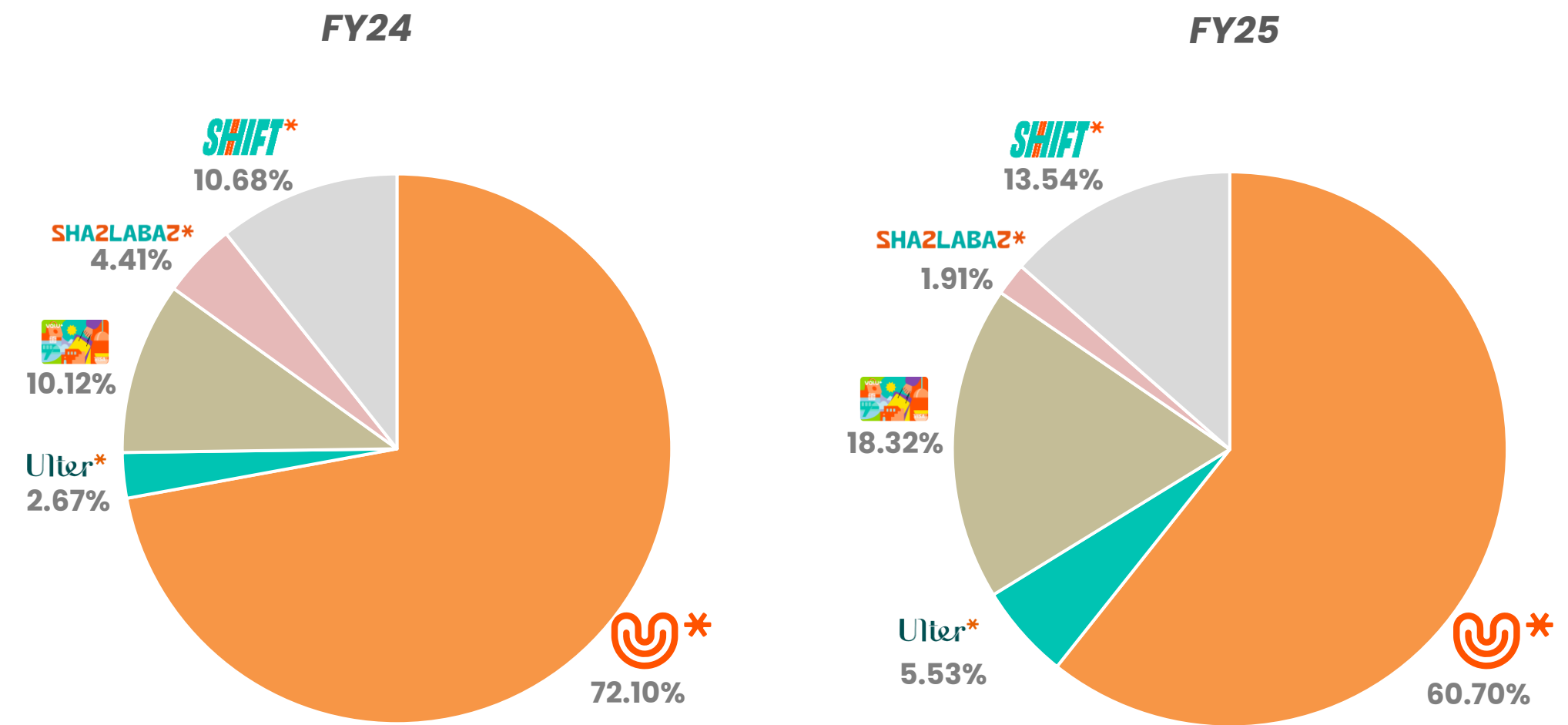
GMV across the years

(in EGP bn)

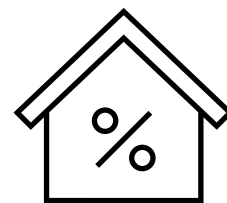
108%
'19-'25 CAGR



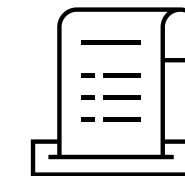
GMV by Product



WA Tenure
17 Months



WA Interest Rate
37%



GMV to Loan Issuances
85%

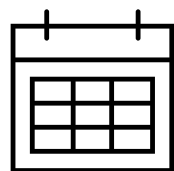
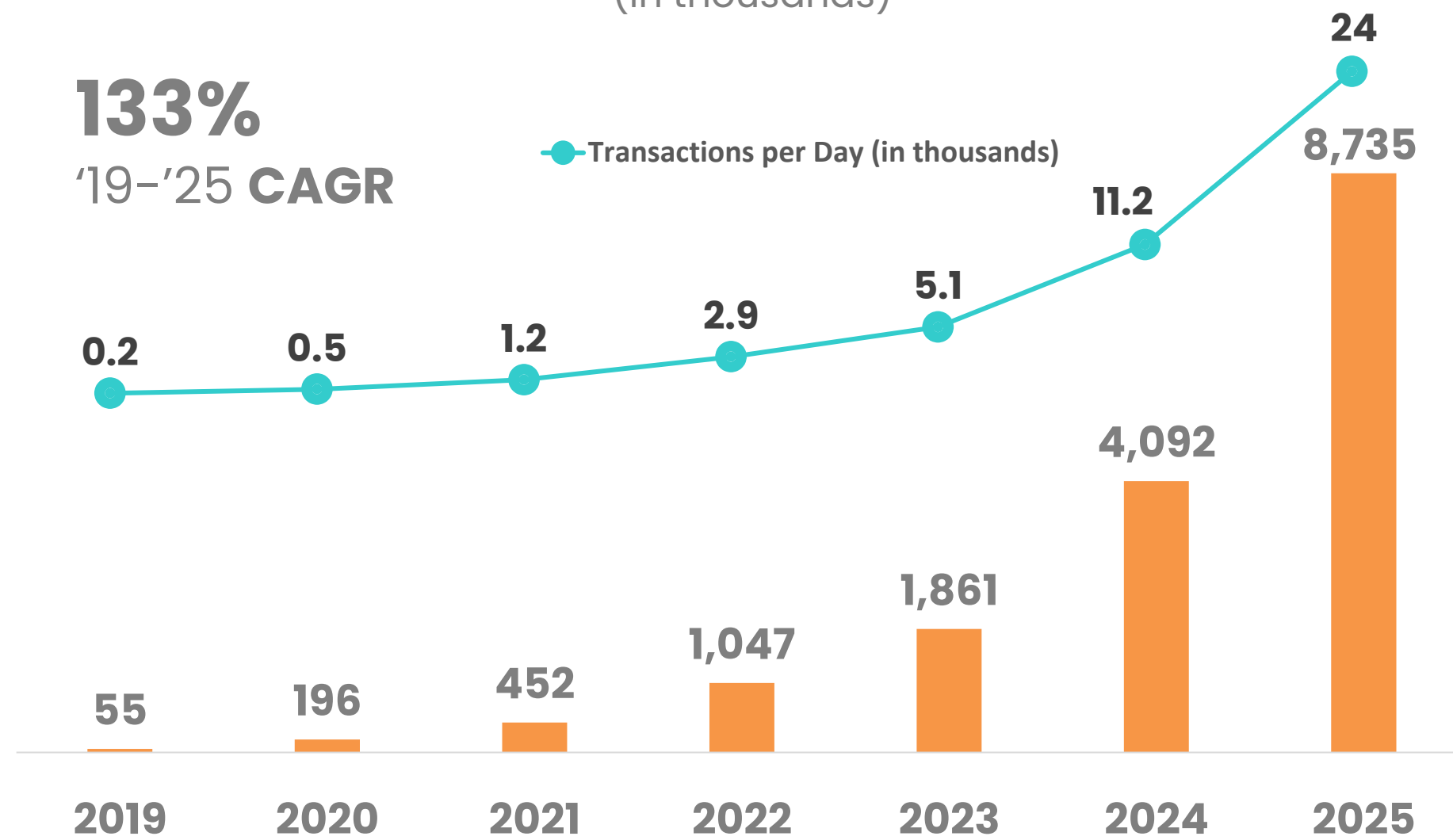


Transactions across the years

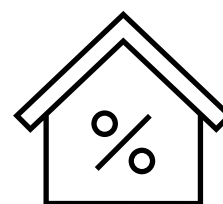
(in thousands)

133%

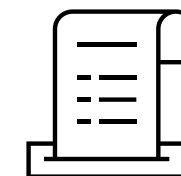
'19-'25 CAGR



Avg. Daily Trx
24K



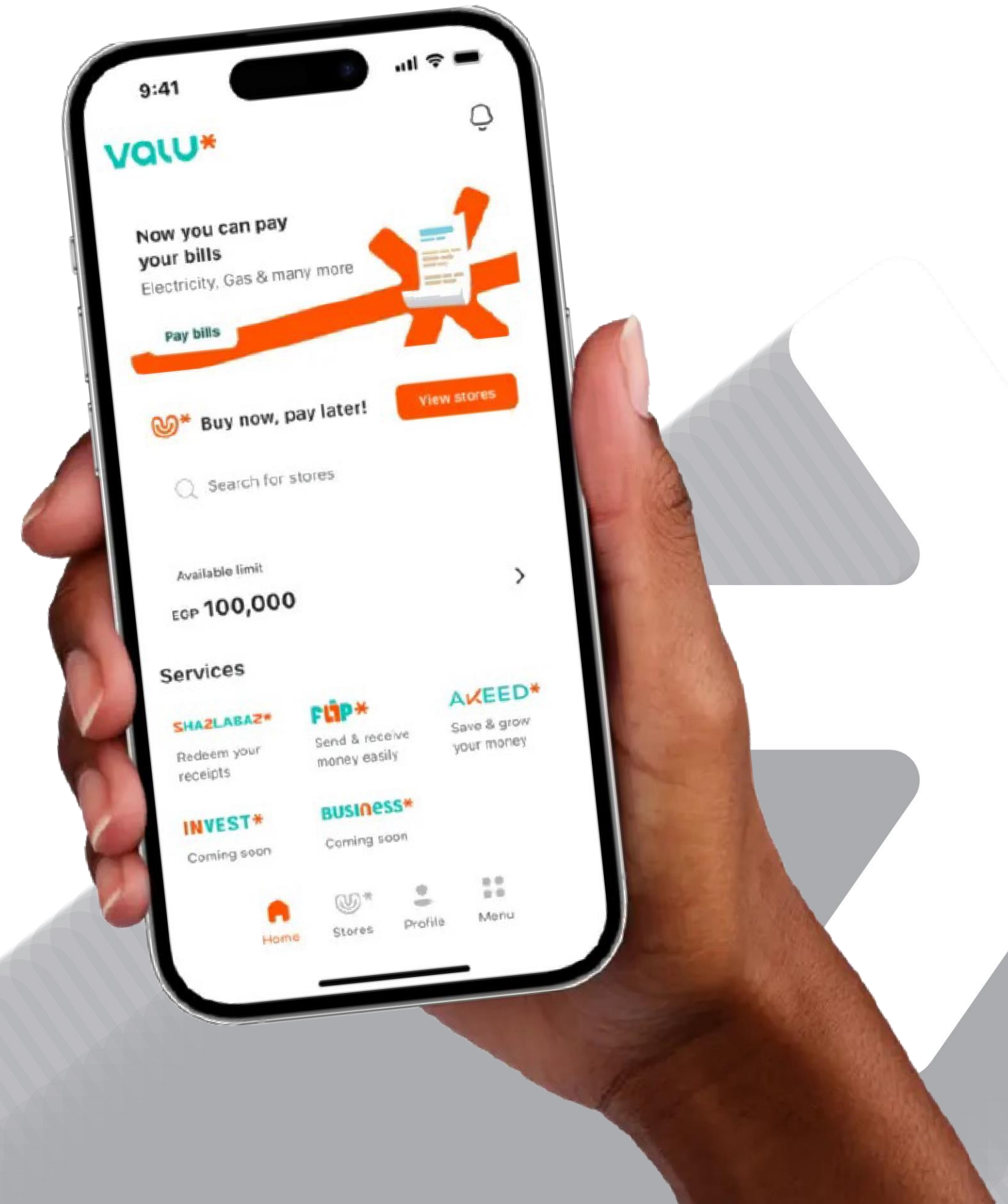
Interest Bearing
71%



Avg. Ticket Size
EGP 4.5K



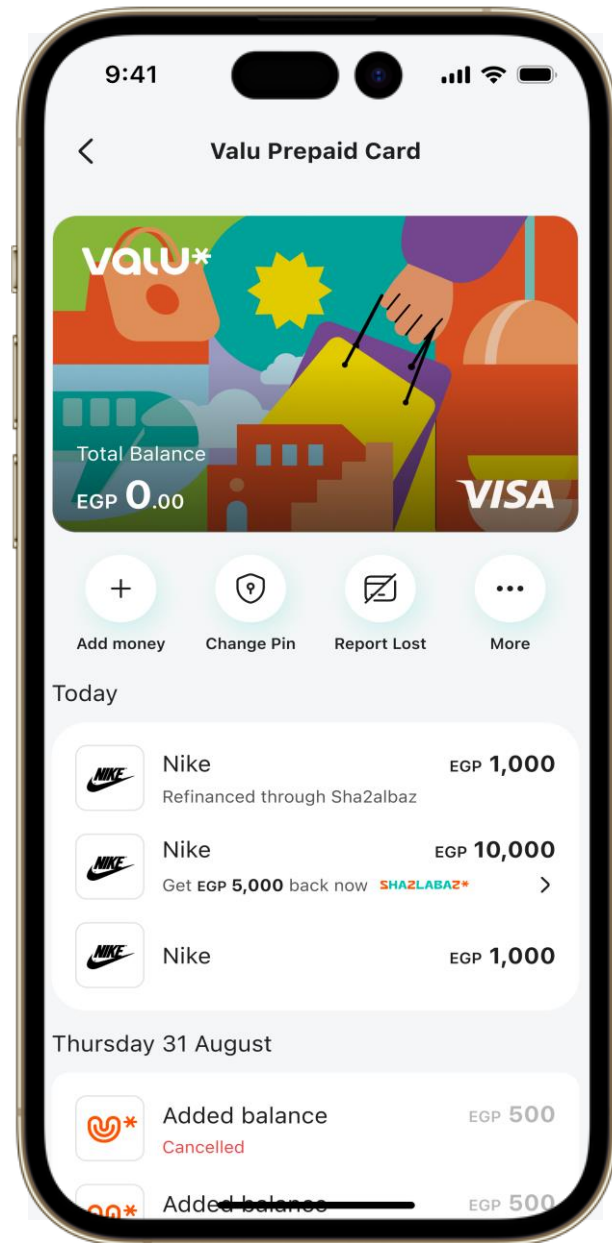
Product Updates



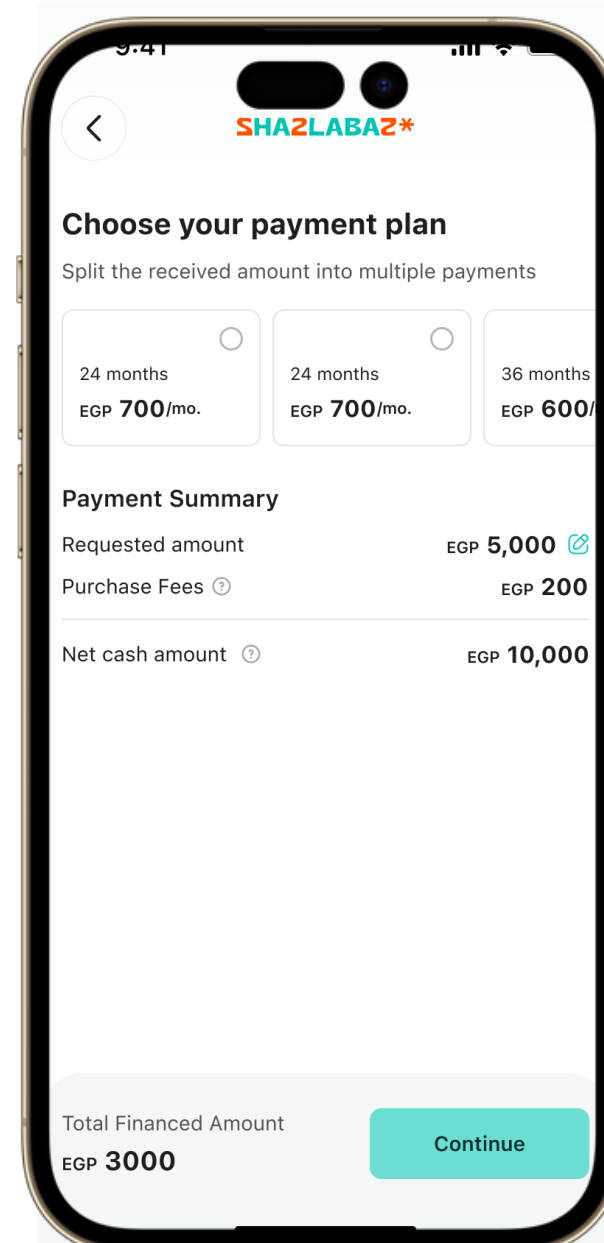
Launching **SHA2LABAZ*** on



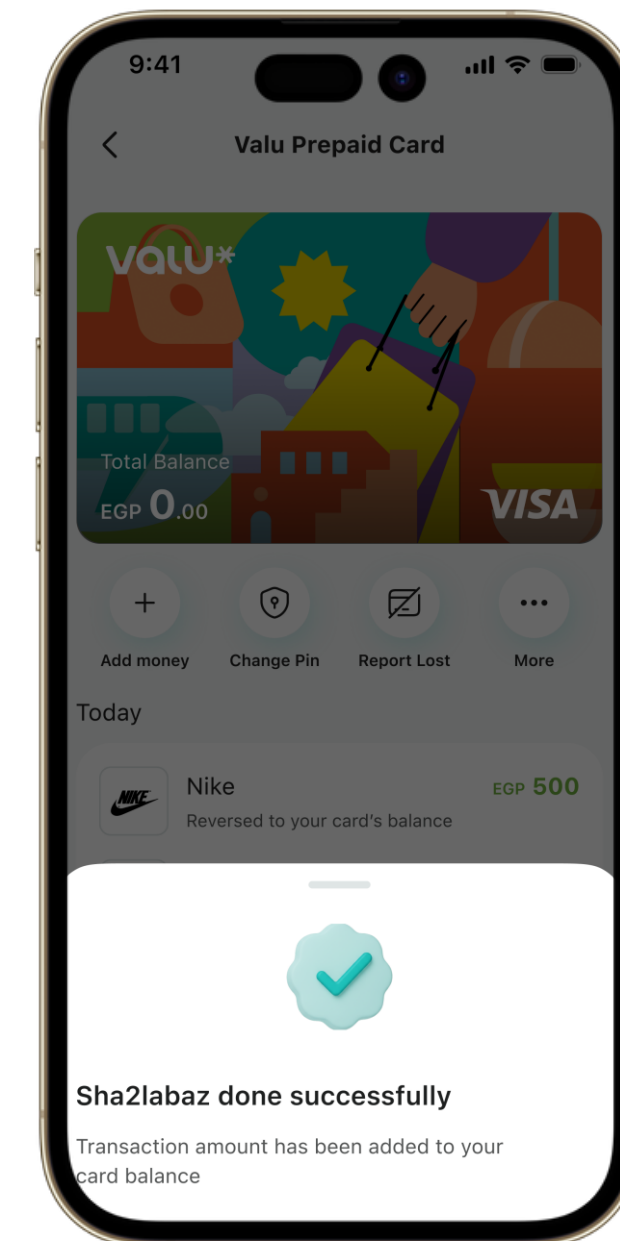
In just 3 steps, the customer can return their own money spent from the card back again!
with the option to choose flexible installment plans at the lowest interest rate



Choose Eligible Transaction



Choose Amount & Tenure

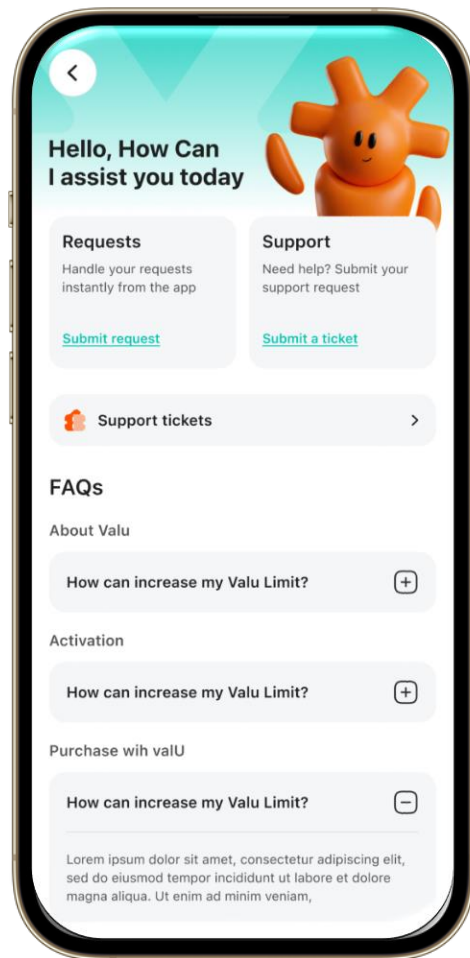


Confirm

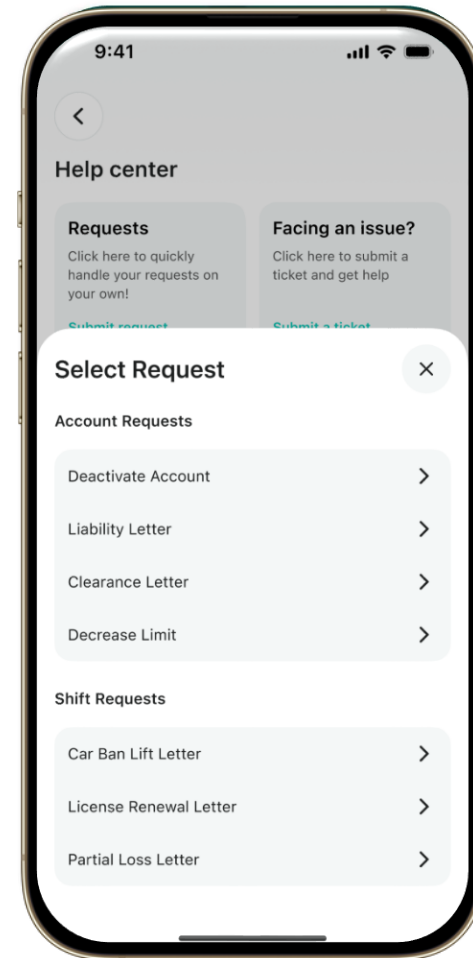
Launching “Help Center”

Resolve common inquiries through self-service.

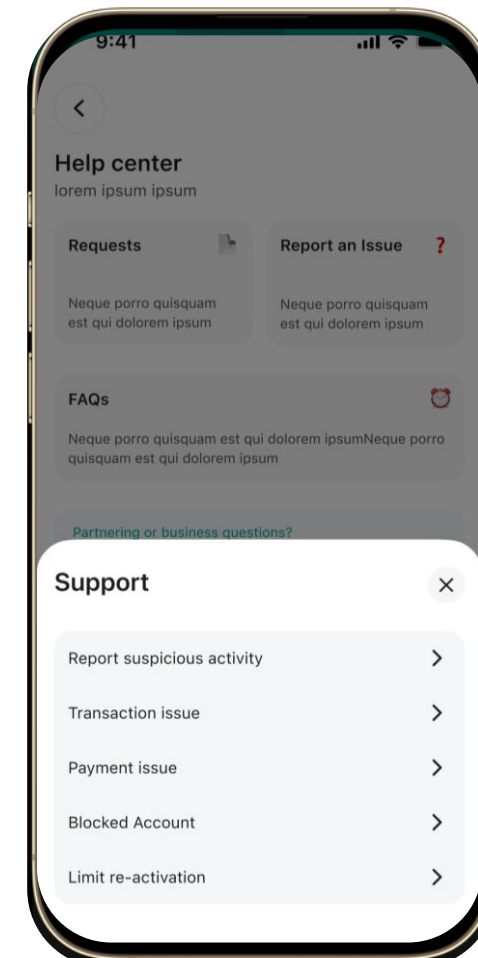
With a few quick steps, customers submit requests, track them, and access information through the app –anytime– without having to contact customer support.



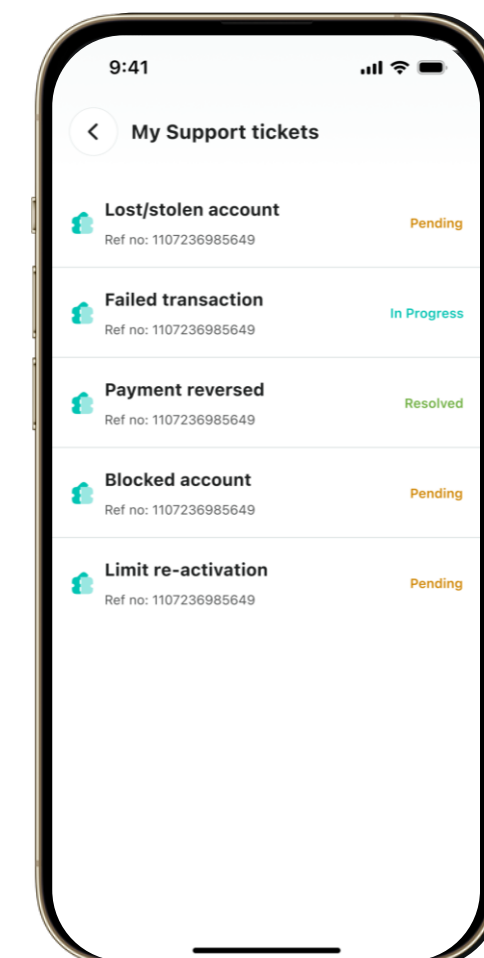
Browse Help



Automated Requests



Submit a Ticket



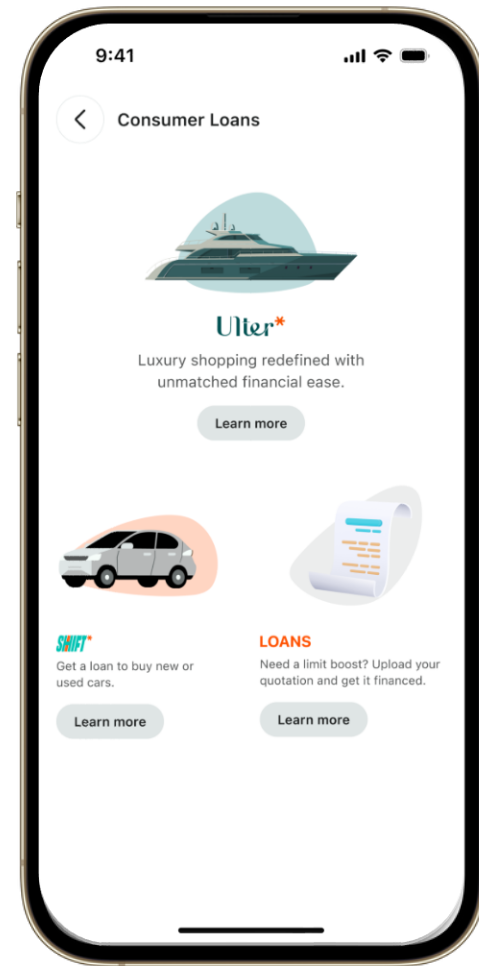
Tracking Tickets

***20% lower** load on traditional channels i.e. the call center and social media.

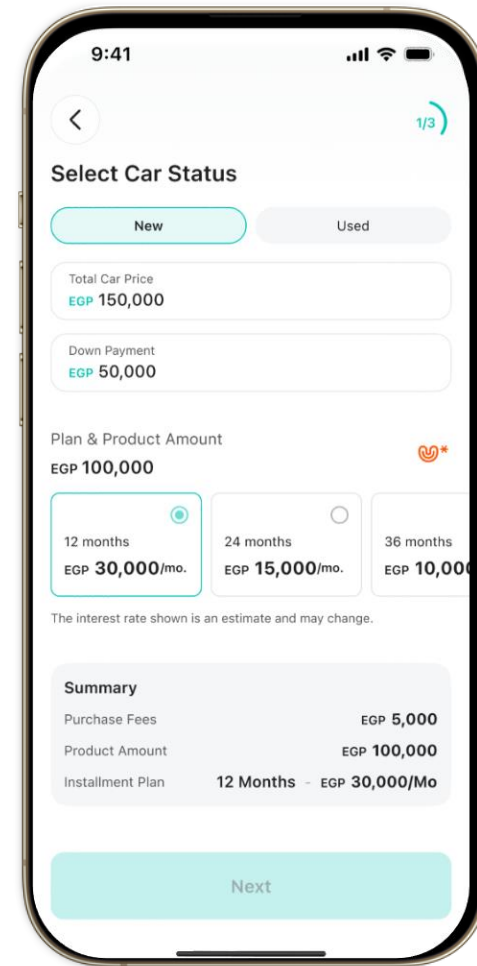
***Lower** operating costs, **reduced** inbound call expenses, and overall savings in customer service costs.

Launching Instant Loan Approval

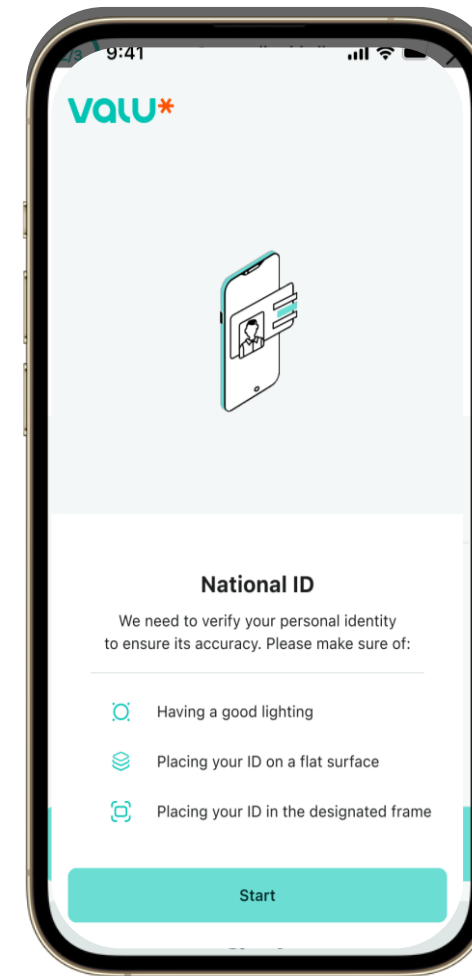
Streamlined loan journey with instant in-app approvals for a faster, more reliable experience



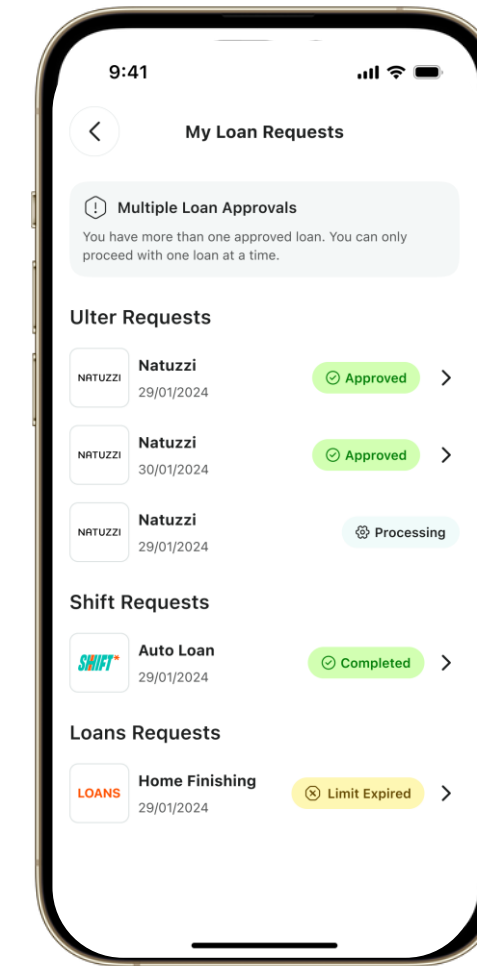
Choose Loan Type



Choose Payment Plan

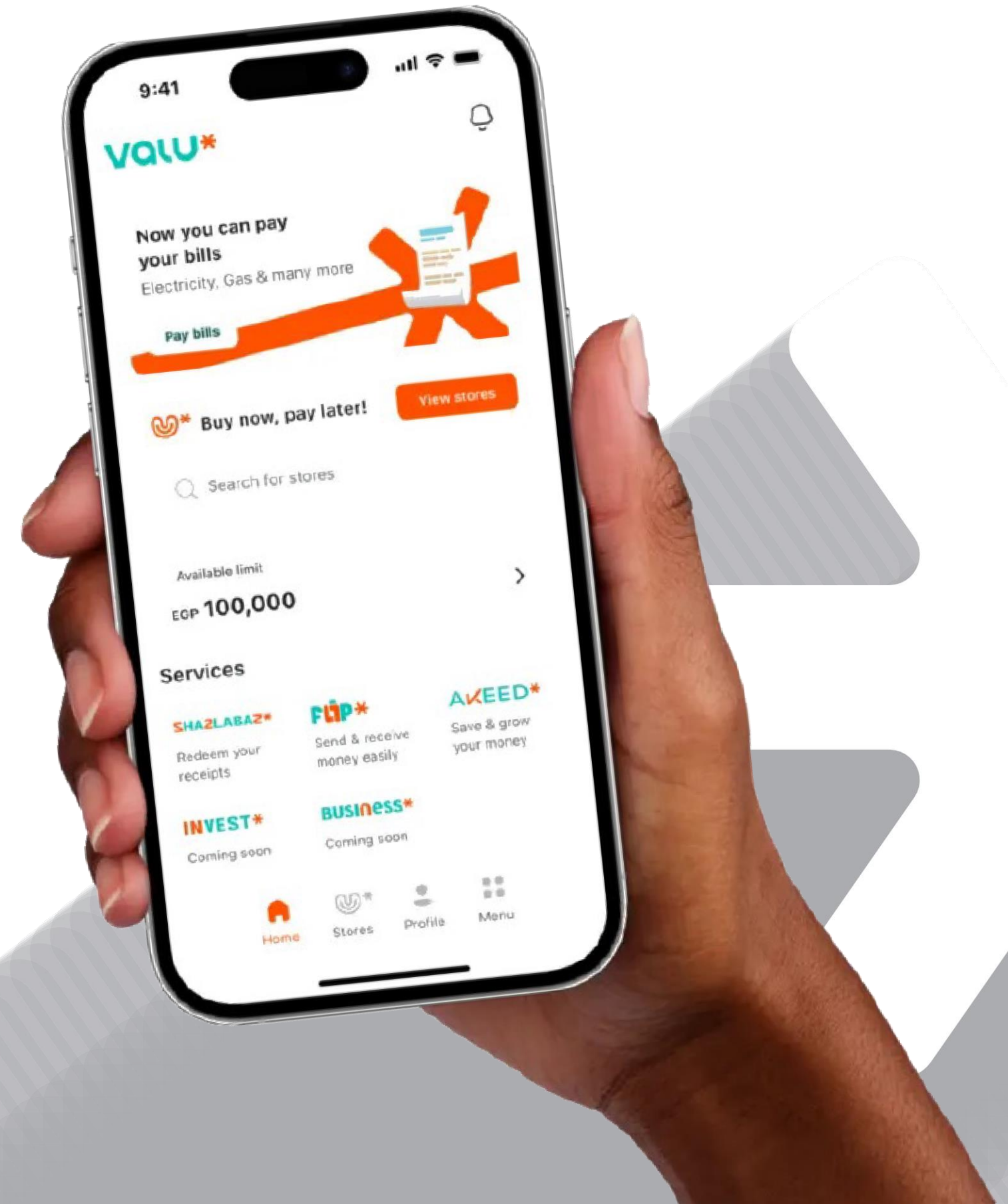


Capture NID



Get Instant Approval

Financials

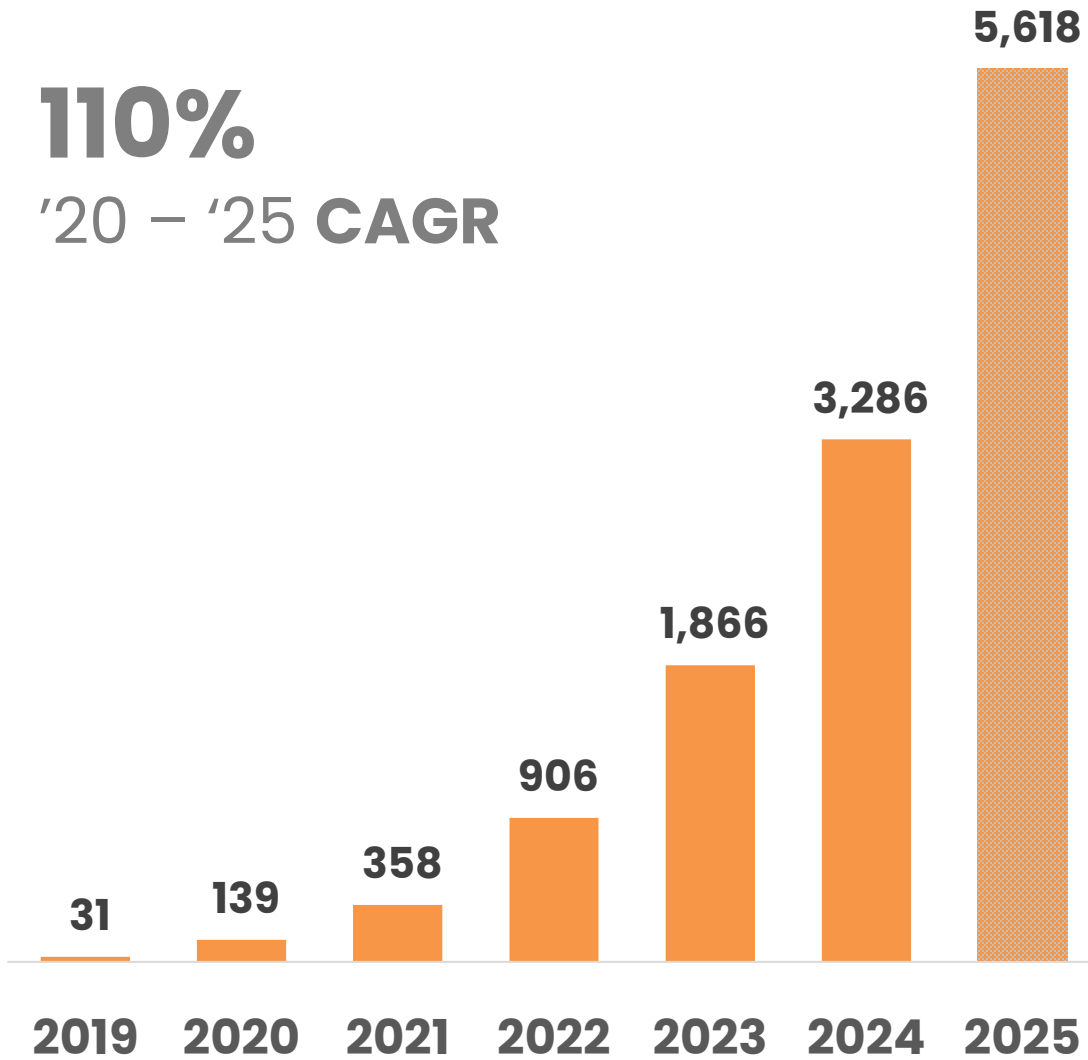


Financial Highlights

Gross Revenue

(EGP mn)

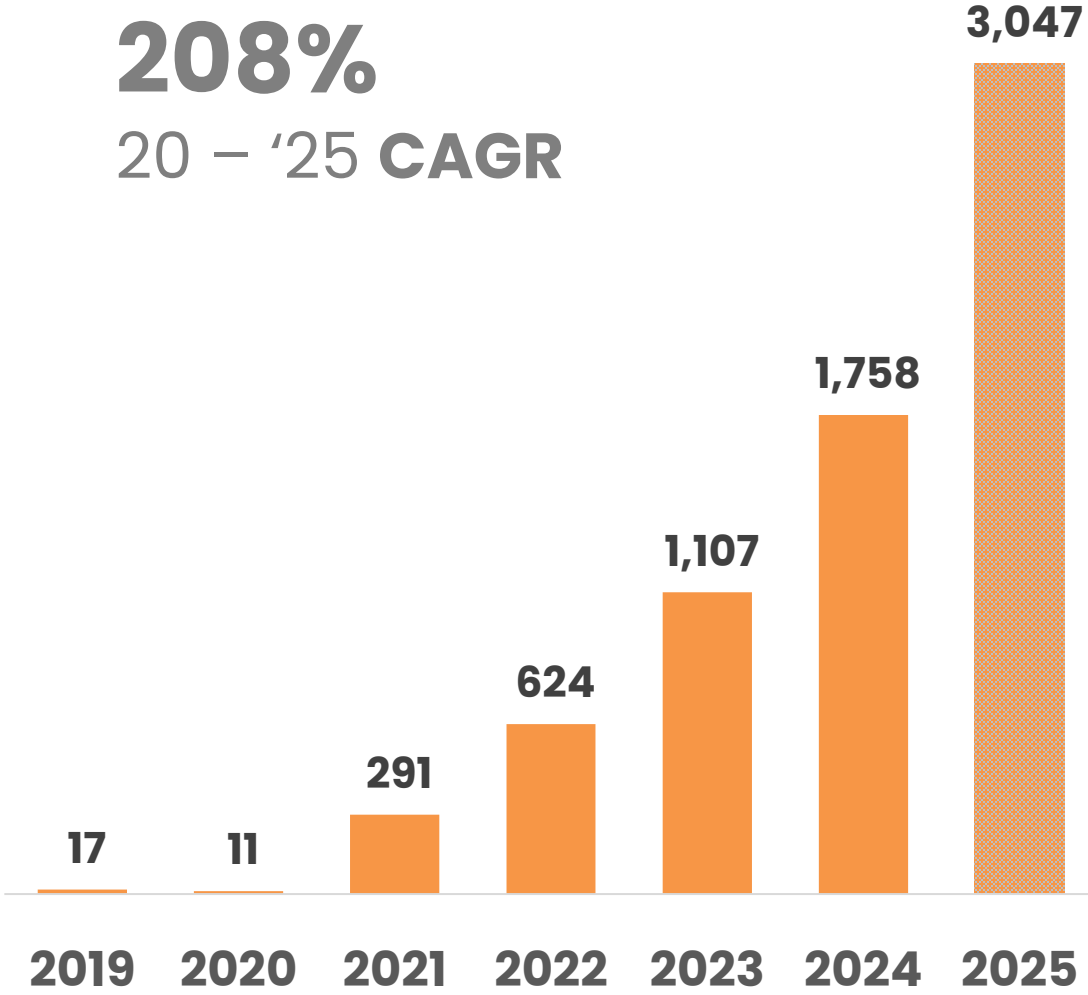
110%
'20 – '25 CAGR



Net Revenue

(EGP mn)

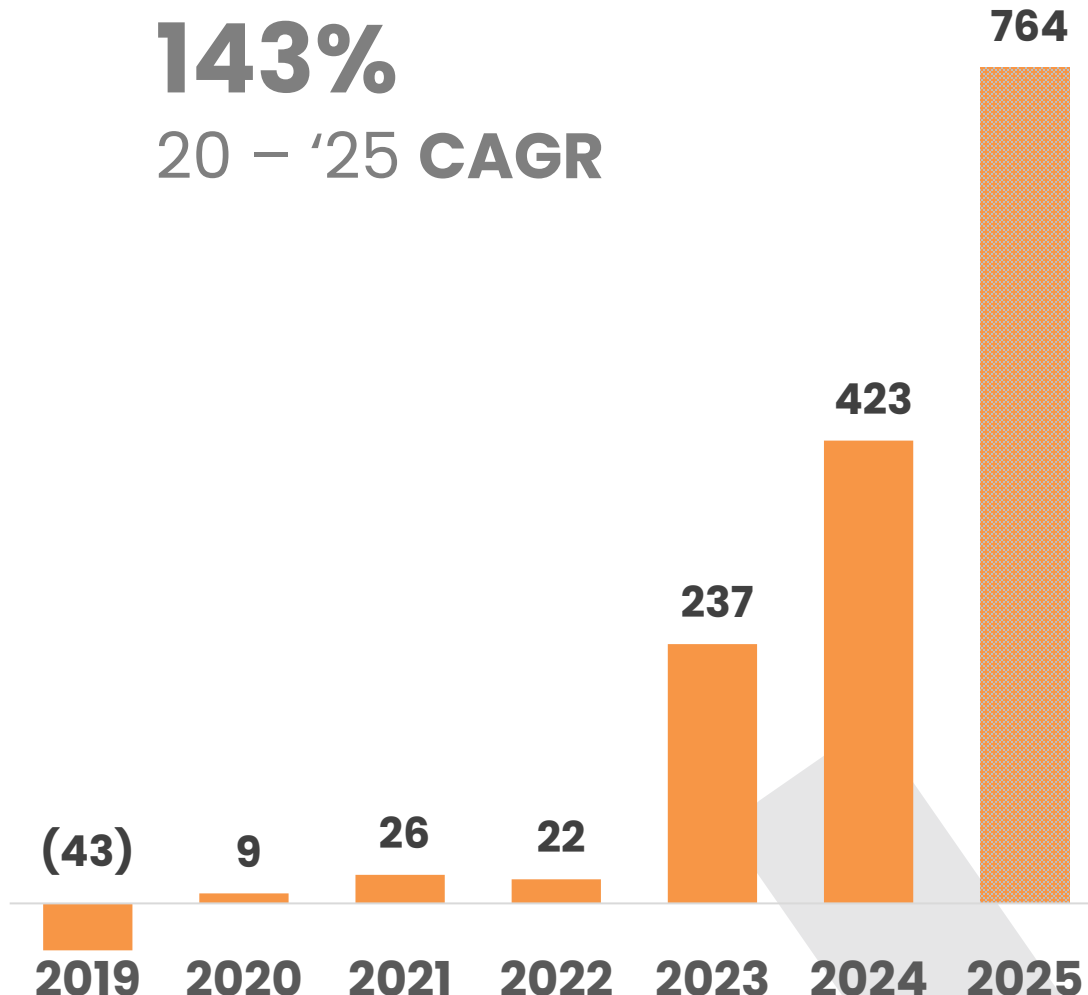
208%
20 – '25 CAGR



Net Income

(EGP mn)

143%
20 – '25 CAGR

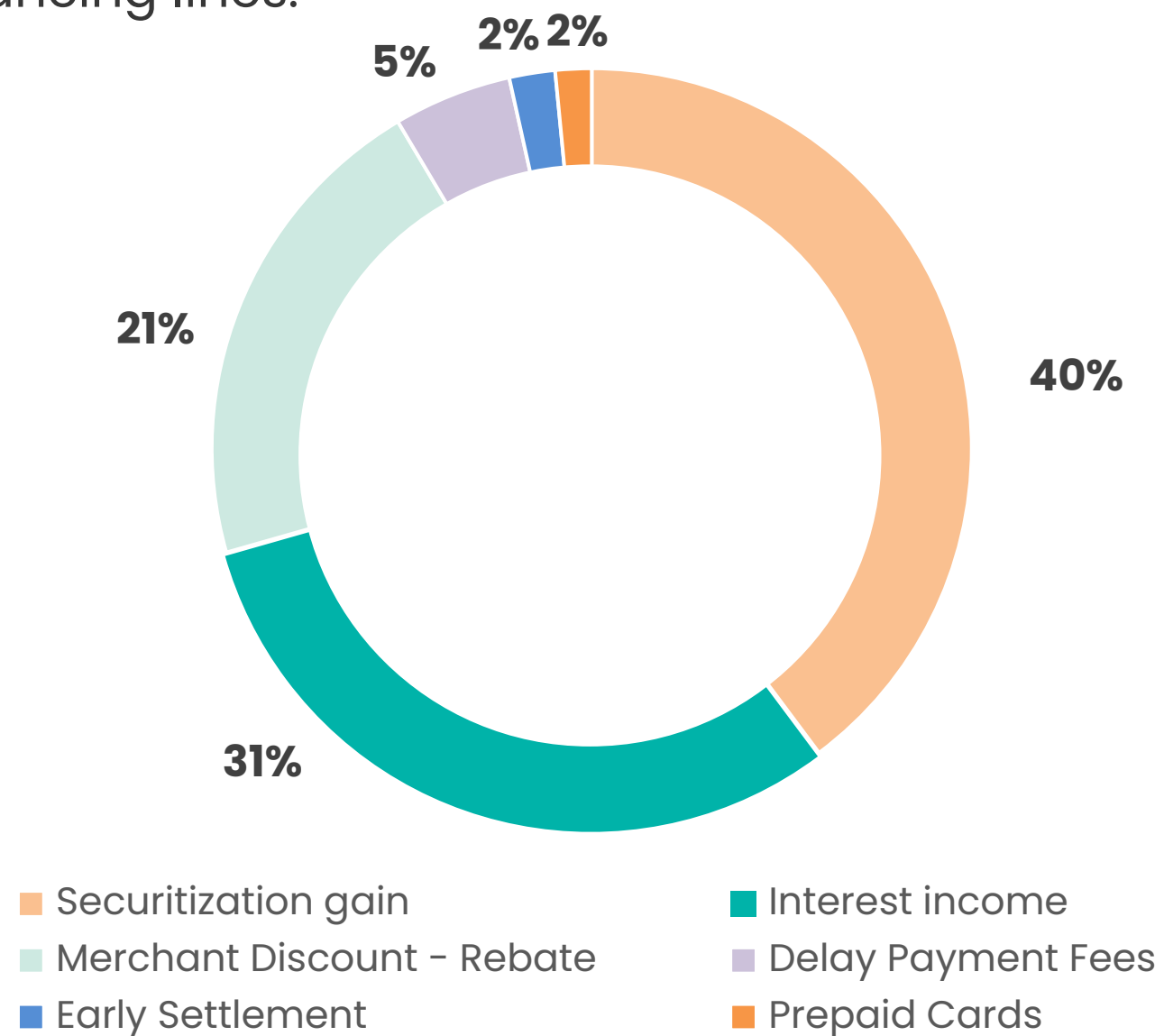


Revenue from operations

5.62bn

(+71% y-o-y)

Valu's revenue stream is broad and balanced, combining interest income, merchant fees, and product-driven revenues across its fast-growing financing lines.

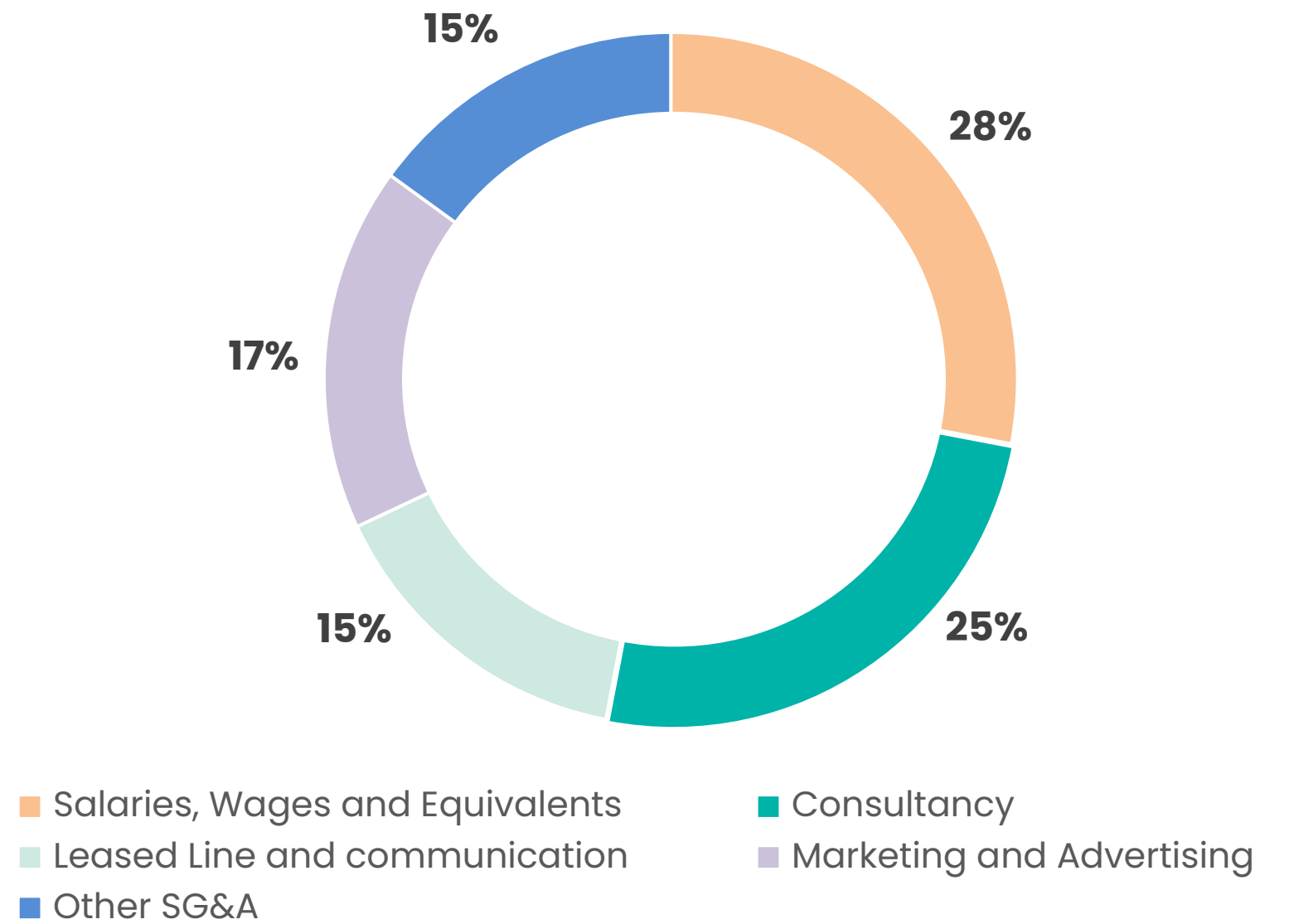


OPEX excl ECL

1.71bn

(+48% y-o-y)

SG&A (89% of OPEX) growth remained well below revenue growth, underscoring improving operating leverage and disciplined cost management as scale efficiencies continue to kick in.



Diversified Funding Strength



Authorized Bank Limits
(26 Banks & NBFIs)

EGP 15.4bn



Total Securitized Portfolio
(20 securitizations)

EGP 19.9bn



Offloading Portfolio

EGP 2.6bn



Discounting Portfolio

EGP 2.99bn



***Non-recourse on Valu**

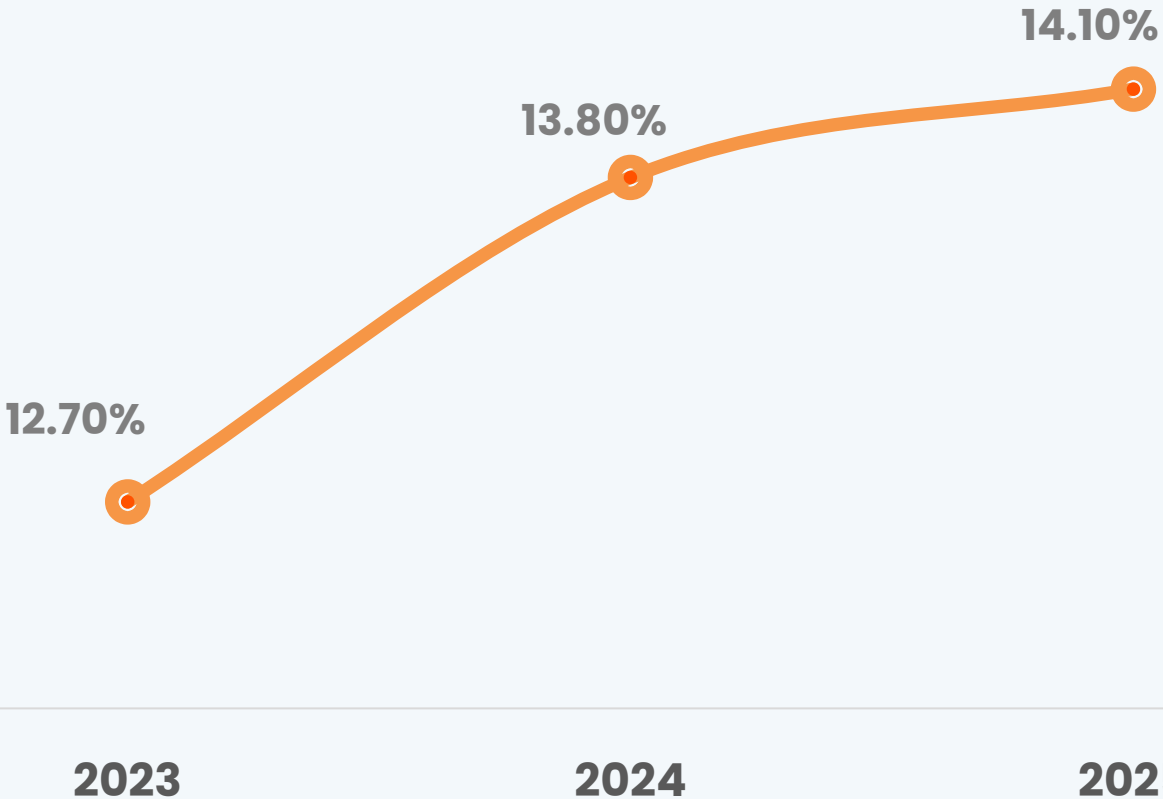


Solid Performance

Efficiency Growth

On an improving trend as we optimize the bottom line and scale the business.

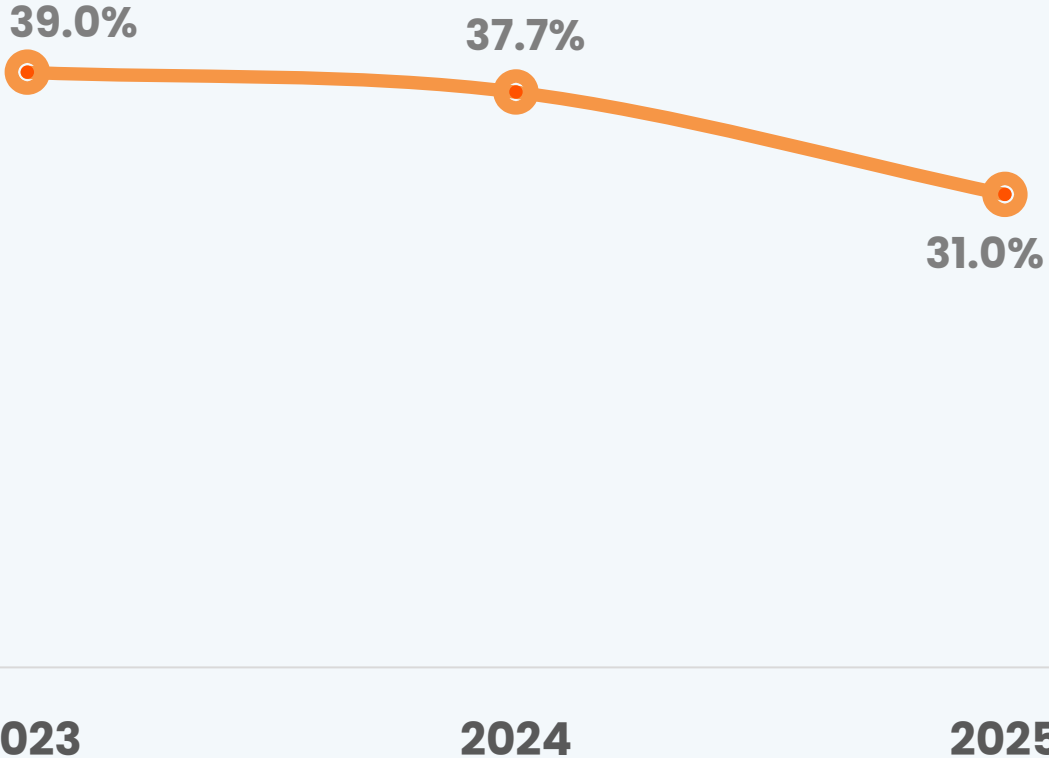
Net Profit Margin %



Operational Leverage

Improving significantly, reflecting leaner operations and better resource allocation.

Cost-To-Income % ex. ECL



Solid Performance

Total Credit Exposure

Includes securitization to show our full market reach and capital recycling strategy.

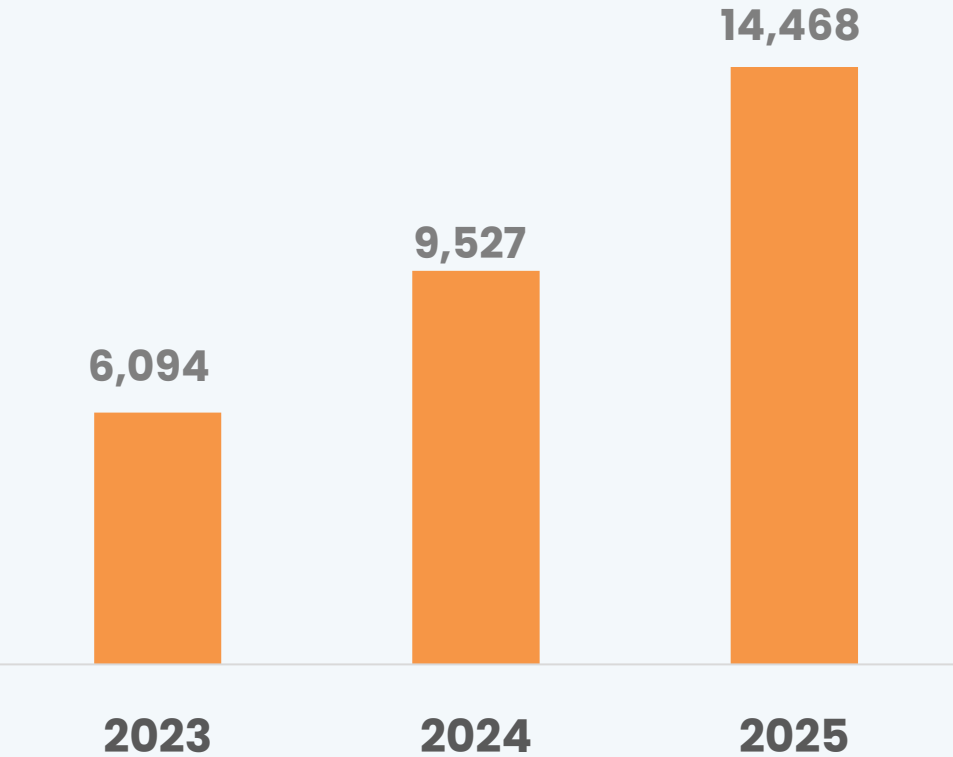
Revenue Productivity

Represents the gross return generated by our interest-bearing assets.

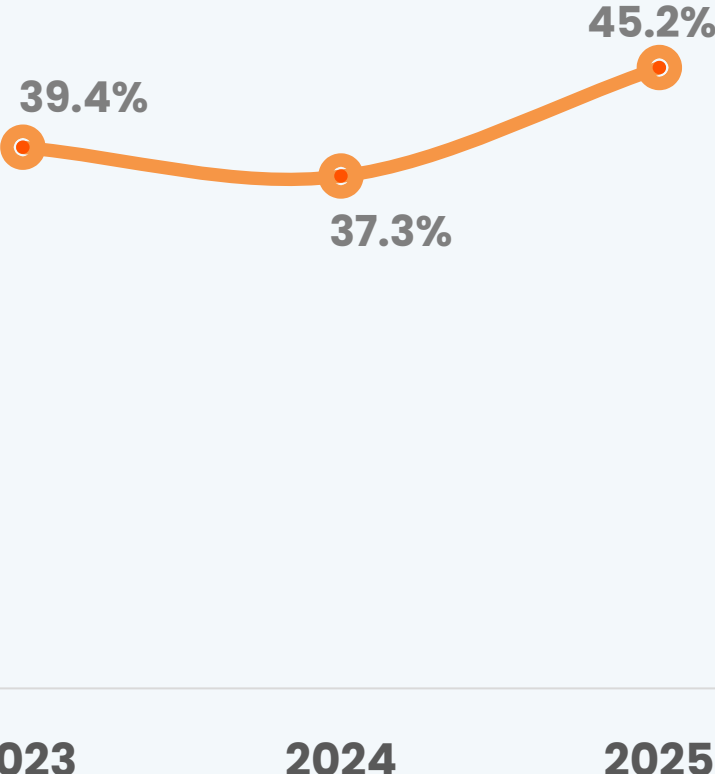
Lending Spread

Tracks the core profitability of our interest-earning activities against funding costs.

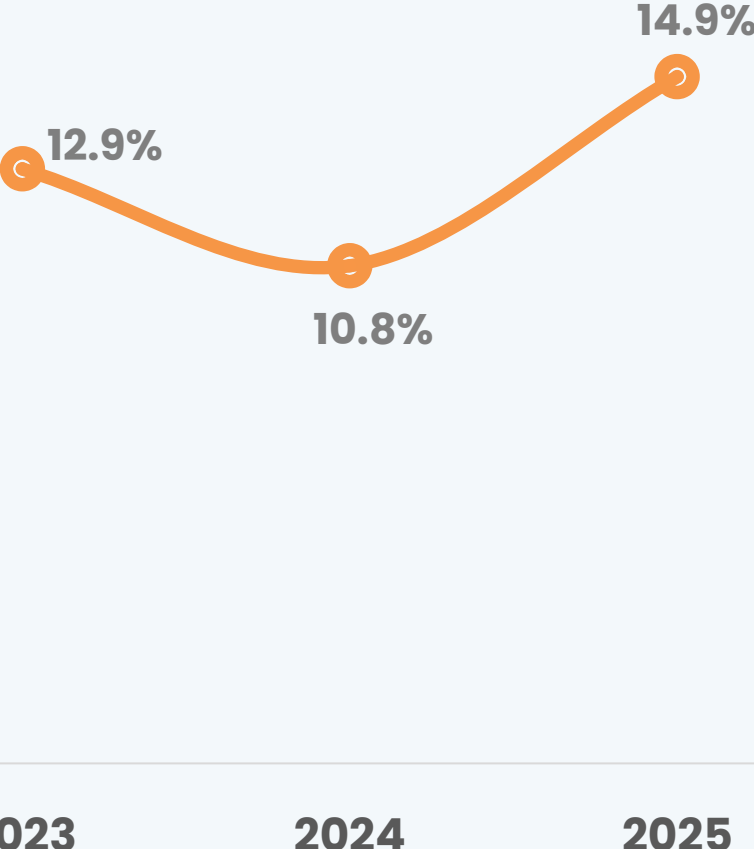
Outstanding Portfolio EGP bn inc. Off-Balance Sheet Transactions



Asset Yield



Net Interest Margin (NIM) %

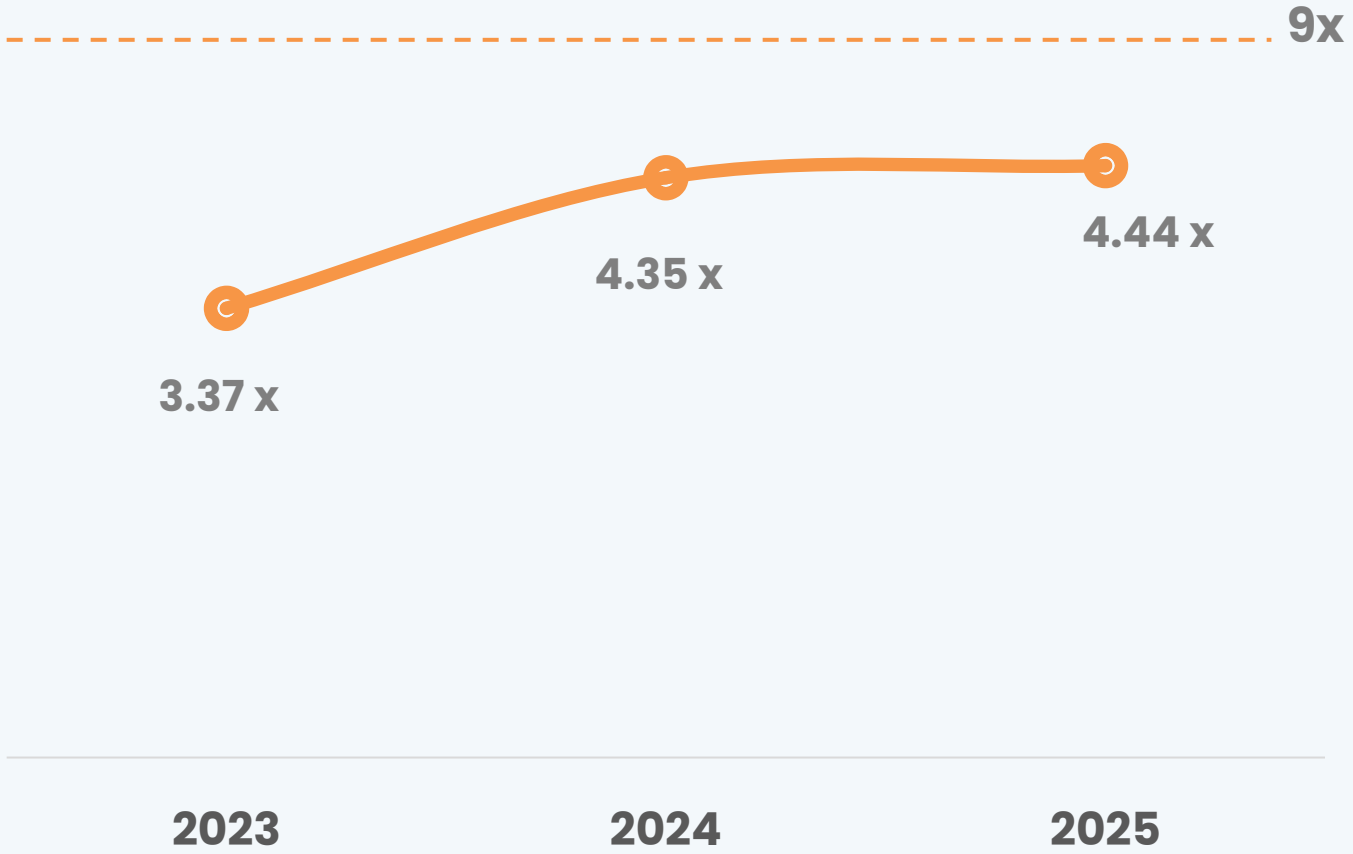


Solid Performance

Capital Structure

Highlights our disciplined leverage levels and long-term financial stability.

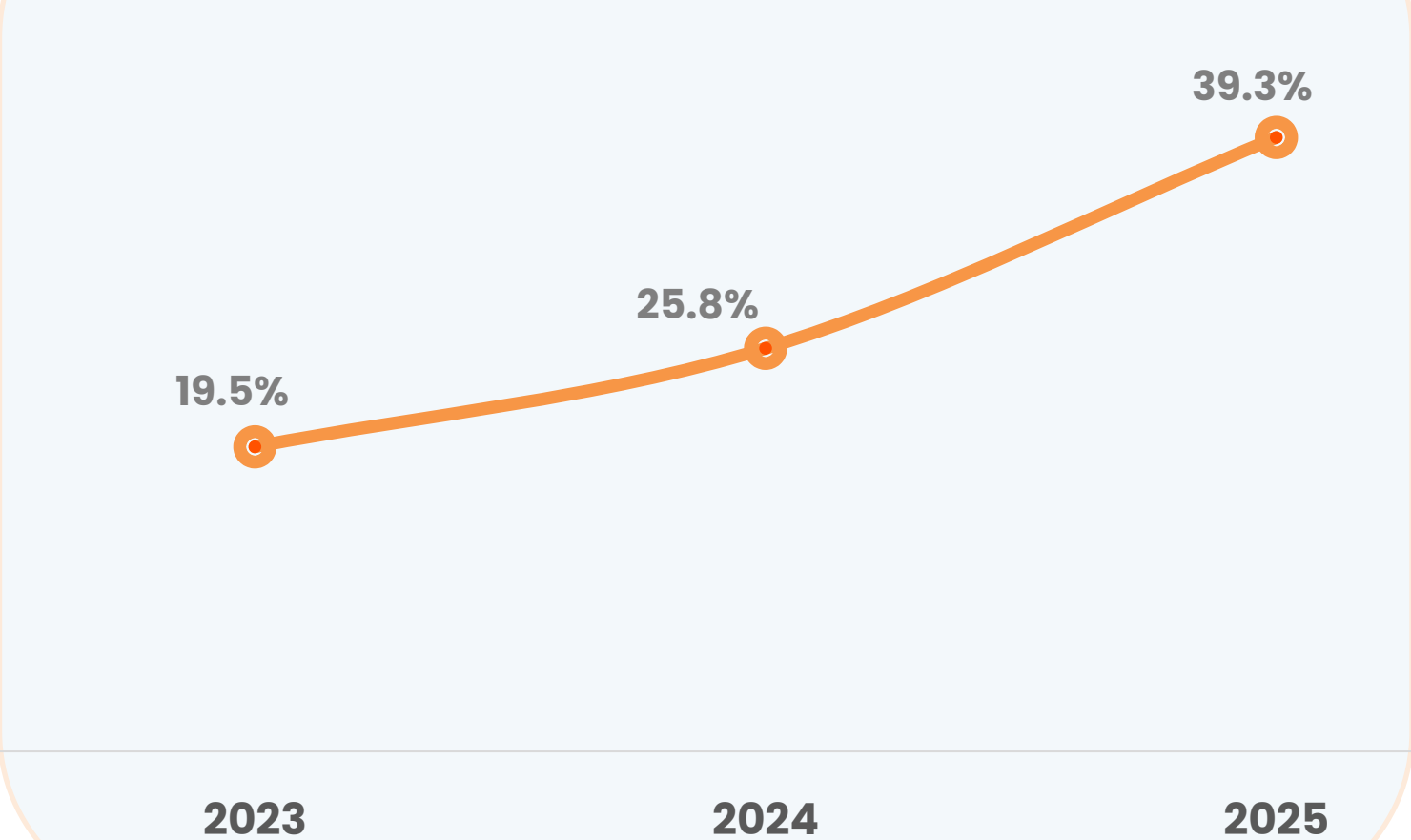
Debt-To-Equity



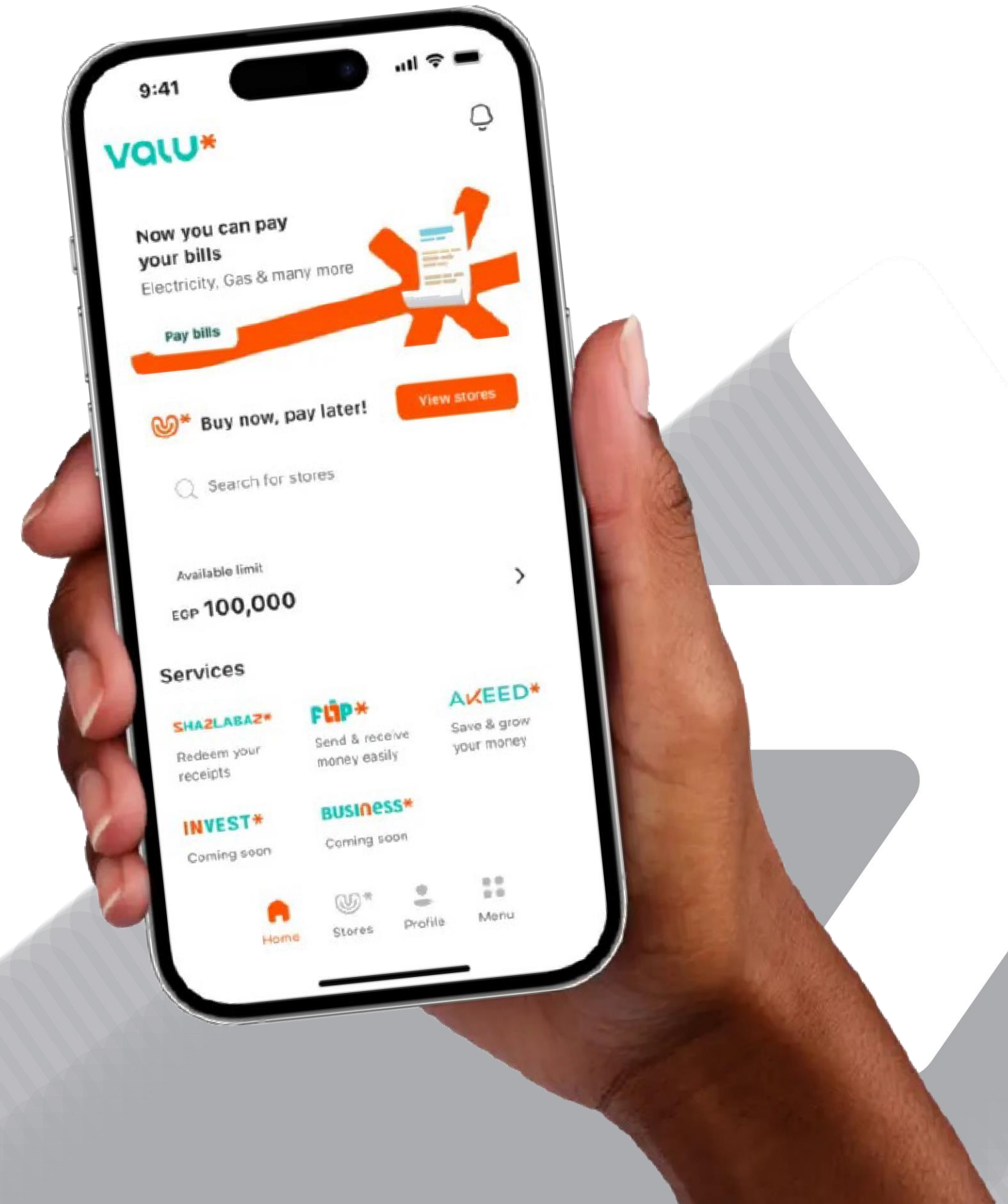
Shareholder Value

Measures how effectively we are turning equity investments into net earnings.

Return on Average Equity

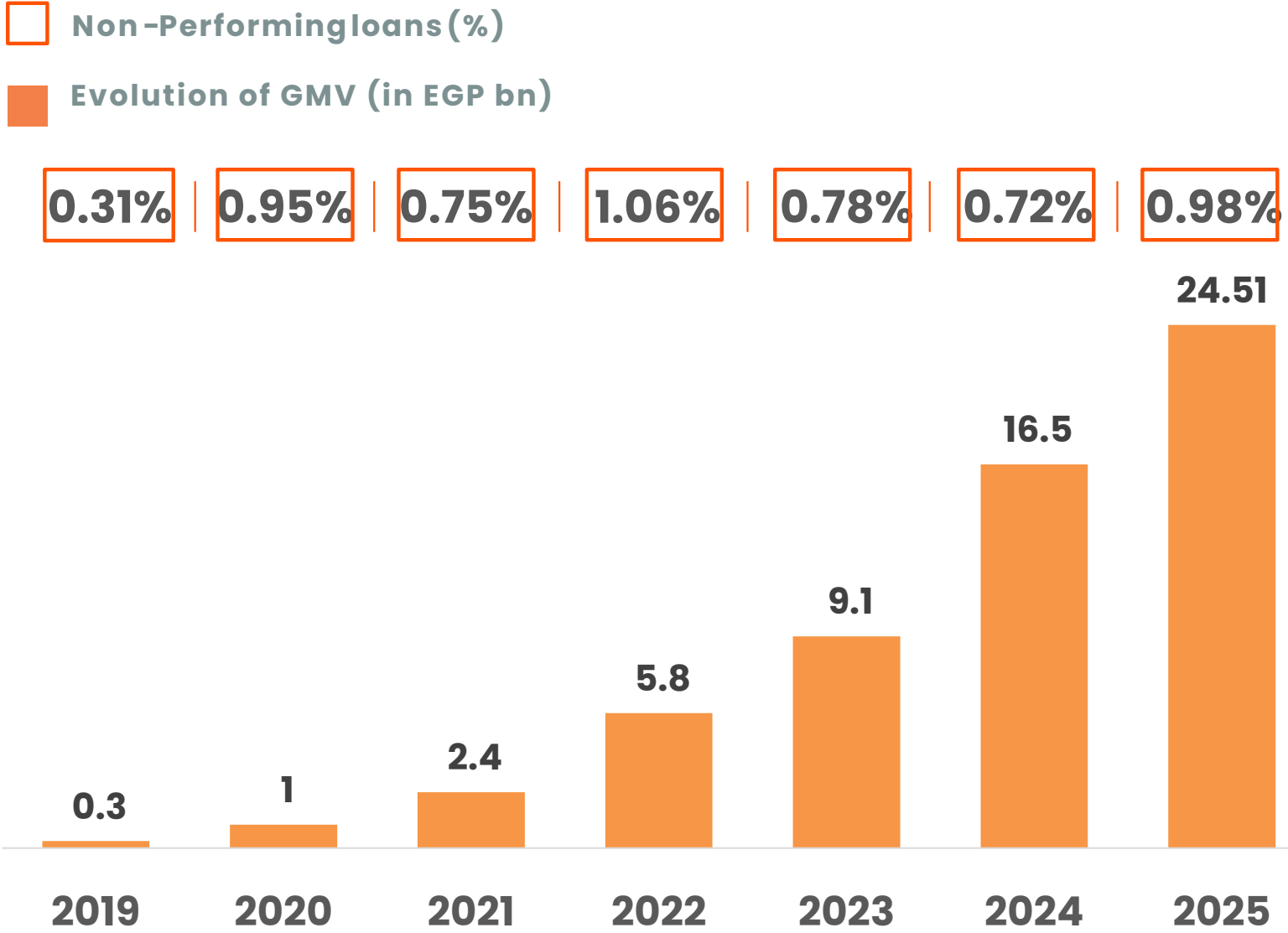


Risk Management



Scaling with Stability Amid Surging Growth

Contained NPLs despite surging growth



0.98%
Non-Performing Loans (NPL)*

66.31%
Coverage Ratio**

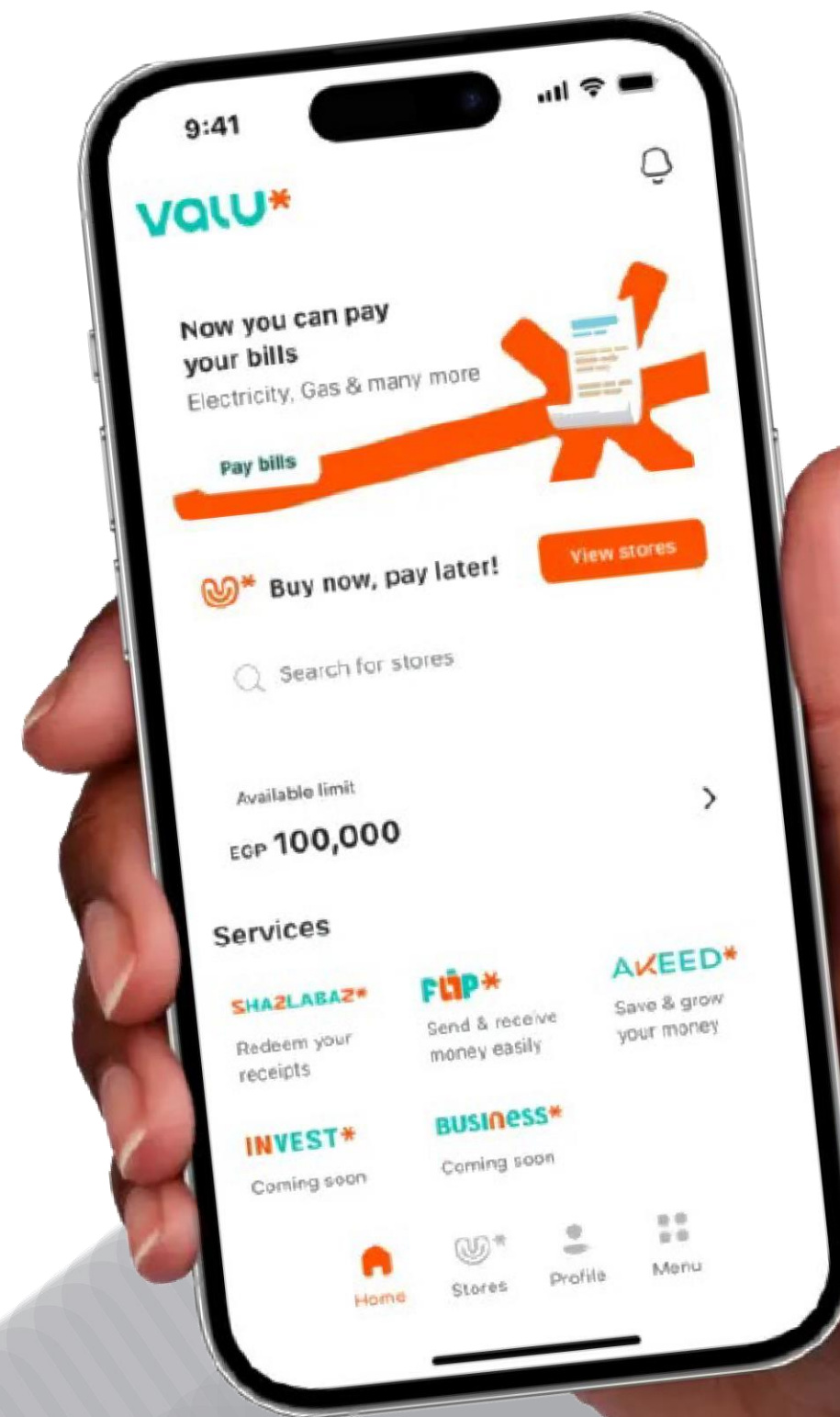
1.11%
Cost of Risk***

*90+ days outstanding loans divided by ending net receivables (including previously securitized amounts) excluding net credit loss amounts

**Ending provisions balance divided by non-performing loans and net credit loss amounts

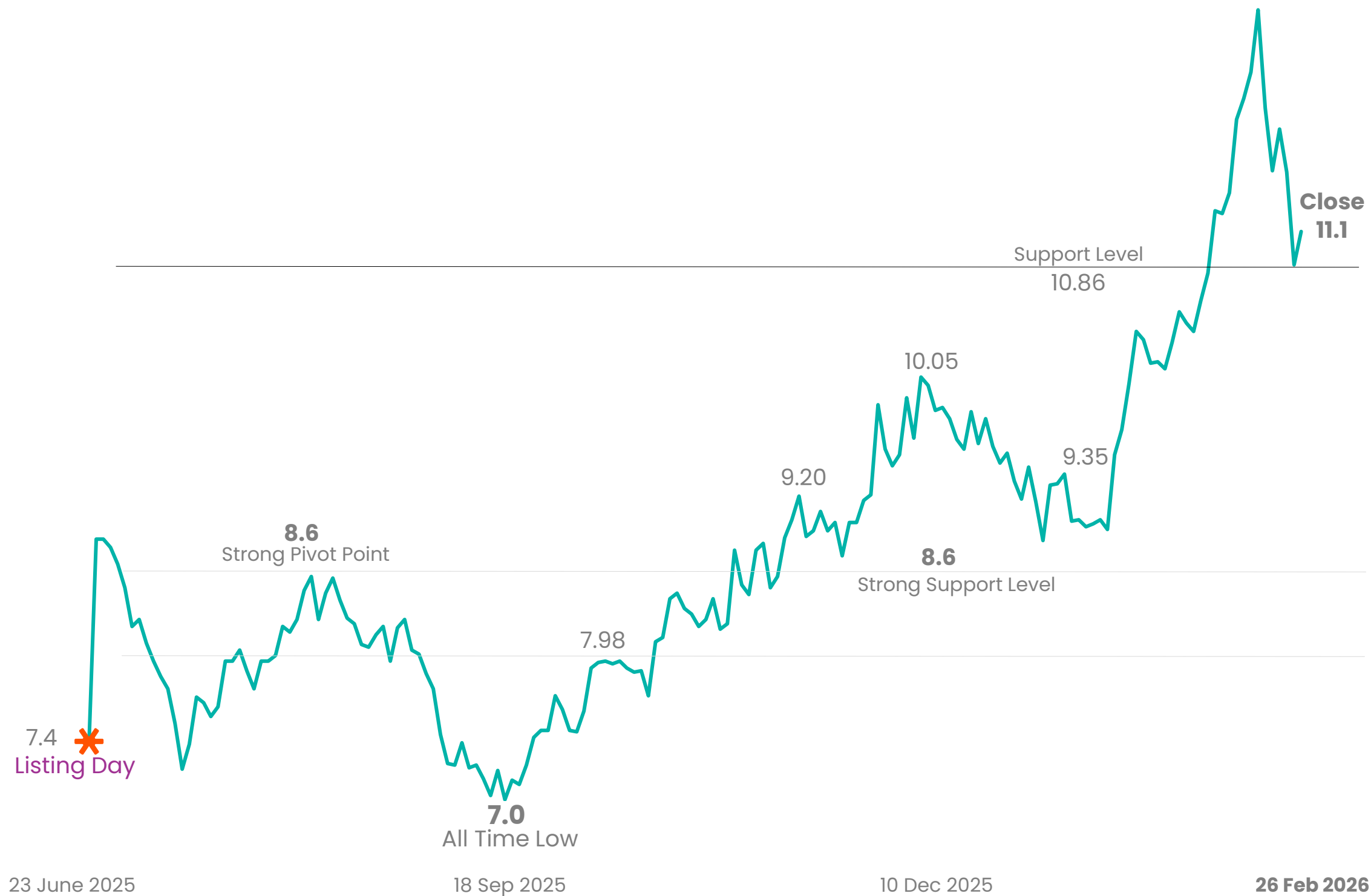
***ECL provisions expensed, and write-off amounts divided by total annual issuances

Stock Performance



valu* Stock Performance

50% Return Since listing



Shares Outstanding
2,106,356,523

Free Float Shares
450,128,389



Market Cap
EGP 24.9bn
(USD 530mn)



High Price
12.80



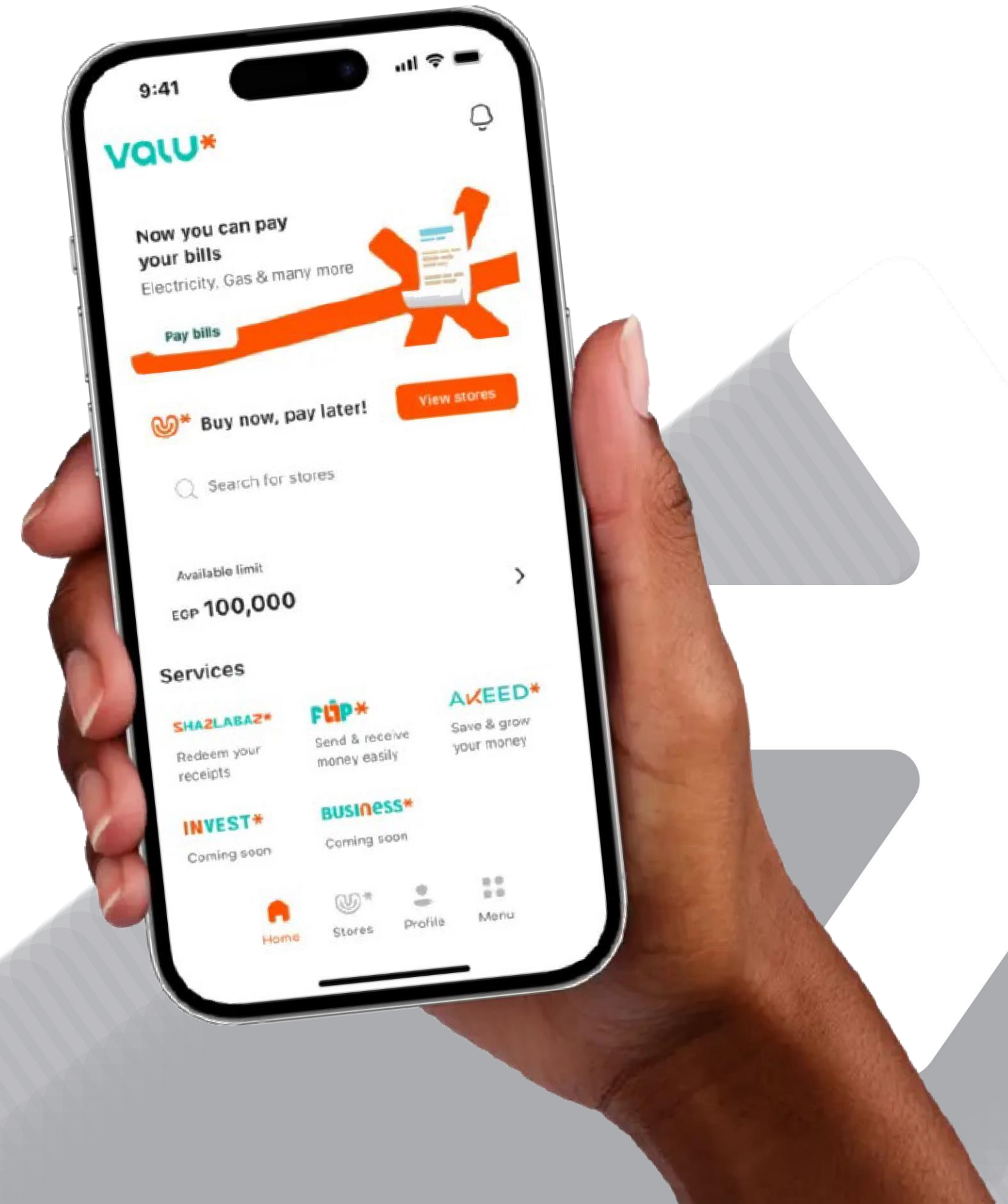
Low Price
7.0



Average Volume
3.14 mn
shares

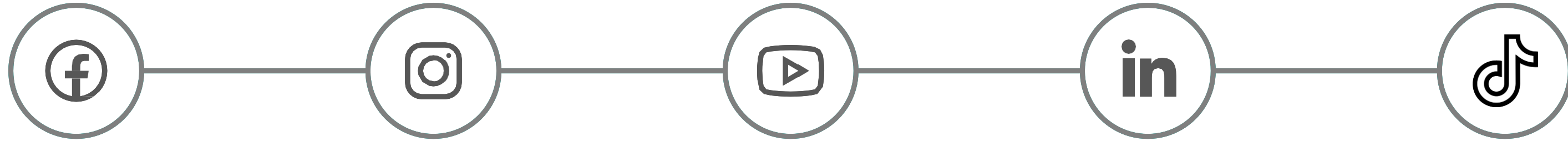


Brand Metrics



We've Built A Brand That's Loved!

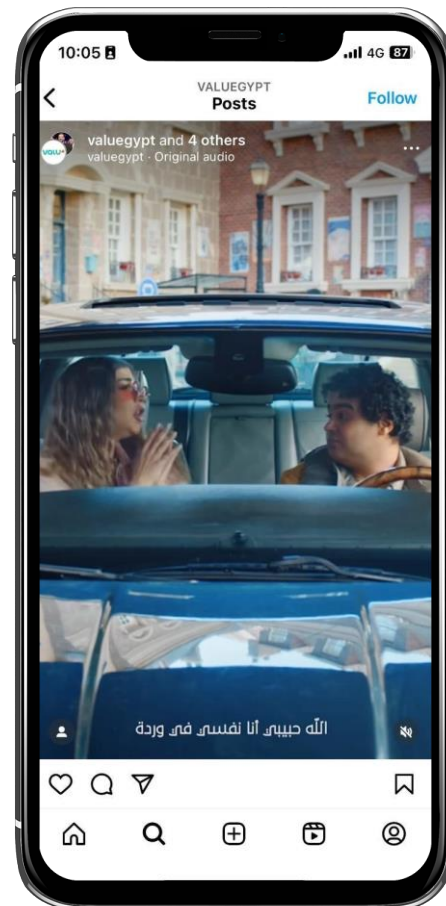
Highest Follower Base Amongst Consumer Finance/BNPL Companies



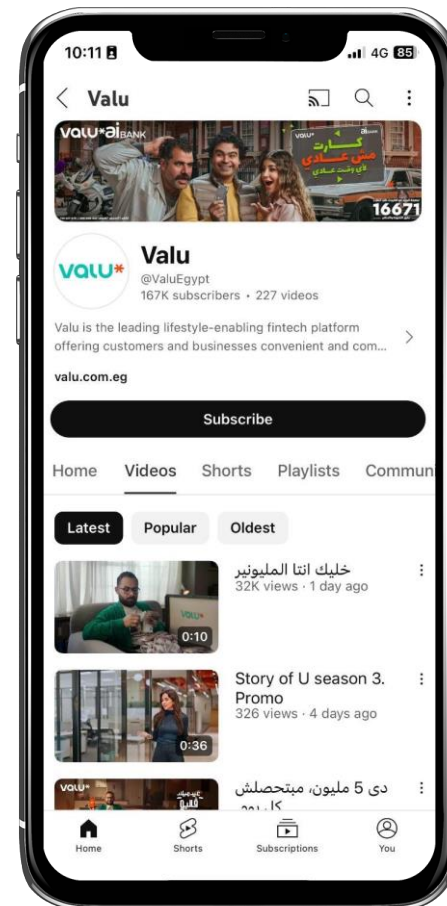
956K Followers



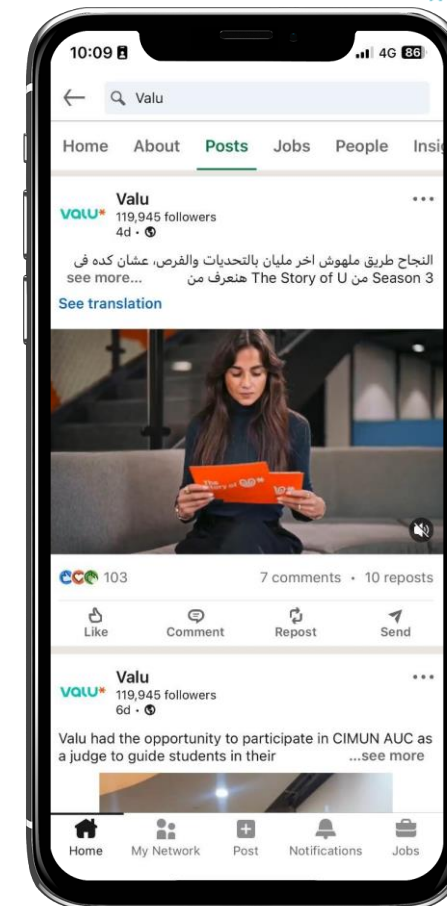
146K Followers



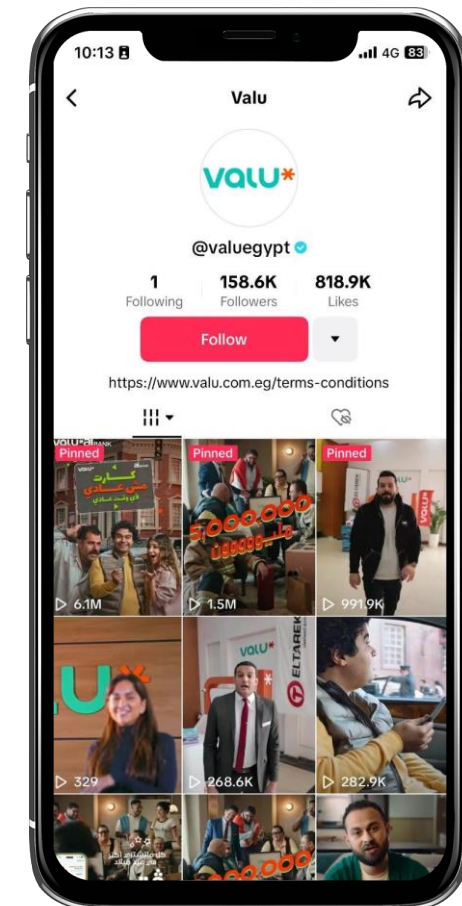
600K Subscribers



177K Followers



302K Followers



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



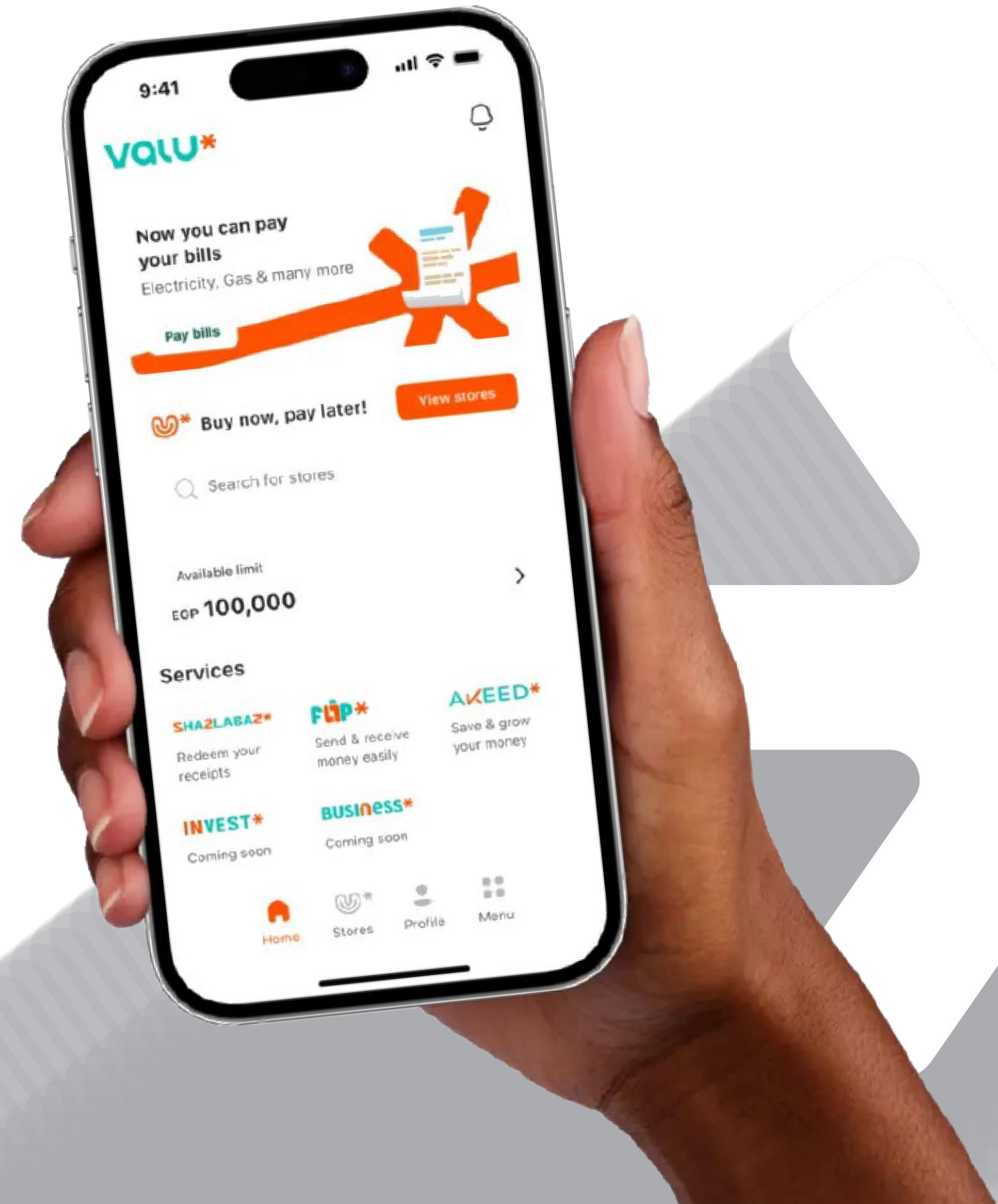
'Bronze Award for one of the best ads in the commercial and financial sector.'
2023



'Most Innovative Company in the Fintech'
2024



Valu Team



Large and growing team of innovators with a successful track record



Walid Hassouna
Chief Executive Officer

EFG Holding



Mohamed Mounir
Deputy -CEO

Careem



Mostafa El Sahn
Chief Risk Officer

EFG Holding



Ramy Zayed
Chief HR Officer



Beltone



Yara El Abd
Chief Investments



Salma Abdelhamid
Chief Marketing Officer



Moataz Lotfy
Chief Partnerships and
Business Development



vodafone



Omar Abdelhady
Chief Products and
Growth Officer

Uber

vodafone



Habiba Naguib
Chief Strategy and
Market expansion

vodafone



Amr Badawy
Chief Legal Officer

CIFC

EFG Holding

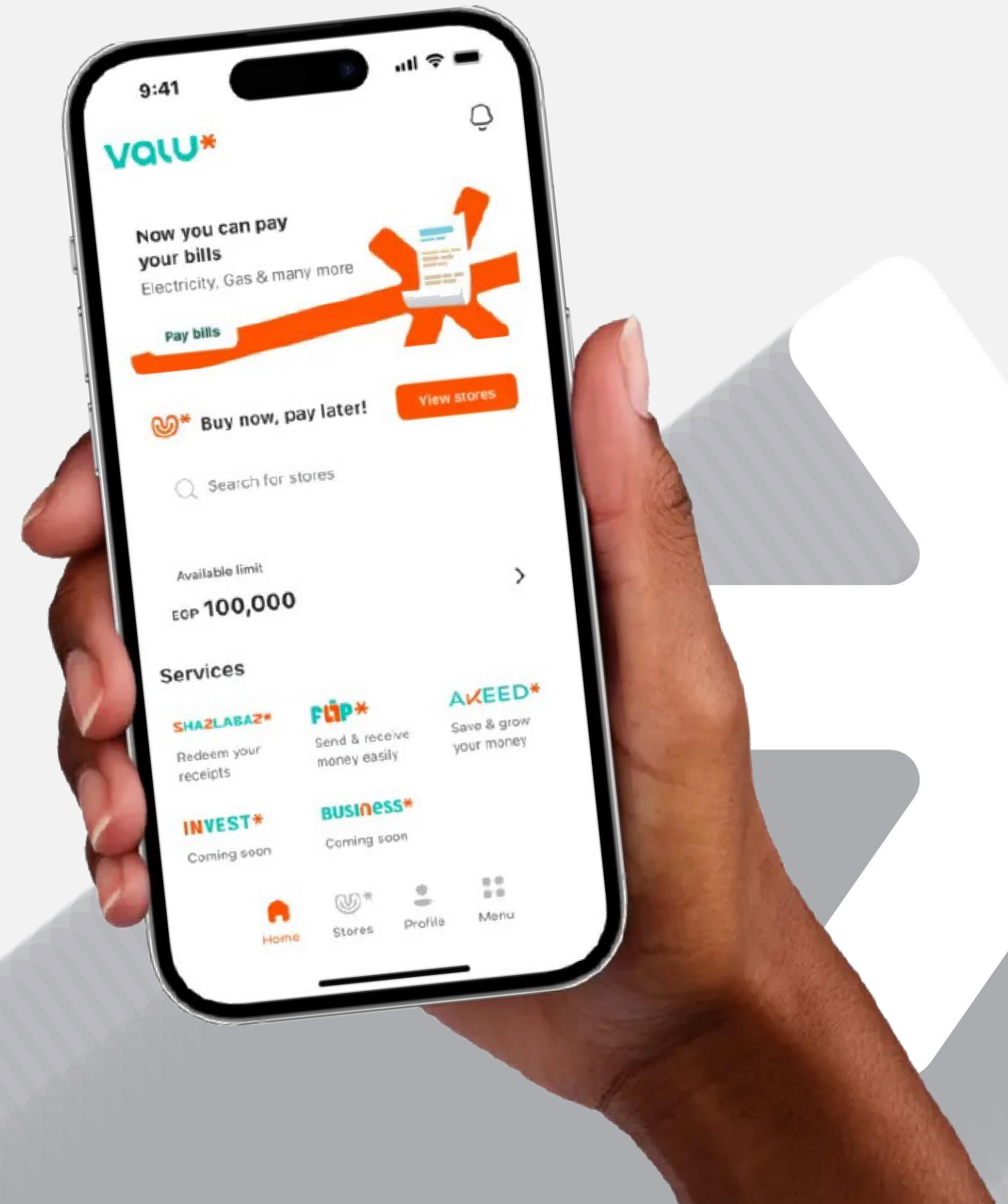


Karim Riad
Chief Finance Officer

EFG Holding

kizyon

Appendix



Income Statement

| EGP mn | 2022 | 2023 | 2024 | 2025 |
|------------------------------|------------|--------------|--------------|--------------|
| Operating Revenue | 906 | 1,866 | 3,057 | 5,432 |
| Finance Cost | (282) | (758) | (1,528) | (2,571) |
| Net Operating Revenue | 624 | 1,108 | 1,529 | 2,862 |
| SG&A Expenses | (573) | (695) | (1,047) | (1,527) |
| Operating Profit | 51 | 413 | 482 | 1,334 |
| Dep. & Amortization | (14) | (127) | (89) | (118) |
| Other Income / Expenses | (9) | 24 | 135 | (207) |
| Earnings Before Tax | 28 | 310 | 528 | 1,009 |
| Income Taxes | (6) | (71) | (88) | (246) |
| Deferred Tax | (1) | (1) | (17) | 1 |
| Net Profit | 22 | 238 | 423 | 764 |

Balance Sheet

| EGP mn | 2022 | 2023 | 2024 | 2025 |
|--------------------------|--------------|--------------|---------------|---------------|
| Cash | 428 | 425 | 752 | 553 |
| Accounts Receivables | 1,930 | 2,699 | 8,553 | 11,737 |
| Fixed Assets | 69 | 168 | 293 | 260 |
| Investments | 3 | 121 | 121 | 340 |
| Others ⁽¹⁾ | 1,440 | 2,596 | 1,135 | 1,354 |
| Assets | 3,870 | 6,007 | 10,853 | 14,244 |
| Overdraft & Factoring | 3,093 | 4,094 | 7,671 | 10,020 |
| Creditors | 331 | 536 | 1,339 | 1,610 |
| Others ⁽²⁾ | 146 | 163 | 207 | 358 |
| Liabilities | 3,570 | 4,793 | 9,217 | 11,988 |
| Issued & Paid In Capital | 183 | 200 | 200 | 211 |
| Retained Earnings | (76) | 157 | 531 | 1,118 |
| Reserves | 91 | 100 | 100 | 105 |
| Others | 101 | 758 | 806 | 822 |
| Equity | 299 | 1,214 | 1,637 | 2,256 |

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

