



## **Valu Delivers Strong FY2025 Results, with Gross Revenues Reaching a Record EGP 5.6 billion, Net Income Surging 81% to EGP 764 Million and GMV at EGP 24.5 Billion**

**Cairo, March 12, 2026**

Valu, Egypt's leading universal financial technology powerhouse, announced today its first full-year results as a listed company for the fiscal year ended December 31, 2025, underscoring the strength, scalability, and increasing diversification of its platform. The company reported record gross revenues of EGP 5.6 billion, up 71% Year-over-Year (Y-o-Y), while net income reached EGP 764 million, up 81% from the prior year. Gross merchandise value (GMV) expanded 50% Y-o-Y to EGP 24.5 billion, supported by strong demand across its diversified product suite, and total transactions increased 113% to 8.7 million over the year. Valu maintained a 23% market share and a resilient Non-Performing Loan (NPL) ratio of 0.98%, reinforcing its competitive leadership in Egypt's fintech landscape.

Operationally, Valu sustained healthy expansion across all core metrics. Average daily GMV rose 48% to EGP 67.1 million, while average daily transactions reached nearly 24 thousand, representing a 113% Y-o-Y increase. Transaction frequency per customer climbed 82% to 16.6x, reflecting a growing reliance on Valu as a preferred lifestyle-enabling payment solution. This momentum is anchored by Valu's prudent risk management framework and disciplined underwriting standards, which have enabled rapid scale-up while maintaining high portfolio quality.

Valu's product ecosystem continued to scale, with significant contributions from the Prepaid Card, which emerged as a primary driver of engagement, with GMV increasing 179% Y-o-Y to EGP 5.16 billion. Shift (auto financing) demonstrated strong growth with GMV up 78% to EGP 3.32 billion, while Ulter & Loans for premium purchases saw GMV rise 190% to EGP 1.35 billion. During the year, Valu successfully launched Shop'IT, a fully integrated marketplace within its app, and introduced digitized instant approvals for 'big ticket' lending, further transforming the platform into a comprehensive one-stop lifestyle financing solution.

**Walid Hassouna, CEO of Valu**, commented: "FY25 is a defining chapter for Valu, not just as our first full year in the public markets, but as proof that our model scales profitably. We have grown our base steadily year-over-year, positioning us perfectly on track to cross the 1-million customer mark, while simultaneously broadening our platform into new verticals and laying the groundwork for regional expansion and SME penetration. Our proprietary credit rule engine gives us a structural edge, it allows us to move fast, price risk



intelligently, and deepen engagement in ways traditional lenders simply cannot. This is no longer just a BNPL story. Valu is becoming the region's leading integrated lifestyle finance platform, and we are only getting started."

Throughout the year, Valu achieved several critical strategic milestones. The company secured final approval from the Central Bank of Jordan to launch regional operations and submitted for an SME license to empower its merchant network with data-driven credit solutions. Additionally, Valu launched a fully digital onboarding feature on noon, marking the first licensed BNPL transaction in Egypt conducted via digital onboarding under the FRA's FinTech license.

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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 8,500 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 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.

Learn more about us at [www.valu.com.eg](http://www.valu.com.eg)

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*Note on Forward-Looking Statements:*

*In this press release, Valu 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 Valu'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.*