VP Fintech Group Announces Publication of Independent Willis Capital Valuation Report

London, United Kingdom – 6 August, 2026

Highlights

- Independent valuation report completed by Willis Capital Limited.
- Independent, thirdparty report identifies an indicative valuation range of US$560 million to US$1.388 billion.
- Independent valuation based on two recognised methodologies: user-based valuation and projected revenue multiples.
- Independent third-party valuation commissioned in respect of Valens Pay to assist shareholders and potential investors.
- Report prepared using information available as at 21 July 2026.
- Since the valuation date, Valens Pay has surpassed 1.9 million registered users worldwide.
- Commercial launch of the Company's next-generation Banking-as-a-Service and payment platform is expected in September 2026.

VP Fintech Group Ltd ("VP Fintech" or the "Company"), whose ordinary shares are traded on the Asset Match private securities market (ISIN: GB00BTXN3M11), today announces the publication of an independent valuation report prepared by Willis Capital Limited in respect of Valens Pay, the Company's principal fintech platform.

The report represents an independent third-party assessment of the value of Valens Pay and provides an external assessment of the business using recognised valuation methodologies appropriate for high-growth fintech companies.

Based on a combination of user-based and projected revenue methodologies, the independent report identifies an indicative valuation range of US$560 million to US$1.388 billion.

The Company believes that publication of an independent third-party valuation provides shareholders and prospective investors with an additional external reference point as the Company continues executing its strategy and prepares for the commercial launch of its next-generation fintech platform.

The valuation report was prepared using information provided by the Company available as at 21 July 2026. Since that date, the Company has continued executing its commercial strategy, has surpassed 1.9 million registered users globally, and has continued progressing the rollout of its next-generation Banking-as-a-Service (BaaS), embedded finance and payment platform.

The Company is currently completing final implementation and production readiness activities, with commercial launch expected in September 2026. Management believes this represents an important milestone as the business transitions from platform development to commercial deployment and recurring revenue generation.

The valuation report was authored by Simon Willis, a Chartered Accountant and stockbroker with more than 30 years' experience in equity research, IPOs, mergers and acquisitions, corporate finance and growth capital. The engagement was conducted alongside Chayton Capital LLP, Corporate Adviser to VP Fintech Group Ltd, which is authorised and regulated by the UK Financial Conduct Authority (FCA).

According to the report, Valens Pay has developed a proprietary fintech platform providing:

- Banking-as-a-Service (BaaS)
- Embedded Finance
- Payment Gateway solutions

The report highlights the platform's scalable technology, diversified revenue model and growing portfolio of commercial agreements, providing a strong foundation for future growth in transaction volumes and recurring revenues.

The report further notes several significant commercial agreements, including Banking-as-a-Service partnerships and payment infrastructure projects, which provide a platform for future expansion as these agreements continue to be activated and scaled.

Willis Capital concludes that, given the current stage of development, user-based and revenue multiple methodologies provide a more appropriate valuation framework than traditional EBITDA or discounted cash flow analysis.

CEO Statement

James Holmes, Chief Executive Officer of VP Fintech Group Ltd, commented:

"The publication of this independent valuation report represents an important milestone for VP Fintech Group and our shareholders.

Over the past several years, we have invested heavily in developing a modern, scalable fintech platform capable of supporting Banking-as-a-Service, embedded finance and global payment solutions. We believe the independent report recognises both the strength of the platform we have built and the commercial opportunities now emerging.

Since the valuation date, we have continued executing our strategy and have now surpassed 1.9 million registered users worldwide. We are also entering what we believe is one of the most exciting phases in the Company's development as we prepare for the commercial launch of our next-generation platform in September.

Our focus is now firmly on execution—activating commercial partnerships, growing recurring revenues, expanding internationally and creating sustainable long-term value for our shareholders.

While any valuation is inherently dependent on assumptions and successful execution, we are encouraged that the independent report includes valuation scenarios above the US$1 billion benchmark commonly associated with unicorn fintech companies. Ultimately, our ambition is not to be defined by a valuation, but by building a business that earns it."

Market Opportunity

The report identifies Banking-as-a-Service, embedded finance and digital payments as among the fastest-growing segments within global financial technology. Willis Capital concludes that Valens Pay has established infrastructure spanning several of these high-growth markets, positioning the platform to benefit from increasing global demand for modern financial services.

With a rapidly growing user base, an expanding commercial pipeline and a scalable international technology platform, VP Fintech believes it is well

positioned to increase transaction volumes, broaden its customer base and build long-term recurring revenues.

The Company believes that continued execution of the Group's strategy, together with the commercialisation of Valens Pay and the development of its broader investment portfolio, positions VP Fintech Group to pursue long-term value creation across multiple fintech verticals.

About VP Fintech Group Ltd

VP Fintech Group Ltd is a UK-based fintech investment and technology company focused on developing, investing in and scaling innovative financial services businesses. Through its principal fintech platform, Valens Pay, the Group delivers Banking-as-a-Service, embedded finance, payment infrastructure and digital asset solutions for businesses, financial institutions and strategic partners. The Company's ordinary shares are traded on the Asset Match private securities market under ISIN GB00BTXN3M11.

About Willis Capital Limited and Chayton Capital

Willis Capital Limited is a research firm specialising in company valuation, equity research and growth capital services. The valuation report was authored by Simon Willis.

Chayton Capital LLP, Corporate Adviser to VP Fintech Group Ltd, is authorised and regulated by the UK Financial Conduct Authority (FCA).

Availability of the Report

The independent valuation report prepared by Willis Capital Limited is available upon request. The Company may, at its discretion, provide copies to existing shareholders, prospective investors and other interested parties.

Investor Relations
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Forward-Looking Statements

This announcement contains forward-looking statements relating to the Company's expected future performance, commercial development, business

strategy and growth opportunities. Such statements are based on current expectations and assumptions and are subject to risks and uncertainties.

Important Notice

The valuation report was prepared independently by Willis Capital Limited using assumptions, estimates and information available at the valuation date. The report does not constitute investment advice or a recommendation to buy or sell securities.