

VALUNO GROUP TAKES MAJOR STEPS TOWARDS A FULLY LICENCE-INDEPENDENT BUSINESS MODEL

With reference to the press release published by Valuno Group AB (publ) yesterday, Tuesday 16 December 2025, regarding the structured transaction involving, among others, Mandato, the company today wishes to clarify that this marks the completion of a safer, more cost-efficient and fully licence-independent business model.

The collaboration constitutes a tangible confirmation that the strategic pivot implemented in April 2025 – from a transaction-driven company to a pure provider of technology and know-how – is now beginning to deliver clear results. In transactions where Mandato is an established actor, Valuno Group's technology is used as an enabling component, confirming the company's position as a provider of advanced financial infrastructure for large-scale international transactions.

This is the first business model in Valuno Group's history under which the company generates revenues without the transaction requiring Valuno to hold a licence. The transaction is entirely technology-driven and means that Valuno Group now conducts commercial operations that are independent of regulatory permits and licences. At the same time, Valuno Group maintains a long-term ambition to operate under relevant regulatory licences where commercially justified.

Daniel Sonesson, CEO of Valuno Group, comments:

"When we carried out our strategic transformation in April, the objective was to secure exactly this type of transaction – where we do not own or operate the transaction flows, but instead enable them through our technology and expertise. The large-scale structured transaction involving, among others, Mandato demonstrates that the strategy has been the right one. It is technology-driven, scalable and capital-efficient, and it allows us to move into market segments with very large volumes, lower risk and strong long-term potential."

For further information, please contact:

Daniel Sonesson, CEO, Valuno Group AB (publ)
investor@valuno.com

About Valuno Group AB

Valuno is a Swedish fintech company with a vision of a borderless economy where cryptocurrencies and digital payments are seamlessly integrated into everyday life. The company offers solutions for crypto payments, digital wallets, and related financial services. Valuno has been listed on NGM Nordic SME since July 2019. For more information, visit www.investor.valuno.com.