Valu Reports Outstanding 9M 2026 Results with Gross Revenue Up 36% Y-o-Y to EGP 5.33 Billion and Net Income Surging 35% Y-o-Y to EGP 731 Million

- *Driven by disciplined credit selection, rapid product diversification, and regional expansion into Jordan, Valu delivered strong growth across key operational and financial metrics while maintaining robust asset quality*
- *Strategic investments weigh on near-term results as vertical and horizontal expansion build a foundation for sustainable long-term growth*

Cairo, Egypt — November 15, 2026

Valu, the MENA region's leading universal financial technology powerhouse, announced today its financial and operational results for the first nine months of 2026 (9M26). Navigating an uncertain macroeconomic and geopolitical backdrop, Valu demonstrated remarkable agility and resilience by balancing operational expansion with strict risk discipline. Gross revenue for the period expanded 36% year-on-year (y-o-y) to reach EGP 5.33 billion, while net revenue grew by 53% y-o-y to EGP 3.08 billion, supported by accelerated growth across the merchant network, securitization gains, and interest income. Net income surged 35% y-o-y to EGP 731 million, yielding an annualized return on average equity (ROAE) of 37.0%.

Operational momentum remained exceptionally strong across Valu's multi-product ecosystem. Gross Merchandise Value (GMV) reached EGP 24.7 billion, representing a 43% y-o-y growth, while loan issuances expanded 48% y-o-y to EGP 21.5 billion across 8.3 million transactions. The activated customer base grew 14% y-o-y to 993K customers, with customer engagement deepening to an average of 16.0 transactions per customer. Valu's principal outstanding portfolio expanded by 46% y-o-y to EGP 19.04 billion, or EGP 13.5 billion excluding securitized assets. Despite tighter market conditions, asset quality remained sound, with the Non-Performing Loan (NPL) ratio contained at 1.20% and a coverage ratio of 71%. As of June 2026, Valu maintained a commanding 20% market share in Egypt.

Commenting on the performance, **Walid Hassouna, Chief Executive Officer of Valu**, stated: "In a market where consumer credit is growing fast, discipline matters as much as reach. Over the first nine months of 2026, we always deliberately put quality ahead of volume. Our cumulative approval rate tightened to 54.85% from 58.12% in 2025, as a healthier credit book lets us keep lending to customers through every cycle. That discipline gave us room to move on two fronts seeing strategic investments weigh on near-term results, while vertical and horizontal expansion builds a foundation for sustainable long-term growth. With our launch in Jordan, auto financing and app-based savings, we are taking Valu beyond Egypt for the first time while continuously expanding the local offering. With the SME license in progress, our footprint will expand to reach small and medium-sized businesses, in addition to the car buyers and everyday savers who are

already using Valu on the same platform. The result is a more diversified business that better serves our clients.

The period marked significant operational progress across new product verticals and regional expansion. In Q3 2026, Valu launched El Gameya, an in-app rotating savings circle that completed EGP 15 million in payouts across 225 unique customers with an average ticket of EGP 66K. A newly introduced instant-cashback loyalty program on all financed transactions, regardless of its nature. To date it granted EGP 45 million to users across 1.5 million transactions, reaching 338K customers. Horizontally, Valu's Jordan operations became active, onboarding 126 merchants across 31 merchant campaigns, executing 3.06K transactions, and issuing JOD 1.6 million in approved credit limits while maintaining a conservative 43% approval rate.

To support its scaling balance sheet, Valu fortified its liquidity through diversified funding channels. In August 2026, the company completed its inaugural EGP 1 billion corporate bond issuance, part of a broader EGP 10 billion program, alongside an EGP 600 million (USD 12.5 million) facility from the EBRD. In sustainability, Electric Vehicle (EV) financing within Shift surged 313% y-o-y to EGP 383 million, with EV GMV reaching EGP 650 million, and Valu remains on track to issue its first carbon footprint report by the end of 2026.

Entering the final quarter of 2026 from a position of strength, Valu's strategic priorities focus on securing final approval for SME financing in Egypt, initiating the Risk Rule Engine 3.0 pilot on 20% of application inflows, and further scaling Shift, El Gameya, and merchant partnerships in Jordan. The company will also continue to broaden its funding channels and evaluate capital options to support long-term regional growth.

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About Valu:

Valu (Legal name: U Consumer Finance S.A.E.) (EGX: VALU.CA) is the leading universal financial technology powerhouse offering customers and businesses convenient and comprehensive financial solutions. It is the first fintech company providing consumer finance to become a listed company on the Egyptian Exchange (EGX), and this, alongside

Amazon having a direct stake in the firm, represents Valu's growth journey and dynamic business model.

Under its product universe, Valu pioneered Buy-Now, Pay-Later (BNPL) solutions in the MENA region through U, providing customizable financing plans for up to 60 months across more than 9,000 stores and online platforms – covering a diverse array of categories, including home appliances, electronics, home finishing, furniture, residential solar solutions, healthcare, education, travel, and fashion, among others. Valu also offers investment products, an instant cash redemption program, and a high-end financing program to facilitate the purchase of big-ticket items up to EGP 60 million in the luxury space, and on its marketplace, through Valu Invest with the AZ Valu fund and EFG Hermes ONE, Sha2labaz, Ulter, and Shop'IT, respectively.

In addition, Valu offers business-to-business solutions through Valu Business. Valu introduced its prepaid card and co-branded credit card in collaboration with Visa, further expanding its range of payment options to provide customers with the most versatile, convenient, and comprehensive payment solutions, making Valu the ultimate choice for all clients' payment needs. As an award-winning fintech player in the MENA region,

Valu embraces a progressive business approach with an agile team committed to architecting innovative financial solutions to meet customers' evolving needs.

Most recently, Valu launched its services in Jordan in May 2026 under a Specialized Finance license, following final approval from the Central Bank of Jordan (CBJ), offering consumers convenient financing solutions.

Learn more about us at www.valugroup.com

For further information, please contact:

The Valu Public Relations Team

publicrelations@efgholding.com

May El Gammal

Group Chief Marketing & Communications Officer of EFG Holding

melgammal@efgholding.com

Omar Salama

Head of Communications of EFG Holding

osalama@efgholding.com

Note on Forward-Looking Statements

In this press release, EFG Holding may make forward-looking statements, including, for example, statements about management's expectations, strategic objectives, growth opportunities, and business prospects. These forward-looking statements are not historical facts but instead represent only EFG Holding's belief regarding future events, many of which, by their nature, are inherently uncertain and are beyond management's control and include, among others, financial market volatility; actions and initiatives taken by current and potential competitors; general economic conditions and the effect of current, pending, and future legislation, regulations and regulatory actions. Accordingly, the readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date on which they are made.