

## VALUNO GROUP CLARIFIES THE MEANING OF THE LETTER OF INTENT REGARDING JOINT VENTURE – NO IMPACT ON EXISTING OPERATIONS

**Valuno Group AB (Publ) (“Valuno”) hereby clarifies the meaning of the letter of intent (LOI) communicated yesterday to establish a joint venture together with Direct2Internet AB (publ) (“D2I”) and Citigiro Holding AB (“Citigiro”).**

The new company is intended to serve as a regulatory platform, where the parties can leverage D2I's existing license and regulatory structure while jointly working towards obtaining a future MiCA license. It is important to emphasize that this initiative does not impact Valuno's existing operations, and that no part of Valuno's recently acquired banking platform or ongoing business activities will be transferred to the joint venture company. Instead, Valuno should be regarded as a technology provider to the joint venture.

Valuno remains the sole owner of the banking platform acquired from Citigiro, and continues to integrate and further develop the platform within its own corporate structure. The joint venture should instead be seen as a complement to Valuno's strategy, by providing a strong regulatory foundation that enables both Valuno and its partners to grow in a sustainable and compliant manner.

Valuno's strategy therefore remains firm: to establish itself as a full-service provider of financial infrastructure, combining traditional payment solutions with blockchain-based innovation. The joint venture adds regulatory strength, without affecting the company's existing operations, ownership, or business model.

**For further information, please contact:**

Daniel Sonesson, CEO  
+46 (0)10-2045431  
[investor@valuno.com](mailto:investor@valuno.com)

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Valuno Group 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](http://www.investor.valuno.com).