Valu Continues Strong Momentum Throughout First Half of 2026, Gross Revenues up 29% to EGP 3.2 Billion with Net Income Climbing 43% to EGP 486 Million

Cairo, August 10, 2026

Valu, leading universal financial technology powerhouse in MENA, announced today its results for the first half ended June 30, 2026, demonstrating robust financial and operating momentum that anchored its market leadership. The company reported gross revenues of EGP 3.2 billion, a 29% year-over-year (Y-o-Y) expansion, while net income climbed 43% Y-o-Y to reach EGP 486 million. Gross merchandise value (GMV) surged 38% Y-o-Y to EGP 14.6 billion, propelled by a 45% Y-o-Y jump in transaction volumes to 5.2 million and a growing foundation of 955k active customers. Valu held a commanding 21% market share as of May 2026 and maintained a resilient Non-Performing Loan (NPL) ratio of 1.16%, underscoring its capacity for profitable growth amidst fluctuating macroeconomic conditions.

Operationally, Valu sustained exceptional execution throughout 1H26. Average daily GMV accelerated to EGP 81.1 million, while average daily transactions reached 29k. Customer engagement intensified, with transaction frequency per customer increasing to 12.4x, up from 9.8x in 1H25. This growth is supported by an entrenched network of over 9,800 active merchant partners, creating a formidable barrier to entry. The company's commitment to financial inclusion saw the active unbanked customer base expand by 41% Y-o-Y to 390k, contributing EGP 2.11 billion in GMV and executing 872k transactions during the period.

The product ecosystem demonstrated maturing diversification as non-lending and high-velocity solutions captured greater market share. The core "U" product remained the primary anchor, with GMV increasing 22% Y-o-Y to EGP 7.82 billion. The Prepaid Card established itself as a premier engine for engagement, with spend spiking 64% Y-o-Y to EGP 3.3 billion and reaching 300,000 activated cards. The Shift auto financing product saw a massive 98% Y-o-Y GMV surge to EGP 2.87 billion, while Ulter & Loans for premium financing rose 26% to EGP 740 million. Additionally, the integrated marketplace, Shop'IT, reached a milestone of EGP 300 million in GMV since inception.

Walid Hassouna, CEO of Valu, commented: "Valu's 1H26 performance reflects the strength of our strategy to build a fully integrated financial lifestyle ecosystem. We delivered profitable growth, with net profit margin expanding to 15.8% and net interest margin reaching 17%, while advancing our next phase of growth through our successful launch in Jordan and the planned introduction of SME financing in Egypt. Our investment in proprietary technology infrastructure, including our new data center, strengthens our scalability and ability to deliver superior customer experience as we expand into new markets and segments".

To support its expansionary mandates, Valu optimized its capital architecture, securing authorized credit facilities from 28 financial institutions totaling EGP 24.08 billion. The second quarter was defined by high-velocity capital recycling, including the closure of the 22nd securitization issuance of EGP 881 million, bringing total securitized volume to EGP 21.2 billion.

Throughout 1H2026, Valu achieved critical milestones in technology and governance, completing the annual renewal for PCI DSS v4.0.1 for the 4th year in a row, in addition to ISO 27001, and ISO 27701 certifications while advancing its SOC 2 Type II readiness.

-ENDS-

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 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, after receiving 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

melgammal@efgholding.com

Omar Salama

Head of Communications

osalama@efgholding.com