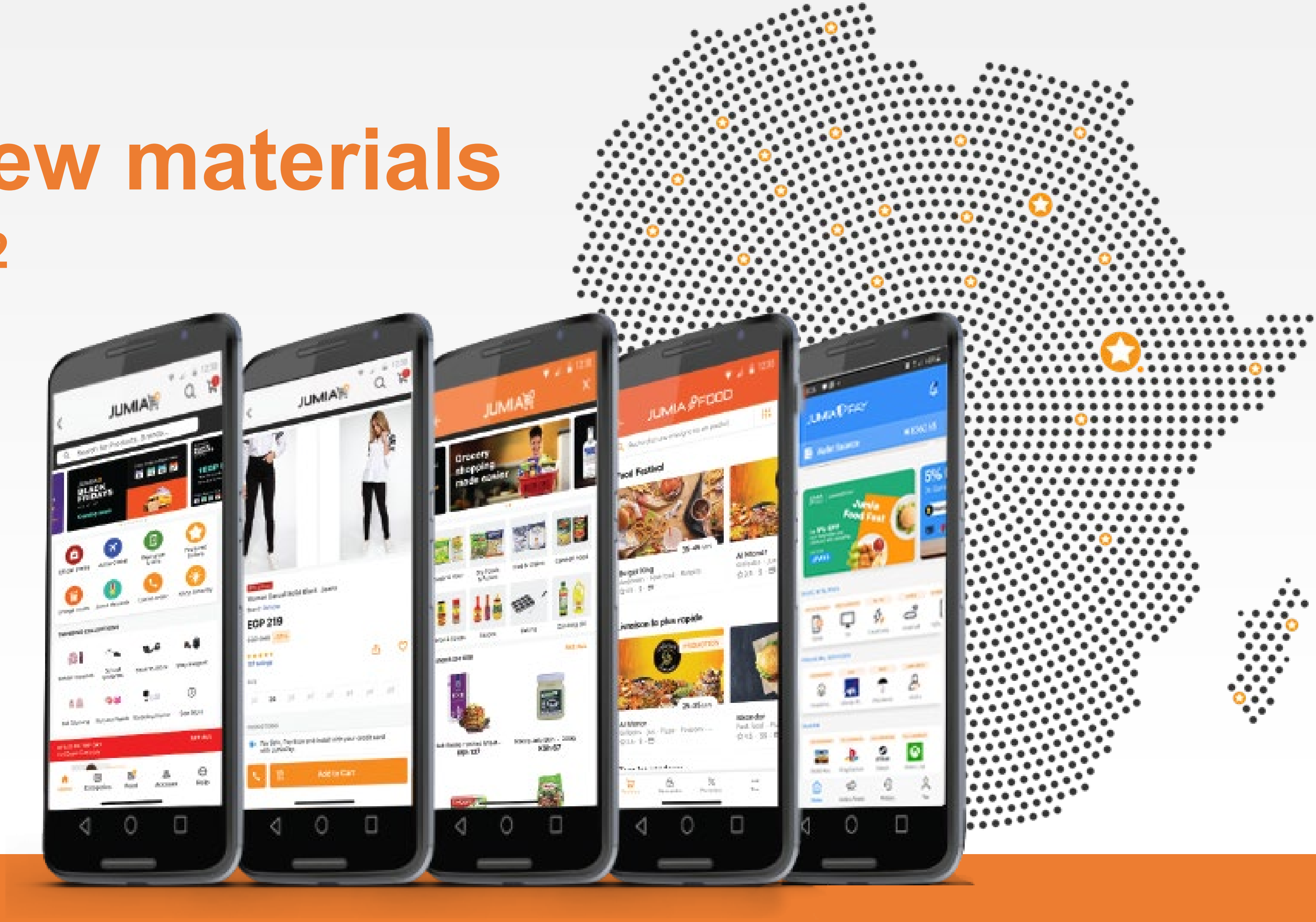
Overview materials

August 2022



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Jumia overview

Strategy update

Q2.22 financial highlights

Appendix

Africa is a massive market

1.4Bn
Population[1]

590mm
Internet users[2]

17mm
SMEs and merchants[3]

$4.0tn
Household and B2B spending[4]

Sources: Euromonitor, Oxford Economics, IHS, McKinsey Global Institute Analysis, United Nations, IMF, Internet World Stats

Notes:

1. As of October 2021
2. As of December 2020
3. Categorized by the World Bank Group Finances as “informal” enterprises in Sub-Saharan Africa
4. Household, consumer and B2B spending data as of 2015

Our mission: Leverage technology to improve everyday life in Africa

Providing new services

Jumia **delivers innovative, convenient and affordable online services** to consumers in Africa that help them fulfill basic everyday needs

Enabling SMEs to grow

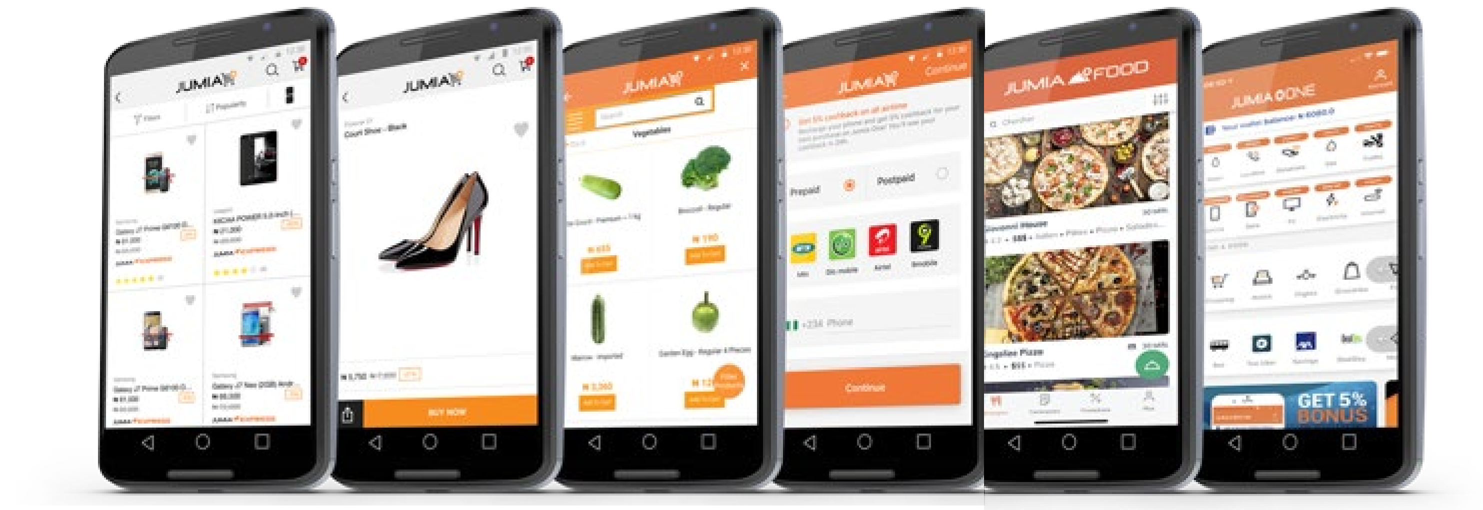
Jumia **takes the entire African economy online**, helping small and large businesses grow and reach new consumers

Creating sustainable impact

Jumia creates jobs and skills that **empower a new generation in Africa** to build their lives and make their countries better

We are the leading pan-African e-commerce platform

Jumia Marketplace + **Jumia Logistics** + **JumiaPay**



One brand, single sign-on, full integration

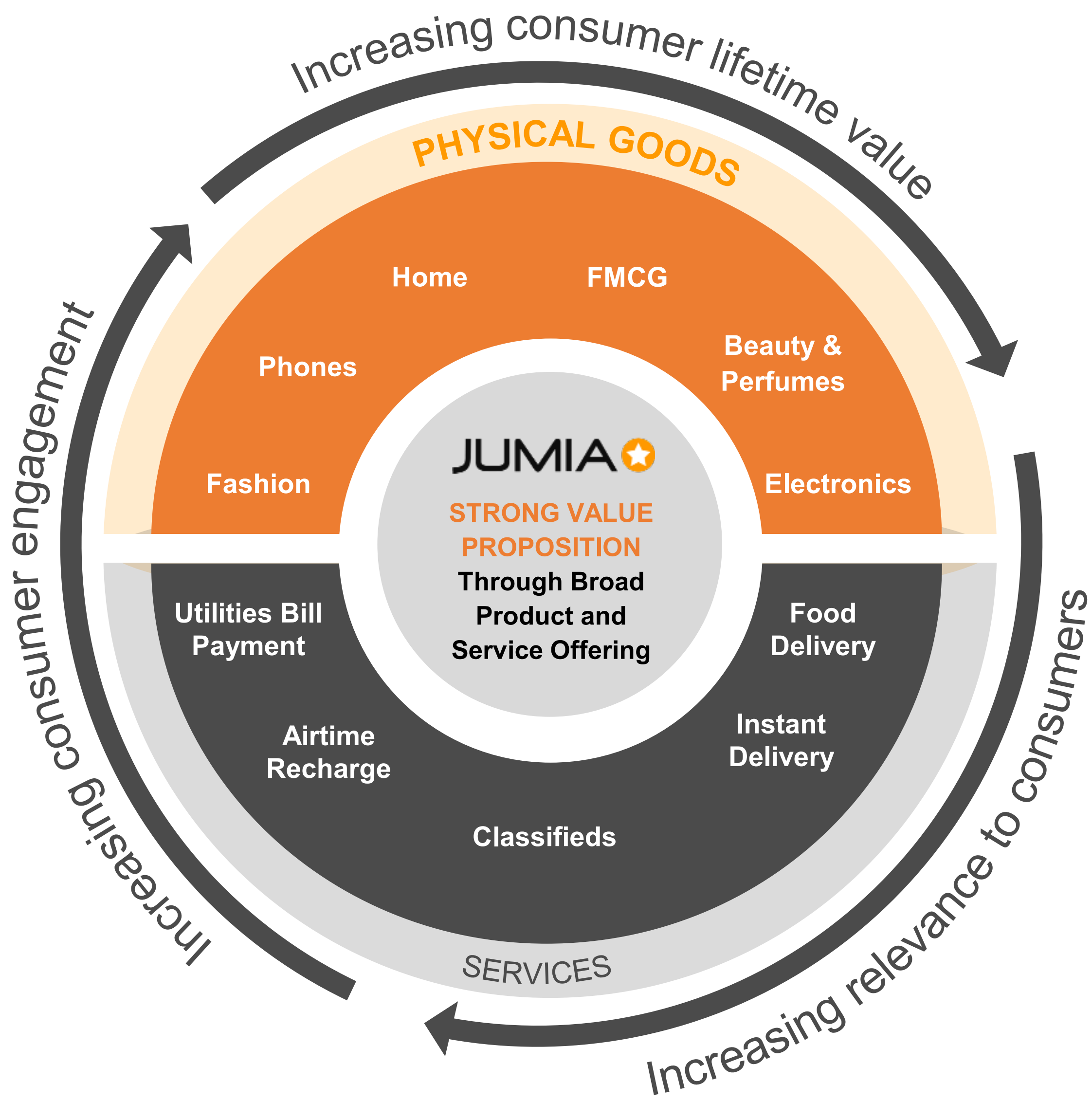
Buy a smartphone	Buy shoes	Buy your groceries	Recharge your data plan	Pay your bills	Order a pizza	…And many more

8.0mm	>100K	c.$1.1bn	39.4mm	33%
Annual Active Consumers[1]	Active Sellers[2]	GMV[3]	Orders[3]	Transactions via JumiaPay[4]

Notes:

1. For the 12-month period ending December 31, 2021
2. As of December 2021, Active Sellers defined as unique sellers who received an order on our marketplace within the 12-month period preceding the relevant date, irrespective of cancellations or returns
3. For the 12-month period ending June 30, 2022
4. % Orders completed using JumiaPay in Q2 2022, at group level, irrespective of cancellations or returns

Our integrated ecosystem is geared towards driving consumer engagement



Our pan-African presence is a huge asset

Jumia's footprint

~600MM

People[(1)]

~70%

of Africa's GDP[(1)]

~70%

of Africa's Internet users[(2)]

Pan-African presence provides strong strategic benefits

- Macroeconomic **diversification**
- **Natural partner** for global brands
- Economies of **scale**
- **Best practice** sharing
- Talent **attraction and retention**

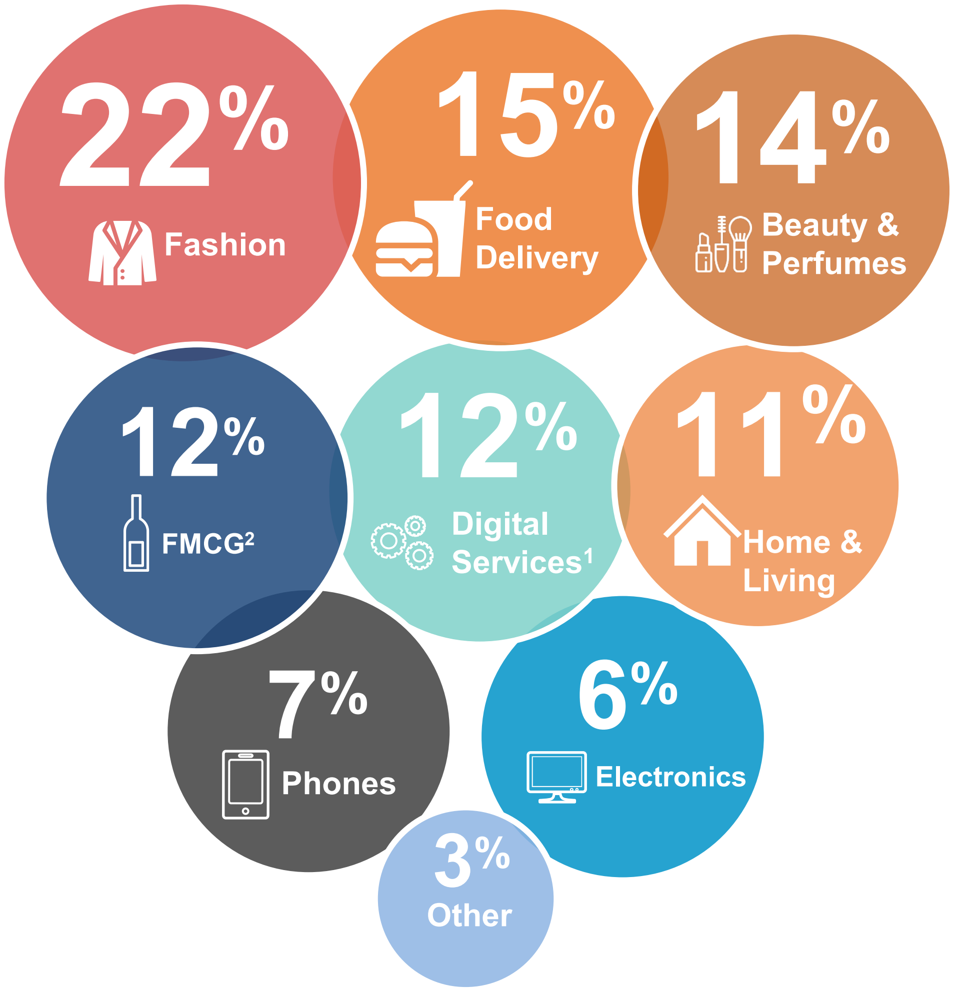
Notes:

1. IMF as of October 2021
2. Internet World Stats as of December 2020

Our platform is custom built for Africa

We provide a diverse offering of products and services

Split of number of items sold by product category, 2021



50mm+
Live product listings[3]

~90%
Of Items sold by 3rd party sellers[4]

100k+
Active Sellers[4]

Sources: Company information

Notes:

1. Digital Services includes services offered via our JumiaPay app
2. Fast-moving consumer goods
3. As at December 31, 2021
4. For 2021

We provide sellers with an attractive value proposition

Sellers

BRANDS

LOCAL SELLERS

CROSS-BORDER SELLERS

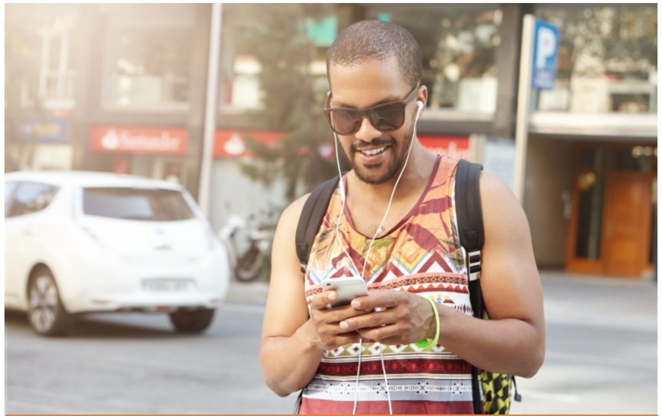
- Access to Large and Growing Consumer Base
- Localized seller center interface
- Integration with Jumia Logistics
- Access to Financial Services
- Unique Data and Insights
- Brand Building and consumer targeting

Consumers

We deliver a superior, localized experience to consumers

- Selection, Price and Convenience
- Local Language
- Local Currency
- Product Quality / Consumer Protection
- Local and Secure Payments
- Fast and Reliable Delivery

Our well-recognized and highly-trusted brand wins over African online shoppers



PREFERRED ONLINE DESTINATION

78%

of online shoppers bought on Jumia over the last twelve months (1)

HIGH LOYALTY

88%

of Jumia shoppers over the last twelve months said they repurchased on Jumia over the same period

TRUSTED BRAND

89%

of Jumia shoppers would recommend it to a friend

Sources: Sagaci Research Jumia brand surveys in Nigeria, Kenya, Morocco and Ivory Coast, February 2019. Company calculations based on an average of the total amount of respondents from each country

Notes:

1. % of online shoppers who bought on Jumia within the last 12 months prior to the survey date

As consumer adoption of e-commerce grows, we are well positioned for growth

HIGH RECOGNITION

74%

of respondents
who are non online shoppers
know Jumia

HIGH CONSIDERATION

62%

of non online shoppers who know
#Jumia consider Jumia
for trial in the next 6/12 months

BARRIERS TO UNLOCK [1]

"I don't know how to shop"

"I don't think products are genuine when purchasing online"

"I cannot check the quality of the products"

Sources: Sagaci Research Jumia brand surveys in Nigeria, Kenya, Morocco and Ivory Coast, February 2019. Company calculations based on an average of the total amount of respondents from each country

Note:

1. Three main answers from surveys respondents

Logistics

Jumia Logistics is a technology and data-driven answer to Africa's logistics challenges

POWERED BY JUMIA TECHNOLOGY

Broad set of proprietary data and technology tools

EXTENSIVE PARTNER NETWORK

Logistics partners ranging from individual entrepreneurs to large companies

WIDE PHYSICAL PRESENCE

Seller drop-off network
+ warehousing facilities
+ consumer pick-up-stations

Jumia Logistics is scalable, asset-light, and a key competitive barrier

SCALE

39.4mm packages[1]

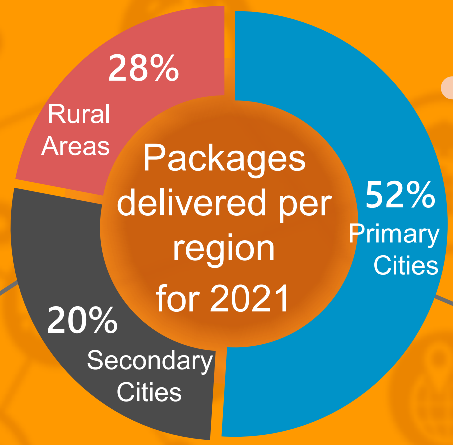
CONTROL

99.8% of deliveries are controlled by Jumia

ASSET-LIGHT

3.8% PP&E of total assets[2]

OMNIPRESENCE



MONETIZATION

3rd party monetization potential

WAREHOUSING › INBOUND DELIVERIES › PICKING & PACKING › LAST-MILE & PAYMENT › TRACKING › RETURN HANDLING

Sources: Company information

Notes:

1. For the 12-month period ending June 30, 2022
2. Calculated based on property, plant and equipment over Total assets as of December 31, 2021
3. For Jumia's 5 biggest markets: Nigeria, Egypt, Kenya, Morocco and the Ivory Coast

JumiaPay

E-commerce is a strong driver of online payments adoption

JumiaPay is a uniquely-tailored payment solution for Africa

Multiple local payment methods

Banks

FirstBank Since 1894
ZENITH
Diamond
FCMB
Fidelity
CMI
access

Cards

mastercard
VISA
Verve
meeza
CMI

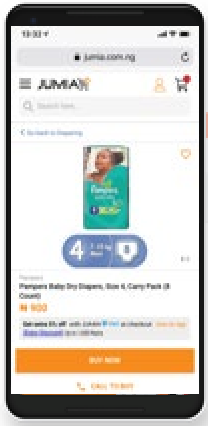
Mobile Money

M-PESA
MTN
Orange Money
tigo cash
Vodafone cash
airtel money

Money Transfers / Cash

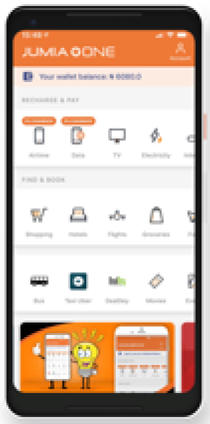
Fawry
m CASH
Wafacash
Wari
AmanPay

Seamlessly integrated in the shopping experience



- "One-click" payment
- High security
- Preferred payment method at checkout
- Cash back and promotions

Dedicated payment app



- JumiaPay Account
- Access more digital services
- Payment services
- Access Jumia Services

Sources: Company information

A scalable and proprietary technology platform – custom-built for the needs of e-commerce in Africa

JUMIA TECHNOLOGY PLATFORM

Logistics	Payments & Lending	Consumer Growth	Consumer Engagement	Shop Management	Infrastructure	Business Intelligence
Fleet Management	Mobile Account	Web & Native Apps	CRM System	Merchandising System	Single Sign-On	Real-time Reporting
3PL Integrations	Payment Integration	Marketing Automation	Loyalty Program	Automated Personalization	Joint Consumer Database	Demand Forecasting
Carrier Optimization	Credit Scoring	Attribution Modeling	Onsite Search	Merchant Platform	ERP Integration	Data Science platform
…	…	…	…	…	…	…

Powerful data insights that benefit the whole ecosystem

Tech

- Jumia overview
- **Strategy update**
- Q2.22 financial highlights
- Appendix

In Q2.2022, we delivered on each building block of our path to profitability

Usage growth momentum

+35%
YoY[2] Orders growth

+25%
YoY[2] Quarterly Active Consumers growth

+21% // +34%[1]
YoY[2] GMV growth

Accelerating monetization

+42% // +56%[1]
YoY[2] Revenue growth

+17% //+28%[1]
YoY[2] Marketplace revenue growth

+14% // +24%[1]
YoY[2] Gross Profit growth

Fastest growth rates of the past 5 quarters

Cost efficiencies

$41.0mm vs $50-55mm
H1.22 Sales & Advertising expense vs guidance

0% // (12)%
General & Administrative[3] expense Q2.22 vs Q2.21 // Q2.22 vs Q1.22

Notes
1. Constant currency growth
2. Year-over-Year growth, Q2.2022 vs Q2.2021
3. Excluding Share Based Compensation expense

Our near-term guidance reflects continued focus on our path to profitability…

Usage growth momentum	• We reiterate our guidance of **GMV growth of at least 15%** in FY 2022 vs FY 2021
Accelerating monetization	• We expect **Gross Profit in H2.2022 of $75-85mm…** • ….implying **growth of 27-44%** vs H2.2021
Cost efficiencies	• We expect **Sales & Advertising in H2.2022 of $35-45mm…** • ….implying **decline of 18-37%** vs H2.2021

…and reducing Adjusted EBITDA losses

Quarterly	• We are **past the peak of quarterly Adj. EBITDA losses** of $70mm reached in Q4.2021
Half Yearly	• We expect **Adj. EBITDA loss of $87-107mm in H2.2022** • **Sequential reduction of 5-22%** in H2.2022 vs H1.2022 • **YoY reduction of 12-29%** in H2.2022 vs H2.2021
Yearly	• We **reiterate our guidance of Adj. EBITDA loss of $200-220mm** for FY2022 • We expect **Adj. EBITDA loss to decrease** on a **YoY basis starting from FY2023**

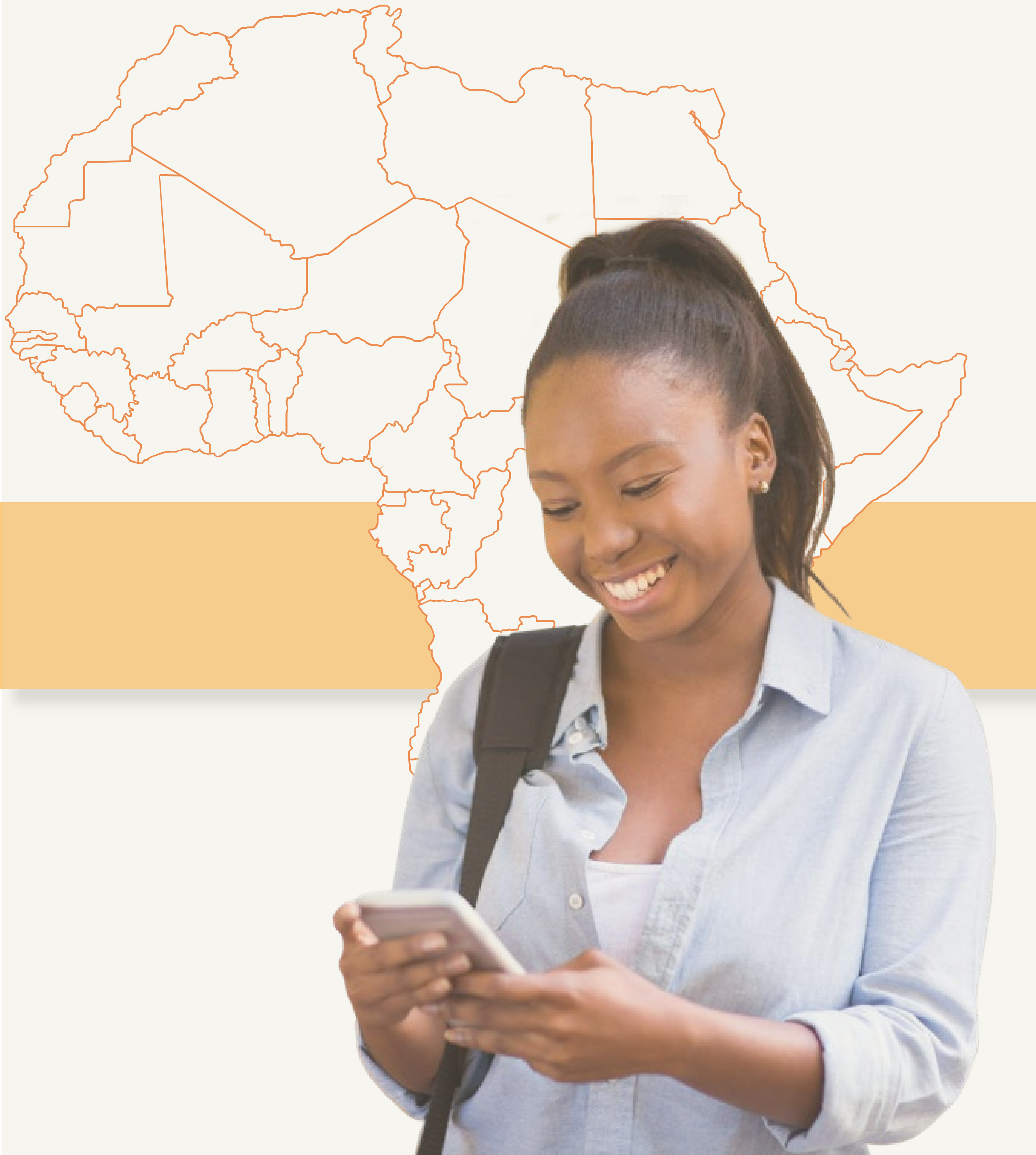
The building blocks of our path to profitability

Initiatives to drive further progress

Accelerating usage growth	Maintain usage growth momentum with consistent execution across the business: • Marketing: continued **marketing investment with improving efficiency** • Commercial: further penetrate **everyday product categories** • Logistics: **disciplined roll-out of next day free delivery**[1] • Technology: **further UI/UX improvements**
Accelerating monetization	Further accelerate monetization, leveraging our diversified monetization engine: • First Party activity: **further enhance first party margins introducing volume rebates negotiation** on the back of first-party sales growth • Marketplace activity: i) **selected commission take-rates increases** on the back of usage growth acceleration, ii) **monetize Jumia Express** with the targeted roll-out of free next-day delivery • Further develop currently nascent revenue streams: **advertising, logistics-as-a-service** • Further **monetization upside**: roll-out of **JumiaPay off-platform**
Improving cost efficiencies	• **Further marketing efficiency improvement** • **Operating leverage**/ scale efficiencies on **Technology and General & Administrative ex SBC expenses**

Notes

1. On Jumia Express items, in main cities, for baskets above a minimum size



Jumia overview

Strategy update

Q2.22 financial highlights

Appendix

Usage

We are executing with consistency and discipline to maintain robust usage growth

Jumia as **the digital destination for all consumer needs in Africa**

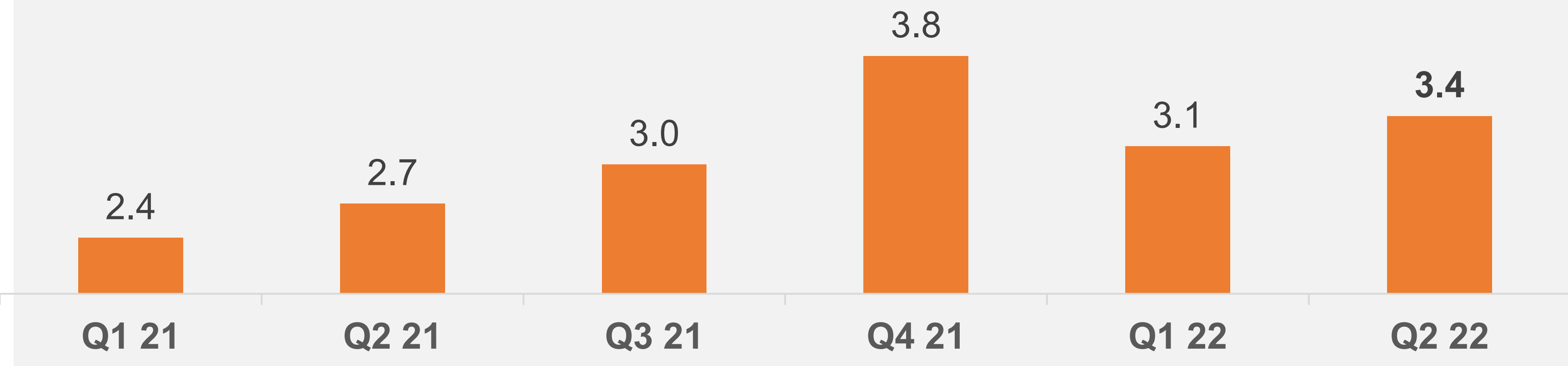
Marketing	Commercial	Logistics	Technology
Investments in customer adoption & retention	Wide range of products and services, **focusing on everyday categories**	**Improved speed and cost** of deliveries	**Enhanced user interface and experience**

Selected Q2.2022 Highlights

116mm video views	95% volume growth	60% of packages[1]	+17% in conversion rate[2]
Jumia Anniversary ("JA") 2022 campaign video views, +55% YoY	In the FMCG category in Q2.22 vs Q2.21	Reached consumers within 24 hours of order placing	In Q2.22 vs Q2.21 on our physical goods e-commerce platform

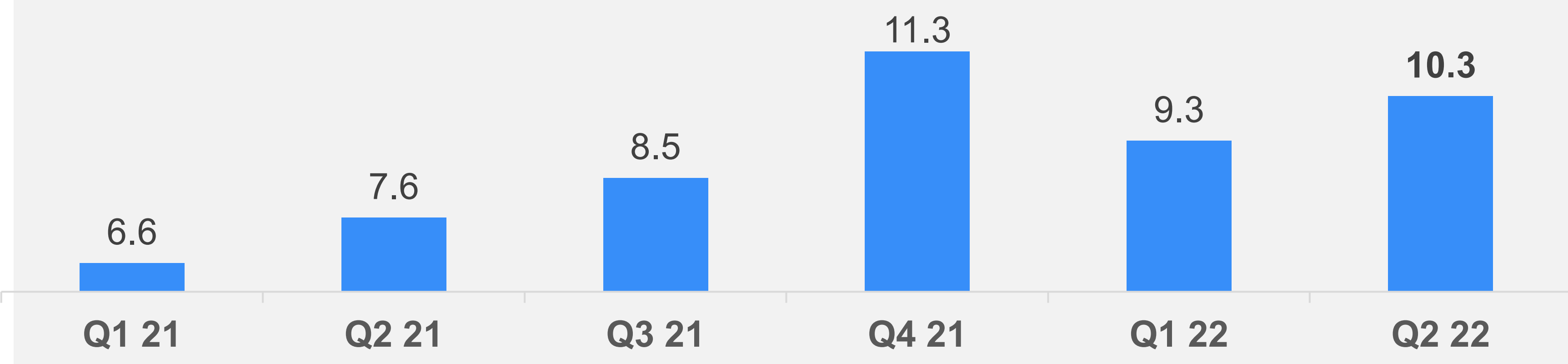
Notes
1. Of shipped packages for physical goods
2. Defined as the number of valid orders divided by number of visits on the platform within the relevant period

Robust growth momentum across Consumers, Orders and GMV…



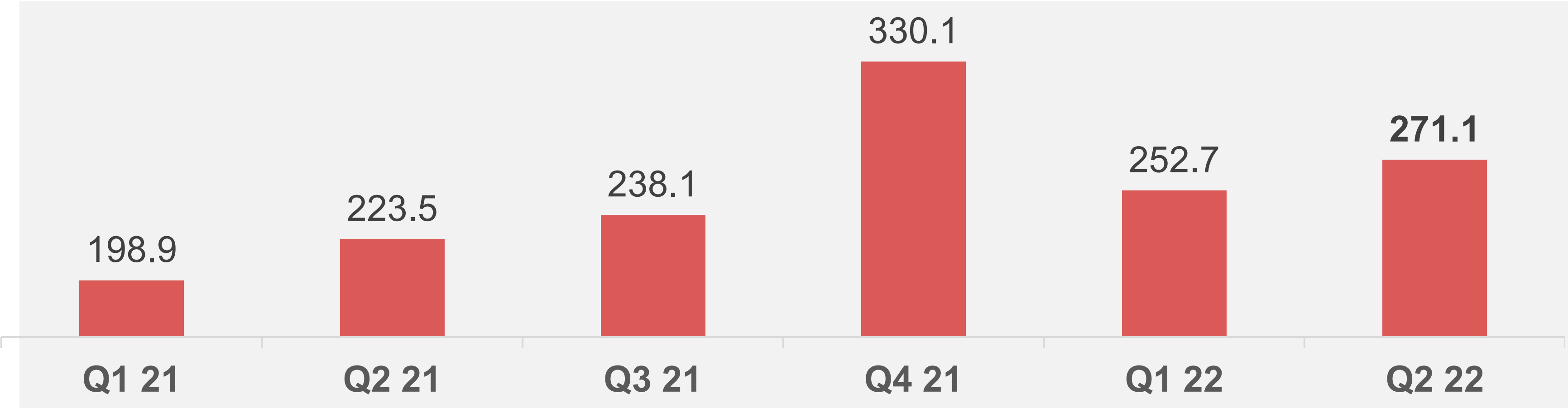
Quarterly Active Consumers (mm)

+25% YoY[1]



Orders (mm)

+35% YoY[1]



GMV ($mm)

+21% YoY[1]

+34% YoY[2]

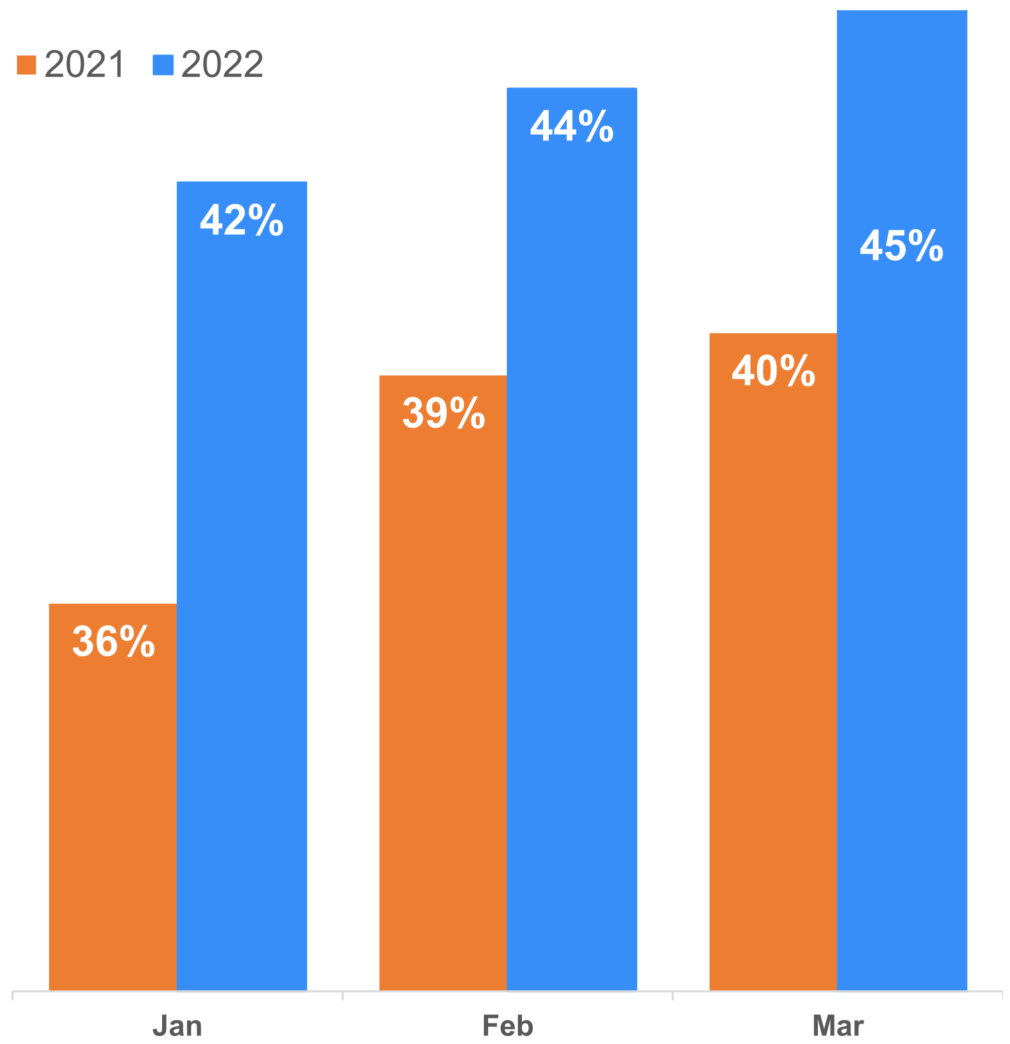
Notes
1. Year-Over-Year i.e. Q2.2022 vs Q2.2021
2. GMV growth on a constant currency basis

Usage

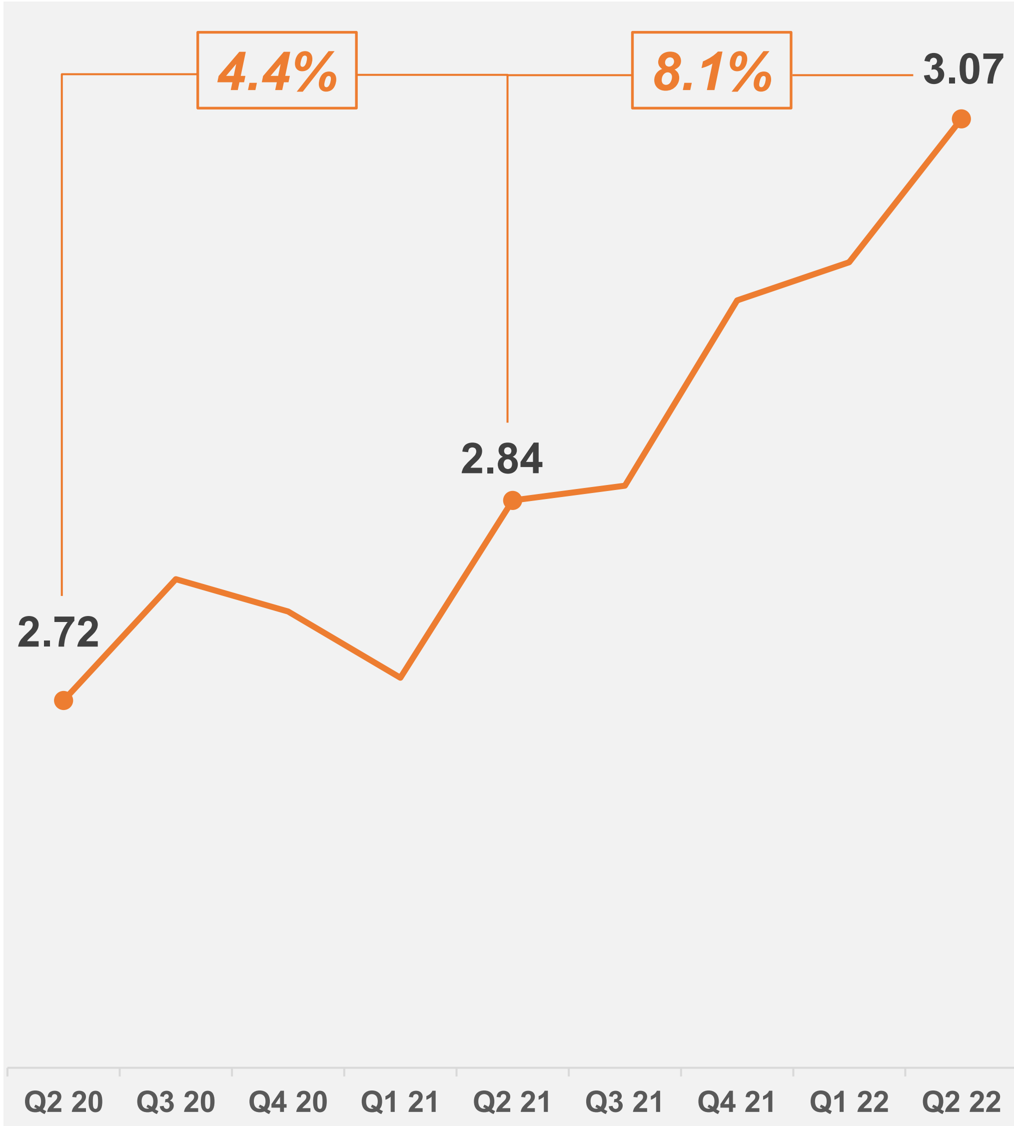
…driven by improving cohort and repurchase dynamics

90-Day Retention Rate[1]

Average[2] uplift in 2022 vs 2021 of 528bps



Quarterly Orders per Quarterly Active Consumer



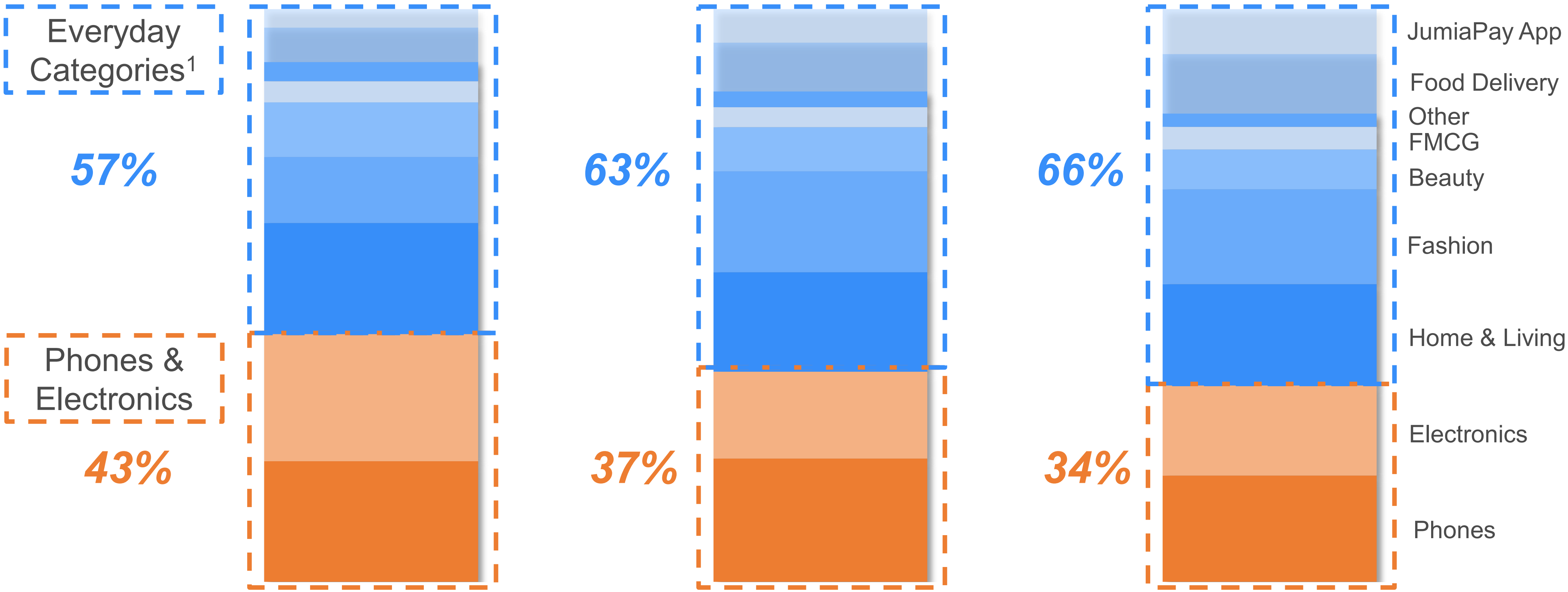
Notes

1. Refers to the % of new consumers acquired in the relevant month who placed a valid order on our platform within 90 days of their acquisition date. Orange bars refer to new consumers acquired in January, February and March 2021. Blue bars refer to new consumers acquired in January, February and March 2022
2. Average of January, February and March months

GMV mix continues to shift towards everyday product categories

Usage

GMV Split



Average Order Value

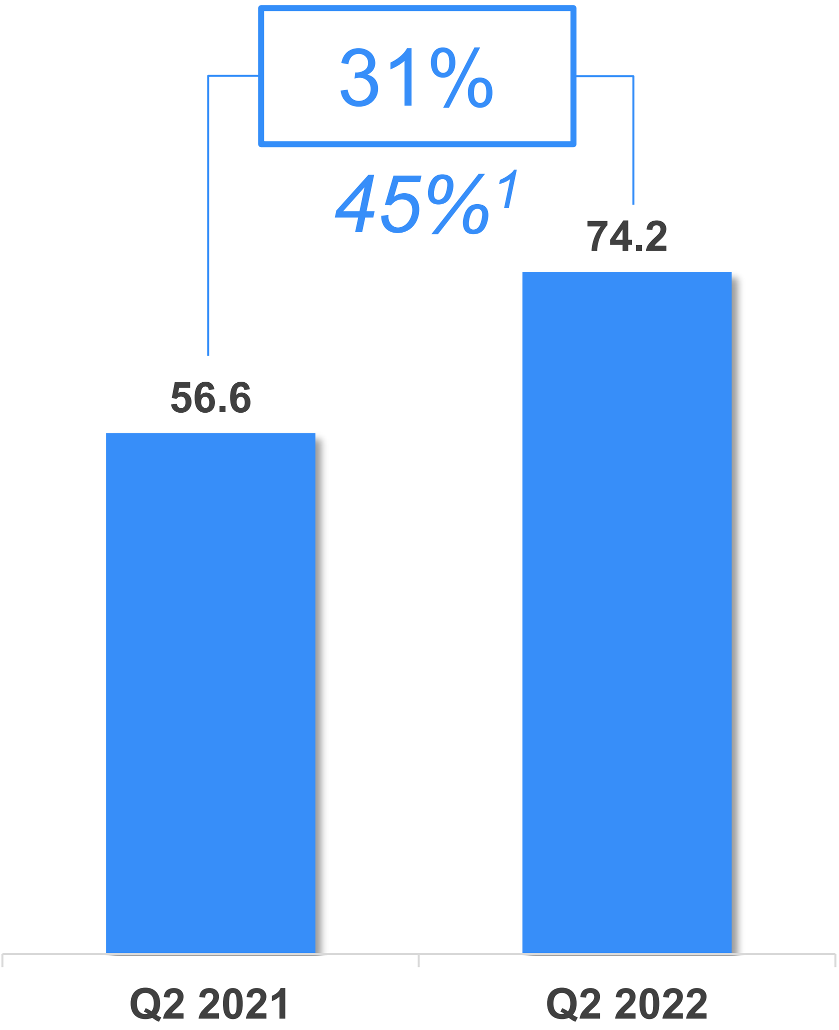
Q2 2020	Q2 2021	Q2 2022
$37.2	$29.3	$26.3

Notes:
1. Categories include fashion, beauty, home & living, FMCG, digital services, food delivery and others

JumiaPay TPV penetration reached 27% of GMV…

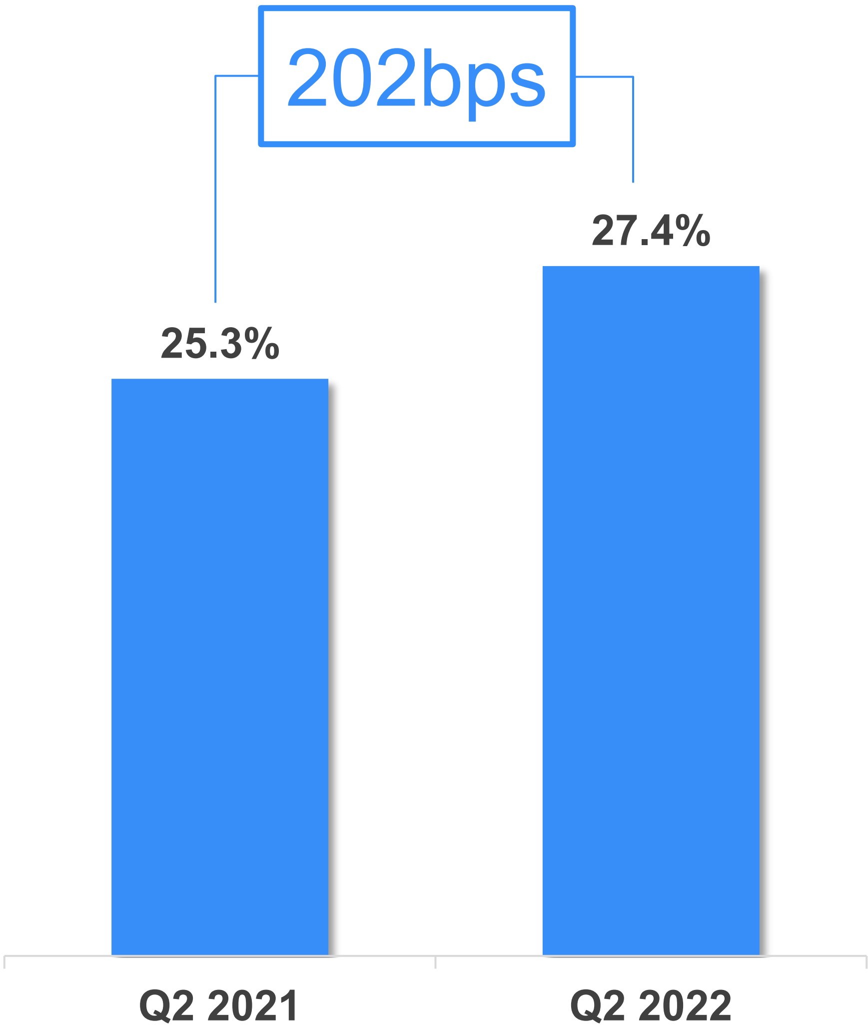
JumiaPay Total Payment Volume (“TPV”)

$mm



JumiaPay TPV as % of GMV

% on-platform penetration



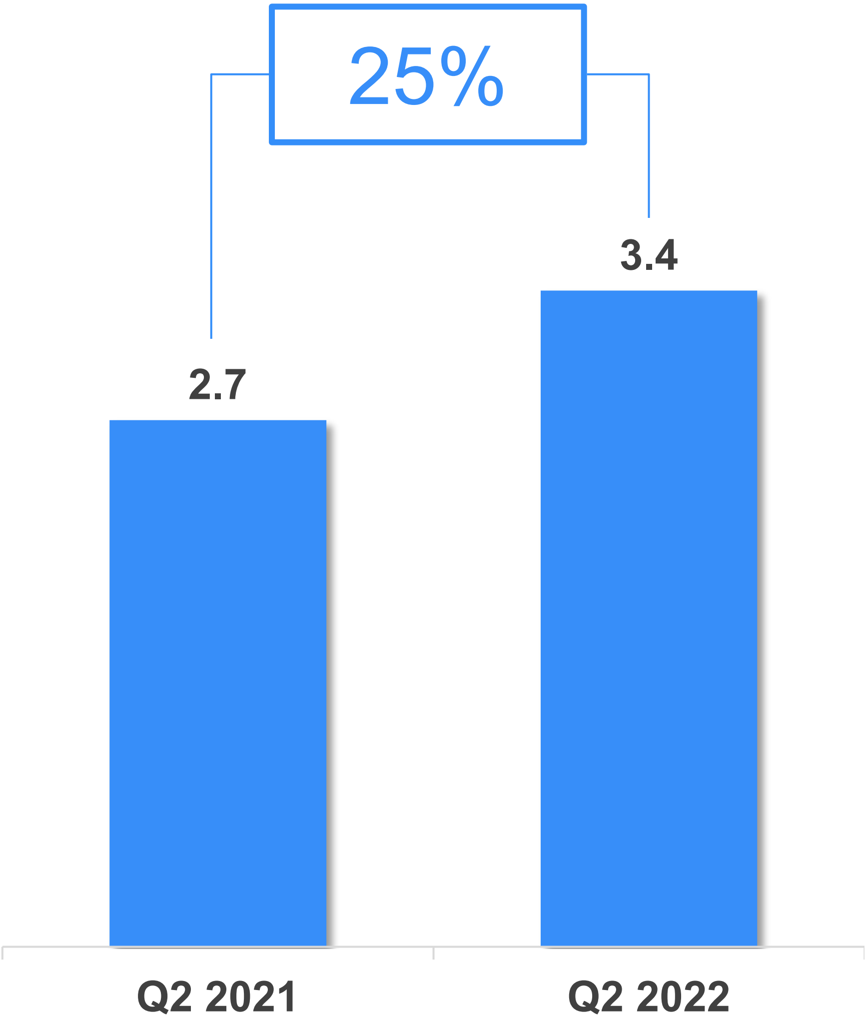
Notes

1. TPV growth on a constant currency basis

…while JumiaPay Transactions accounted for 33% of total orders

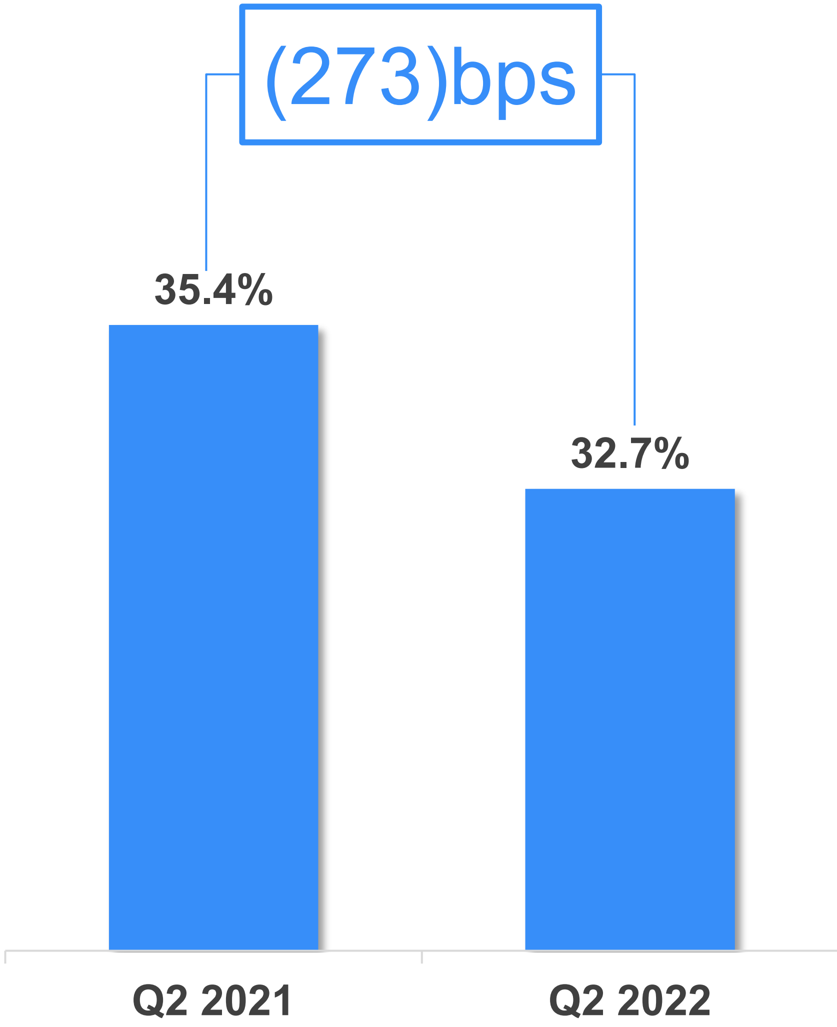
JumiaPay Transactions

mm

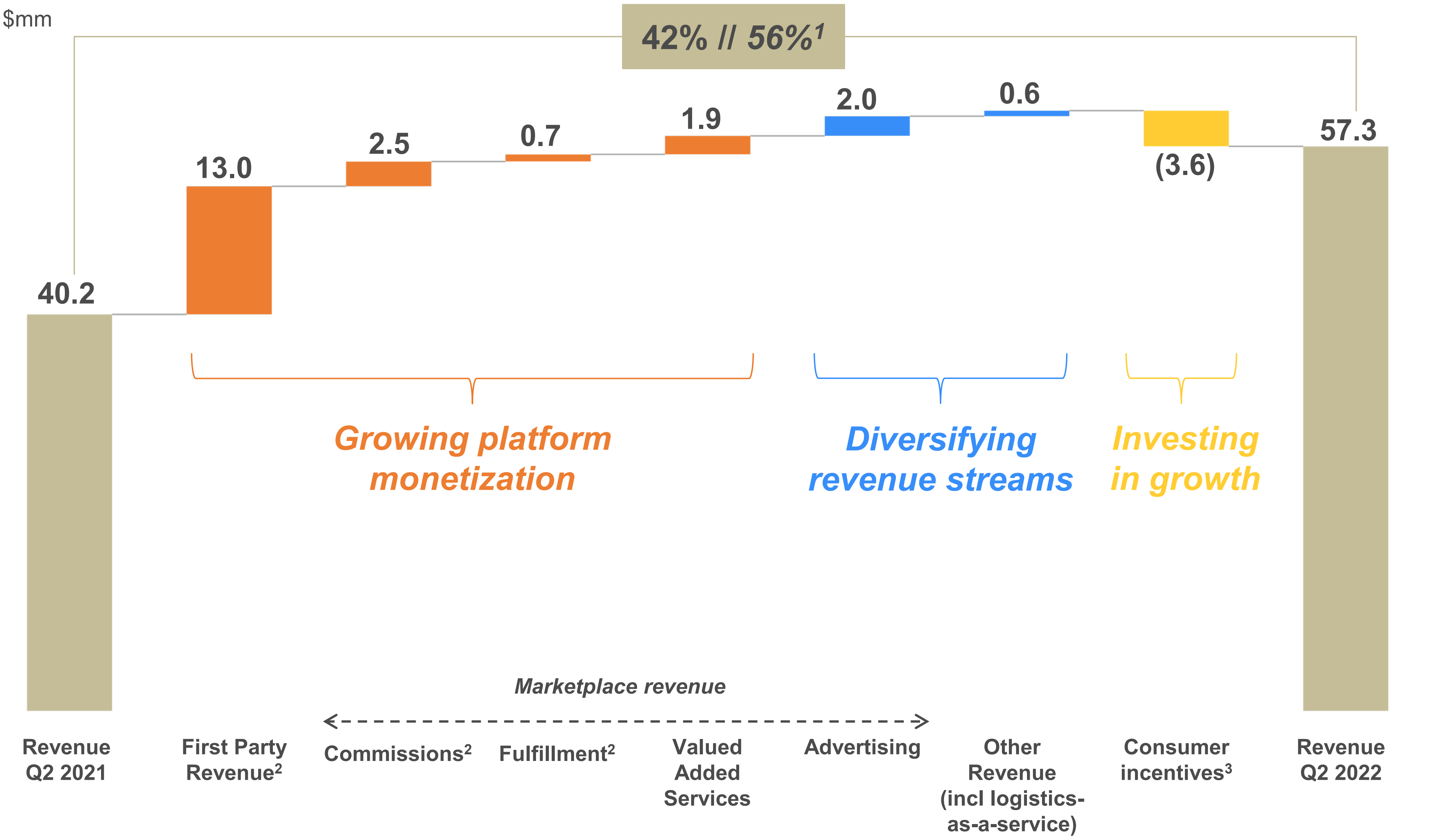


JumiaPay Transactions as % of total Orders

% on-platform penetration



We are driving revenue growth from diverse monetization streams

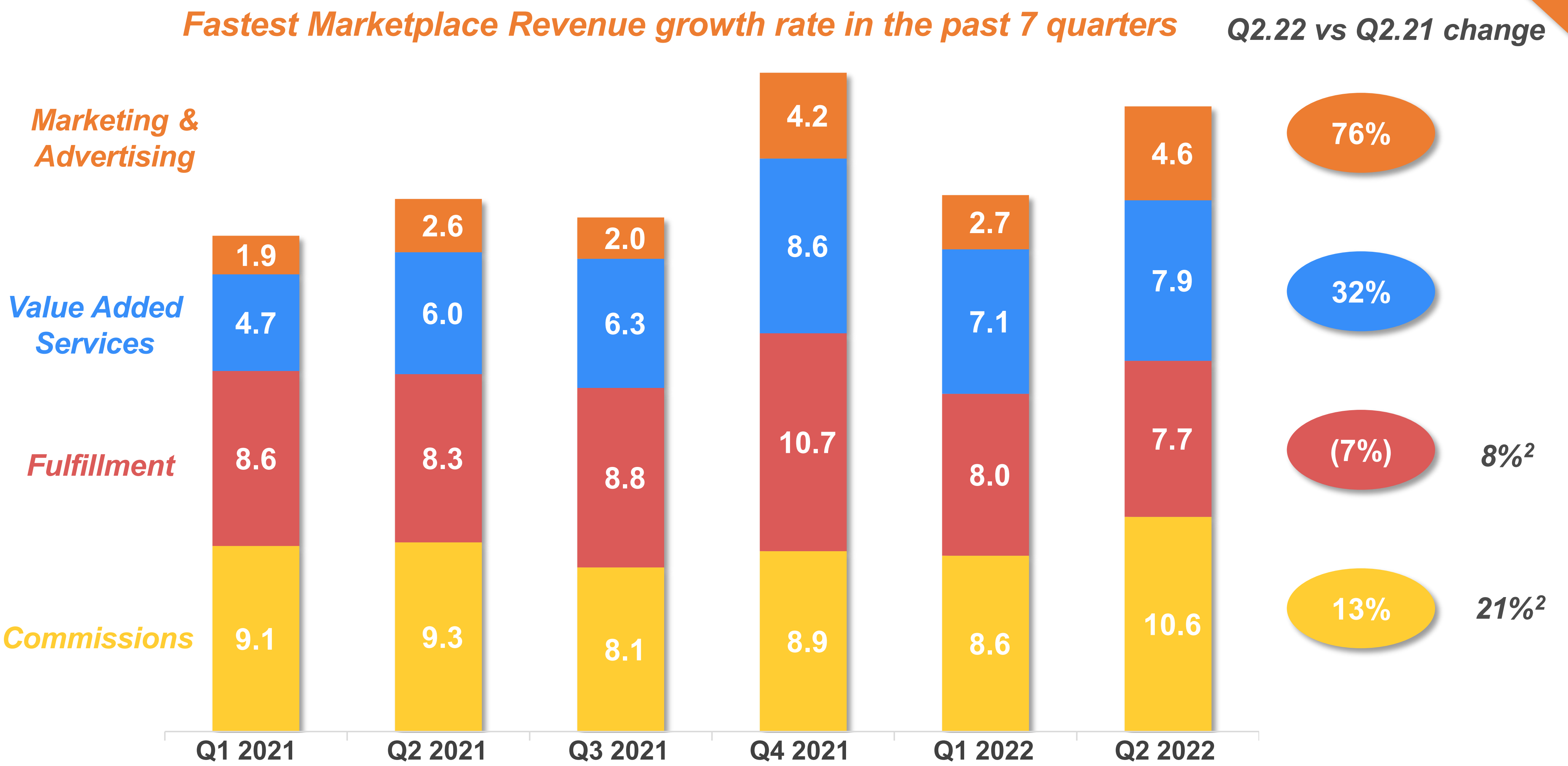


Notes: Numbers in the orange, blue and yellow bars indicate change in the relevant metric between Q2.2021 and Q2.2022

1. Constant currency growth
2. Exclusive of consumer incentives
3. Consumer incentives include retail sales discounts, marketplace discounts and subsidies as well as shipping discounts. Consumer incentives are accounted for as deductions from the revenue streams they relate to

We are accelerating marketplace revenue growth…

Monetization



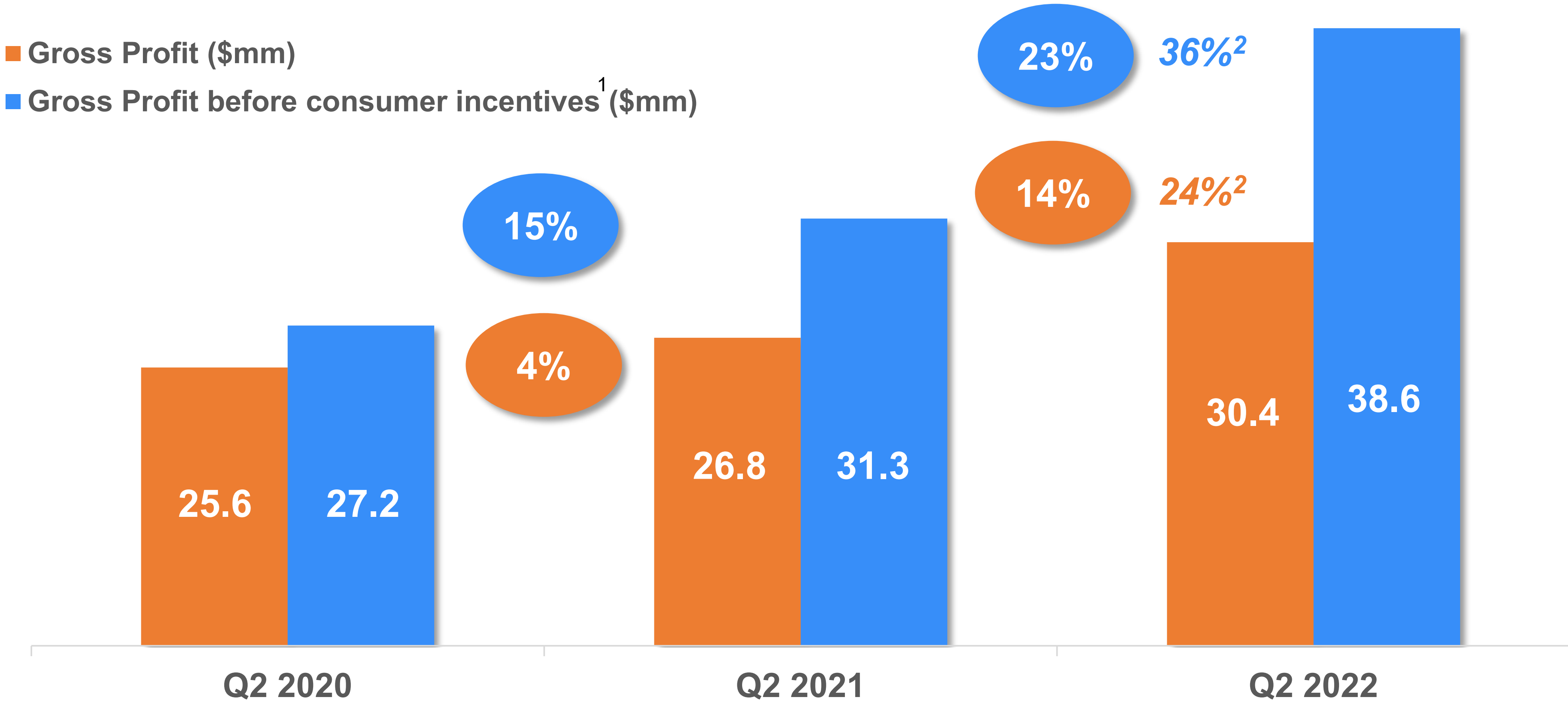
YoY Marketplace Revenue Growth

Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	
16%	1%	(7)%	(1)%	8%	17%	28%[1]

Notes:
1. Marketplace revenue growth Q2.2022 vs Q2.2021 on a constant currency basis
2. Growth excluding the impact of consumer incentives

…driving accelerating Gross Profit growth

Fastest Gross Profit growth rate in the past 5 quarters



	Q2 2020		Q2 2021		Q2 2022	
As a % of GMV	10.2%	10.8%	12.0%	14.0%	11.2%	14.2%

Notes
1. Consumer incentives include retail sales discounts, marketplace discounts and subsidies as well as shipping discounts
2. Constant currency growth

Monetization

We are working on a number of initiatives to further accelerate monetization growth

First Party Activity	Leverage strong First Party Sales to unlock **volume rebates** and **expand First Party margin**
Marketplace Activity	Leverage robust usage growth to implement **commissions increases**
	Value Added Services **- Further monetize Jumia Express**
	Expand **Marketing & Advertising revenue**
Logistics-as-a-service	Expand logistics-as-a-service activity **and further optimize pricing**
JumiaPay	Generate **off-platform payment processing** revenue, starting from FY2023

H2.2022

Gross Profit $75-85mm

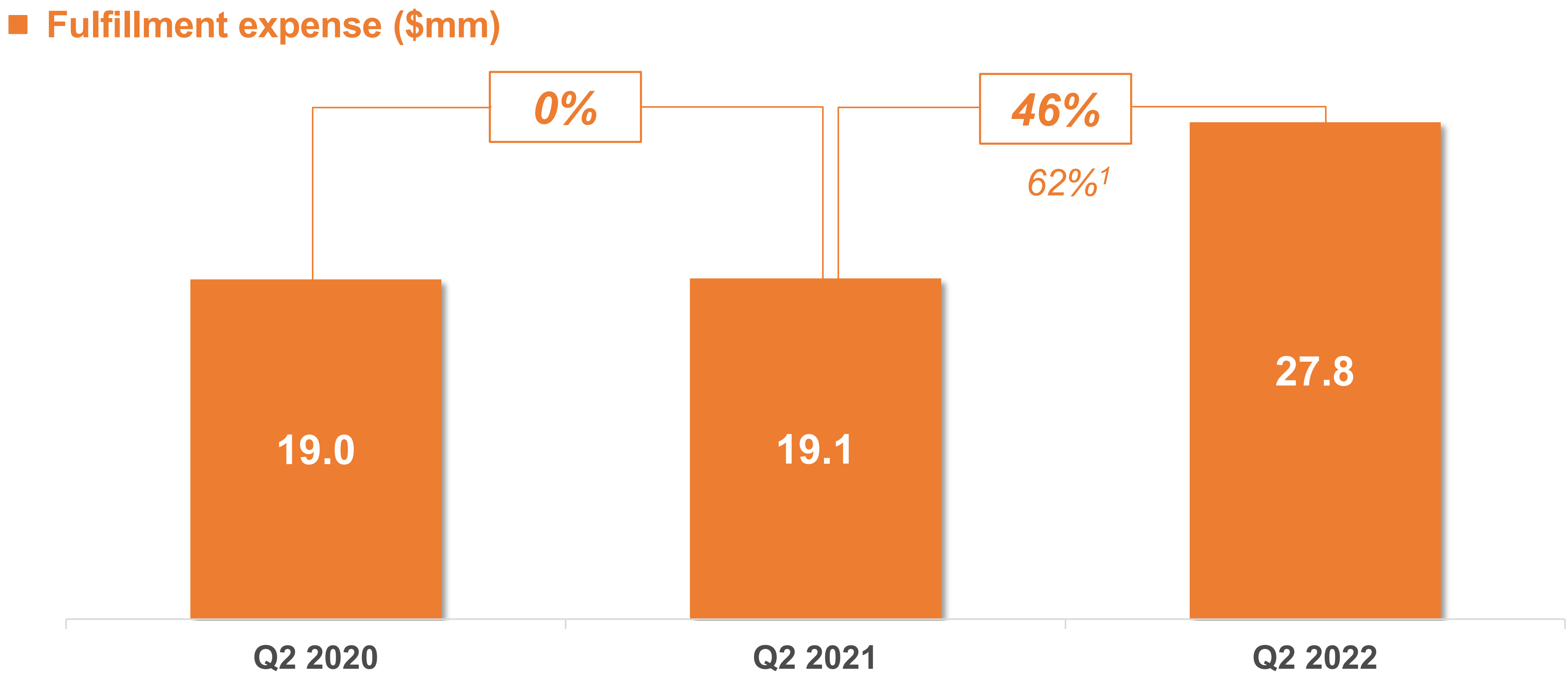
YoY[1] growth 27-44%

Sequential[2] growth 29-46%

Notes
1. H2.2022 vs H2.2021
2. H2.2022 vs H1.2021

Fulfillment costs trajectory is driven by volume growth and input cost inflation

Costs

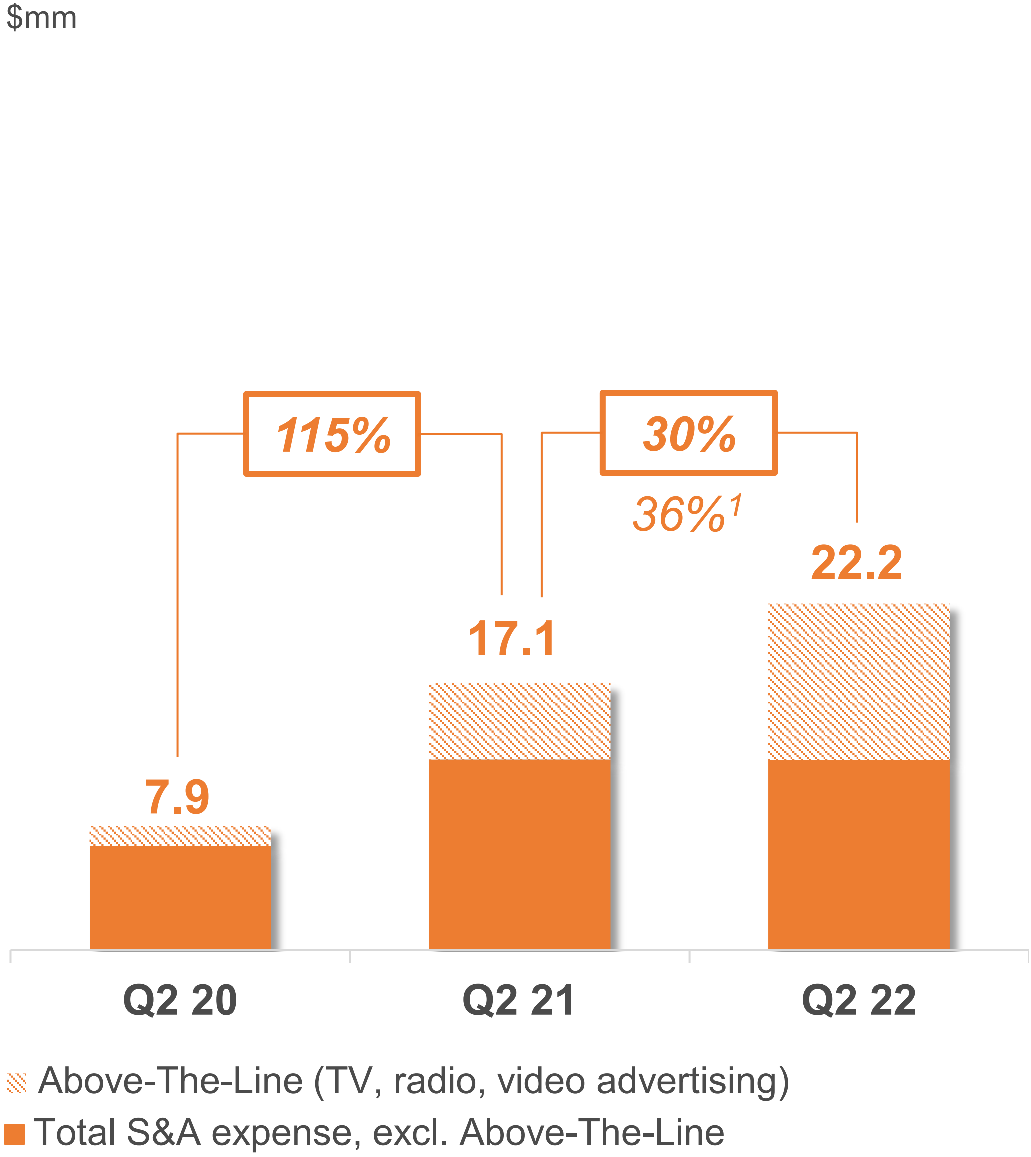


	Q2 2020		Q2 2021		Q2 2022
# Orders (mm)	6.8	13%	7.6	35%	10.3
Logistics-as-a-service packages (mm)	-		1.3	103%	2.6

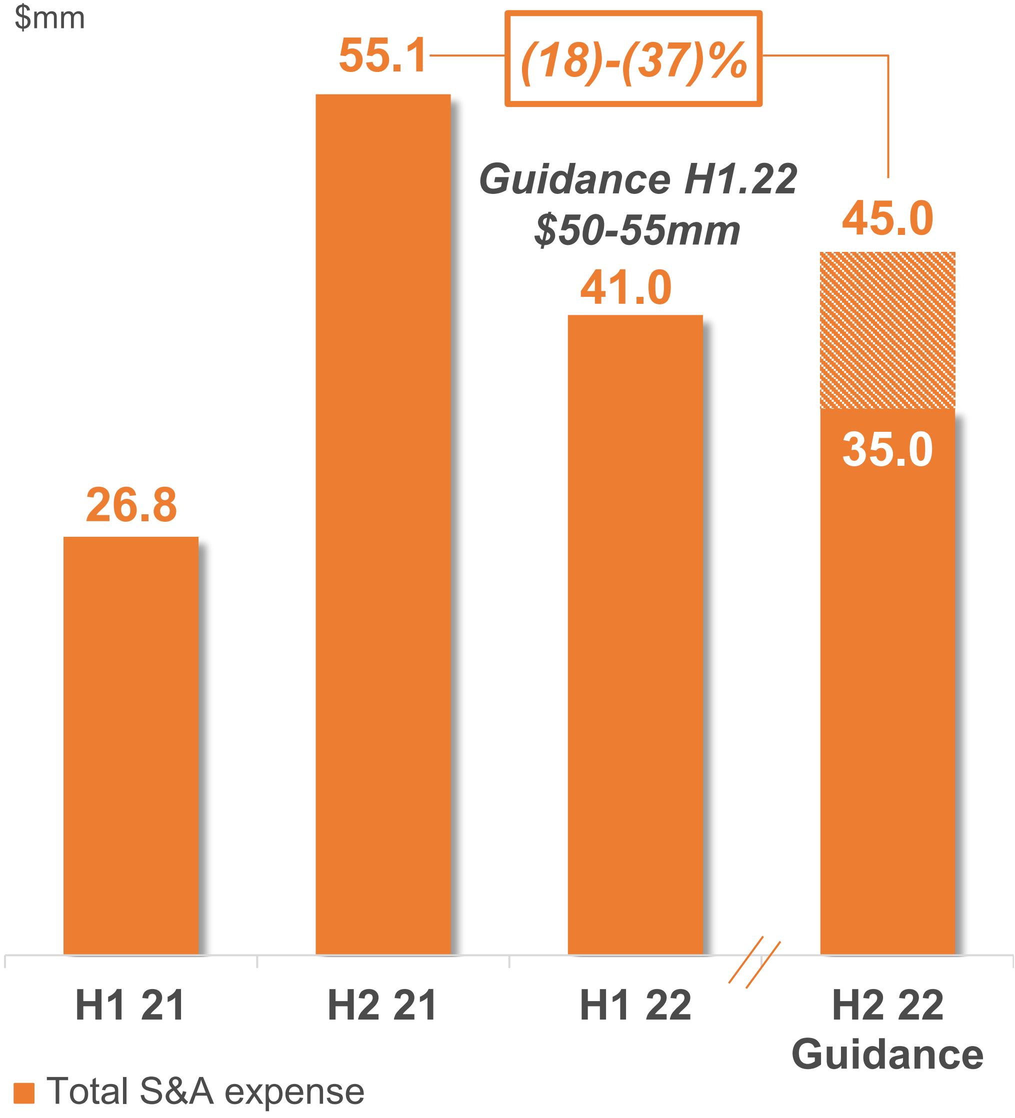
Notes
1. Constant currency growth

We are stabilizing the level of Sales and Advertising investment

Quarterly Sales and Advertising expense



Half yearly Sales and Advertising expense

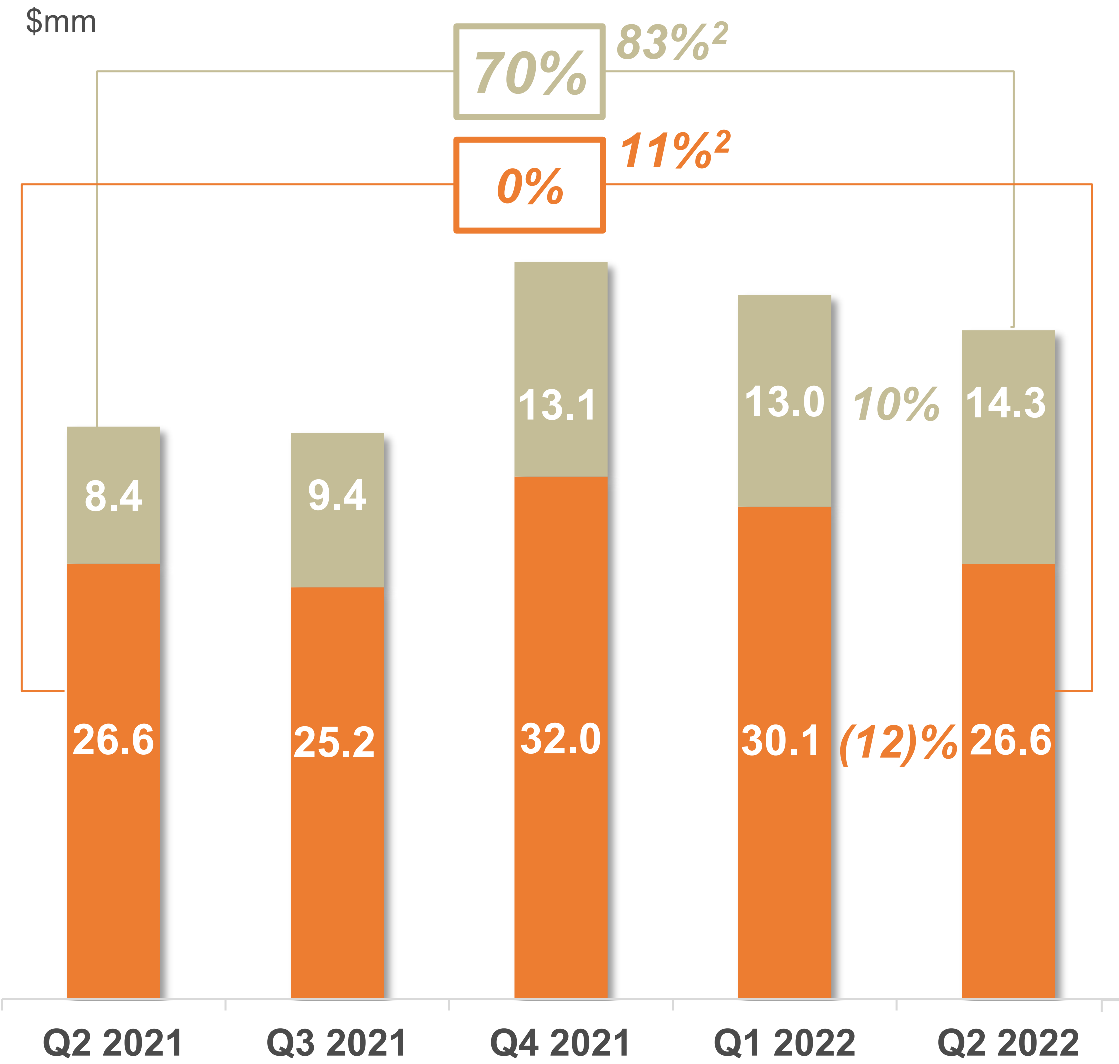


Notes

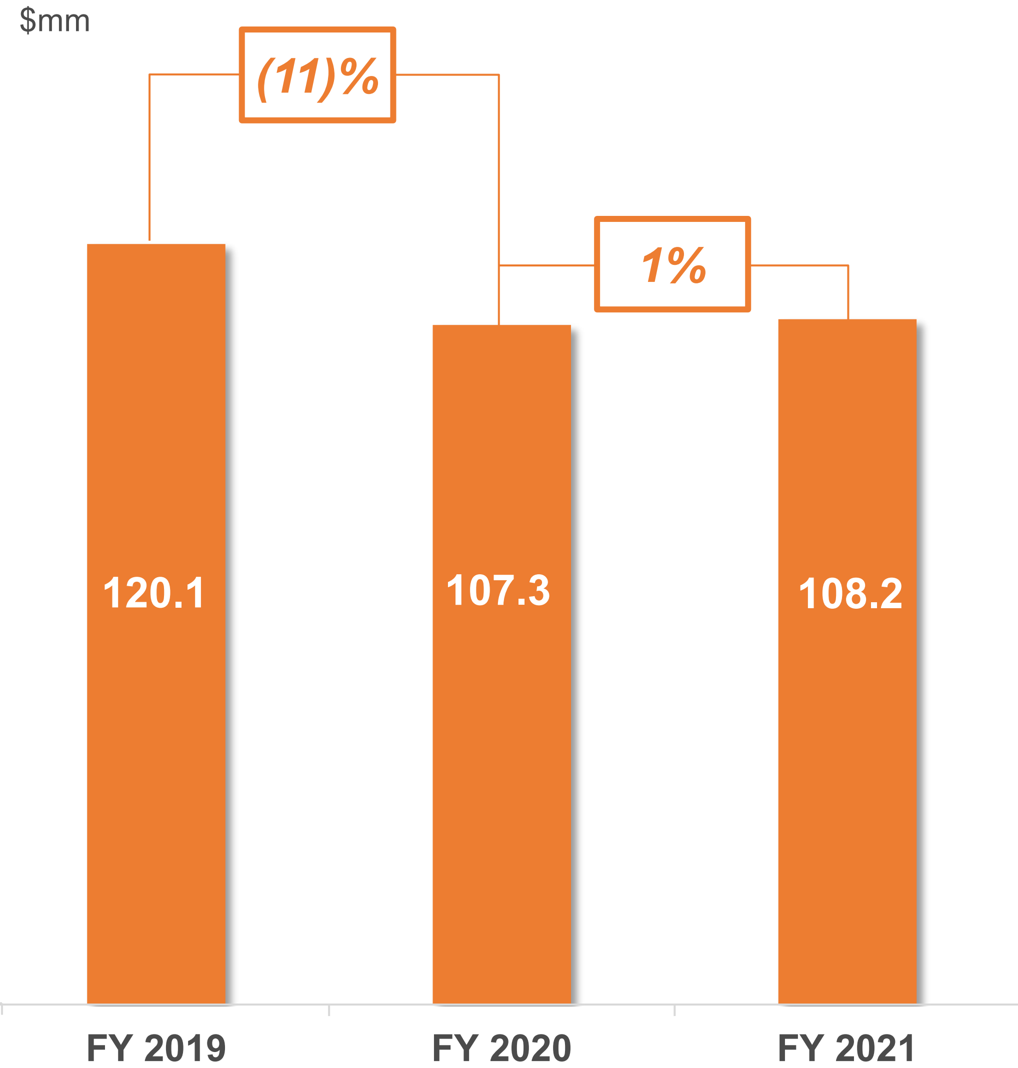
1. Constant currency growth

We are generating G&A efficiencies, with continued investments in technology

Strong G&A discipline…



…in the context of a reduced G&A base

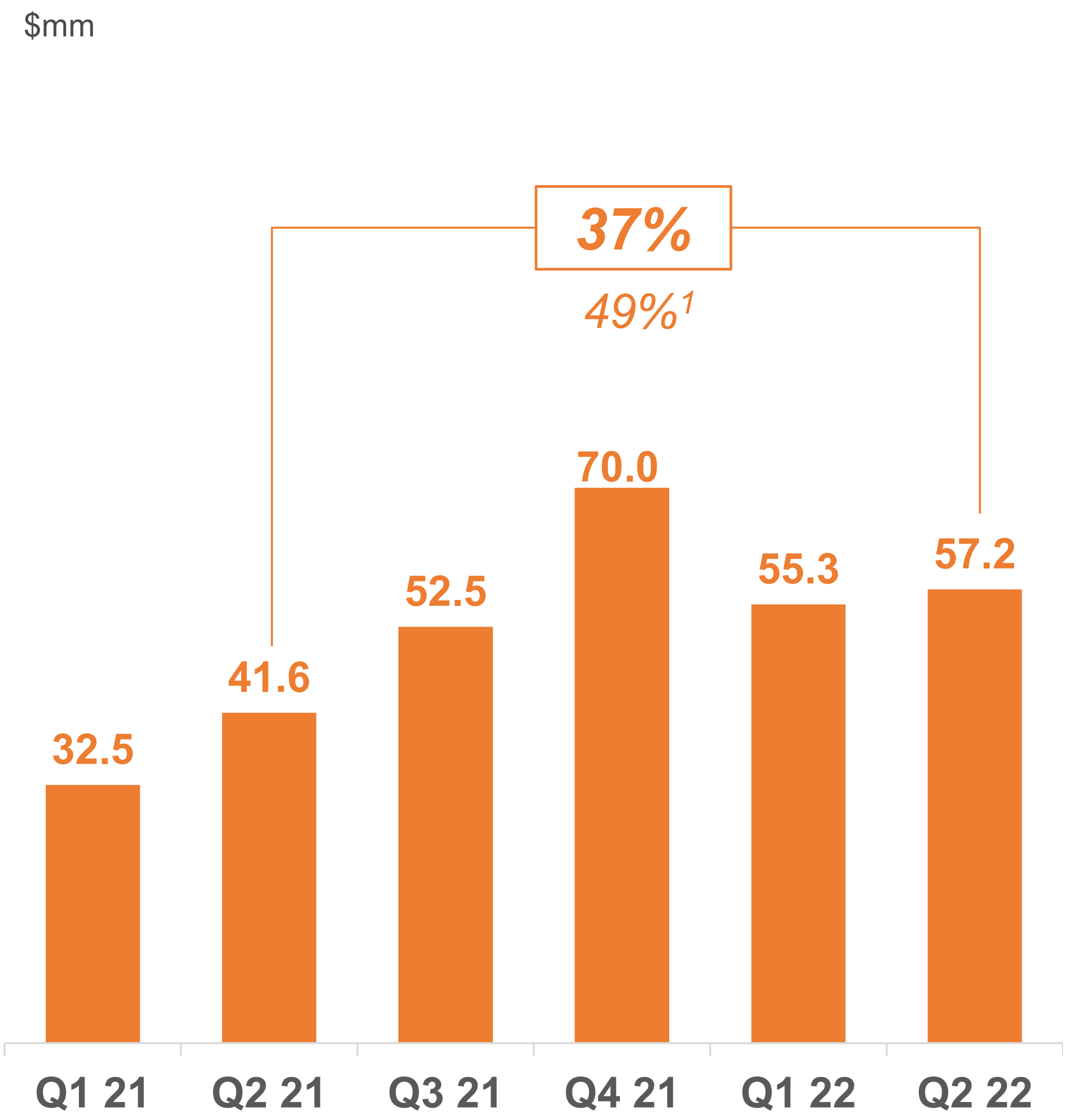


Technology & Content expense   General & Administrative expense excluding SBC[1]

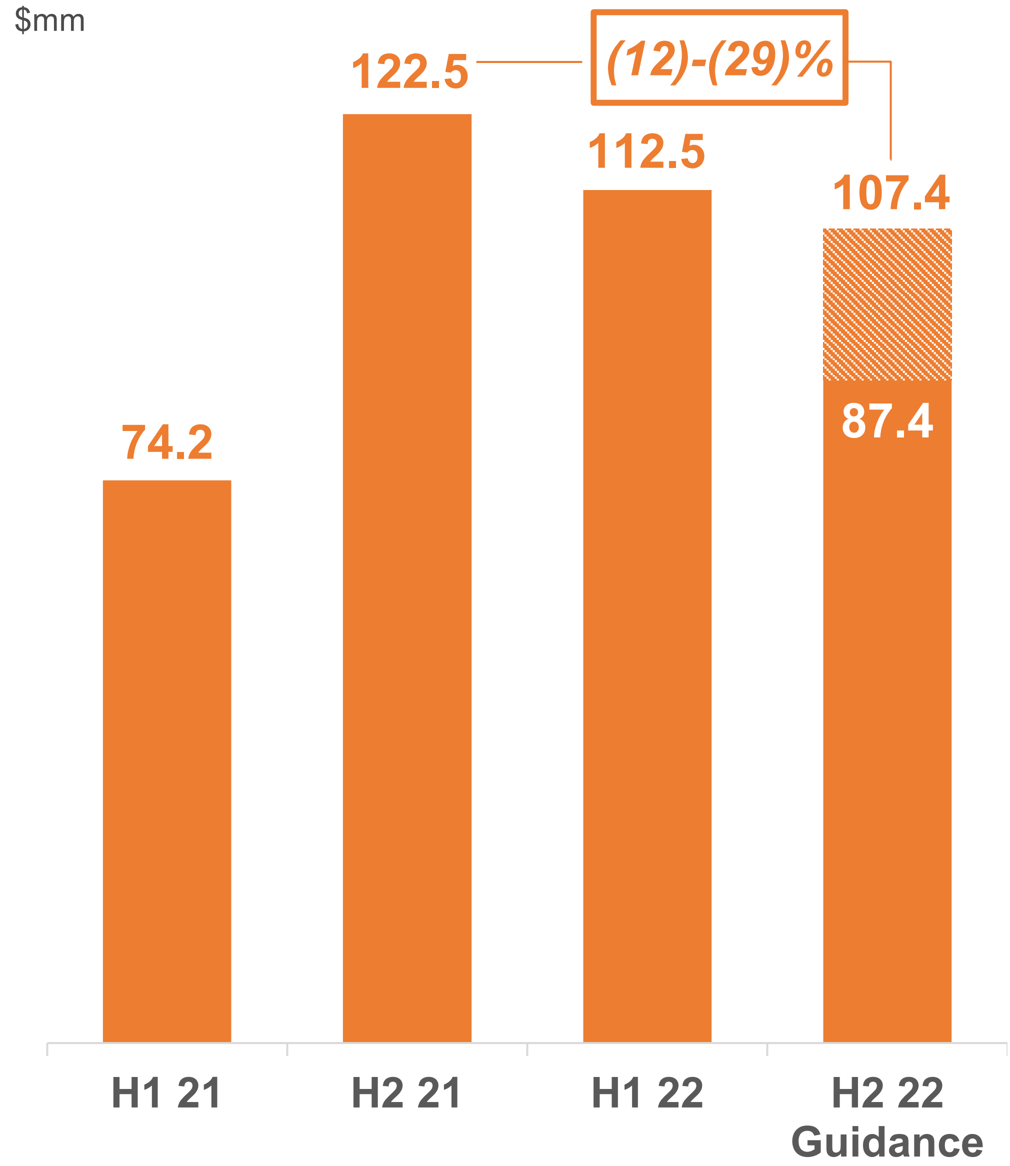
Notes
1. Share Based Compensation expense
2. Constant currency growth

We are past the peak of quarterly Adjusted EBITDA losses

Quarterly Adjusted EBITDA loss



Half yearly Adjusted EBITDA loss



Notes
1. Constant currency growth

Balance sheet and cash flow highlights

$3.7mm CAPEX[1] Q2.2022

$10-15mm CAPEX FY.2022
Reduced guidance from the $15-25mm range provided previously

$63.7mm CASH UTILIZATION[2]

$(0.1)mm WORKING CAPITAL
Net change in Working Capital[3] Q2 2022

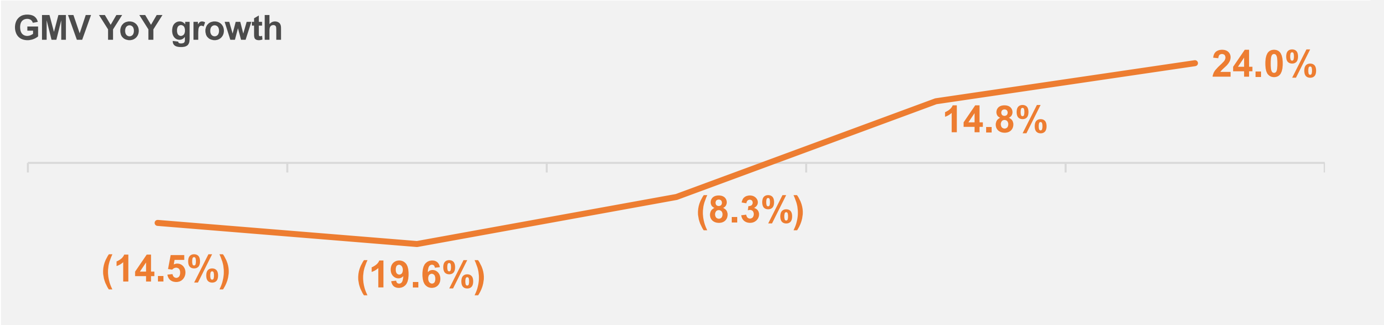
$350.8mm CASH &TERM DEPOSITS[4]

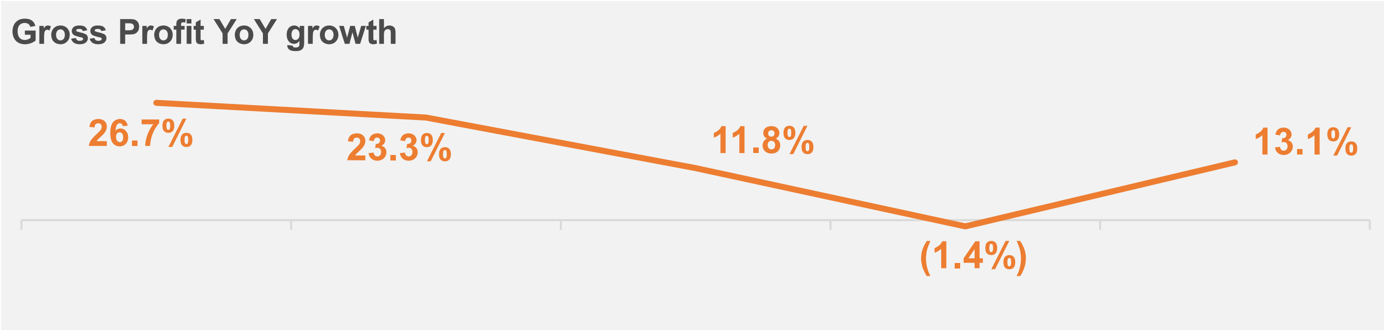
Notes
1. Corresponds to Purchase of Property and Equipment and Intangible assets, as presented on the Cash Flow Statement
2. Net decrease in cash and cash equivalents adjusted for FX effects and movements in term deposits and other financial assets
3. Working capital during the quarter had a neutral cash effect
4. Comprised of $53.8 million of cash and cash equivalents and $297.0 million of Term deposits and other financial assets

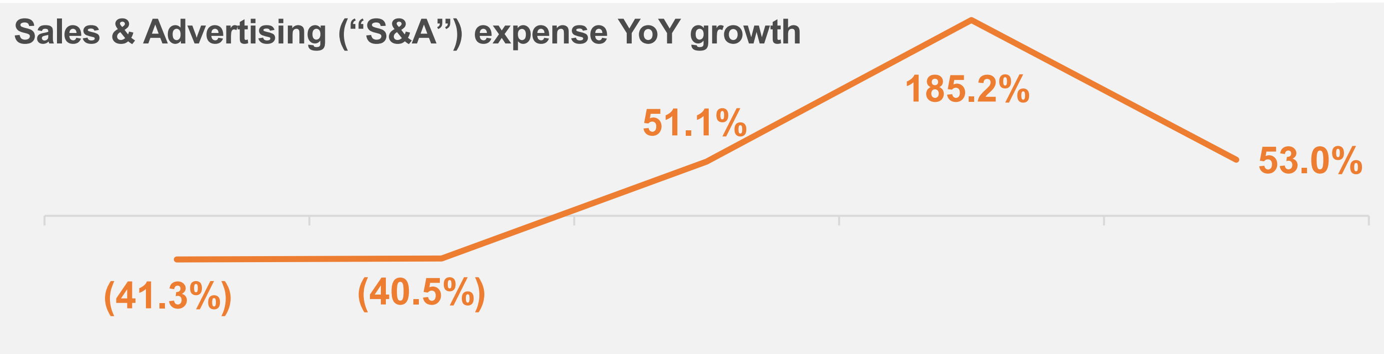
We are doubling down on our profitability efforts, leveraging the good progress made so far this year

Our progress so far

H1 2020 | H2 2020 | H1 2021 | H2 2021 | H1 2022







Guidance

H2 2022 / FY 2022

FY 2022 YoY GMV growth of at least 15%

Maintain robust usage growth

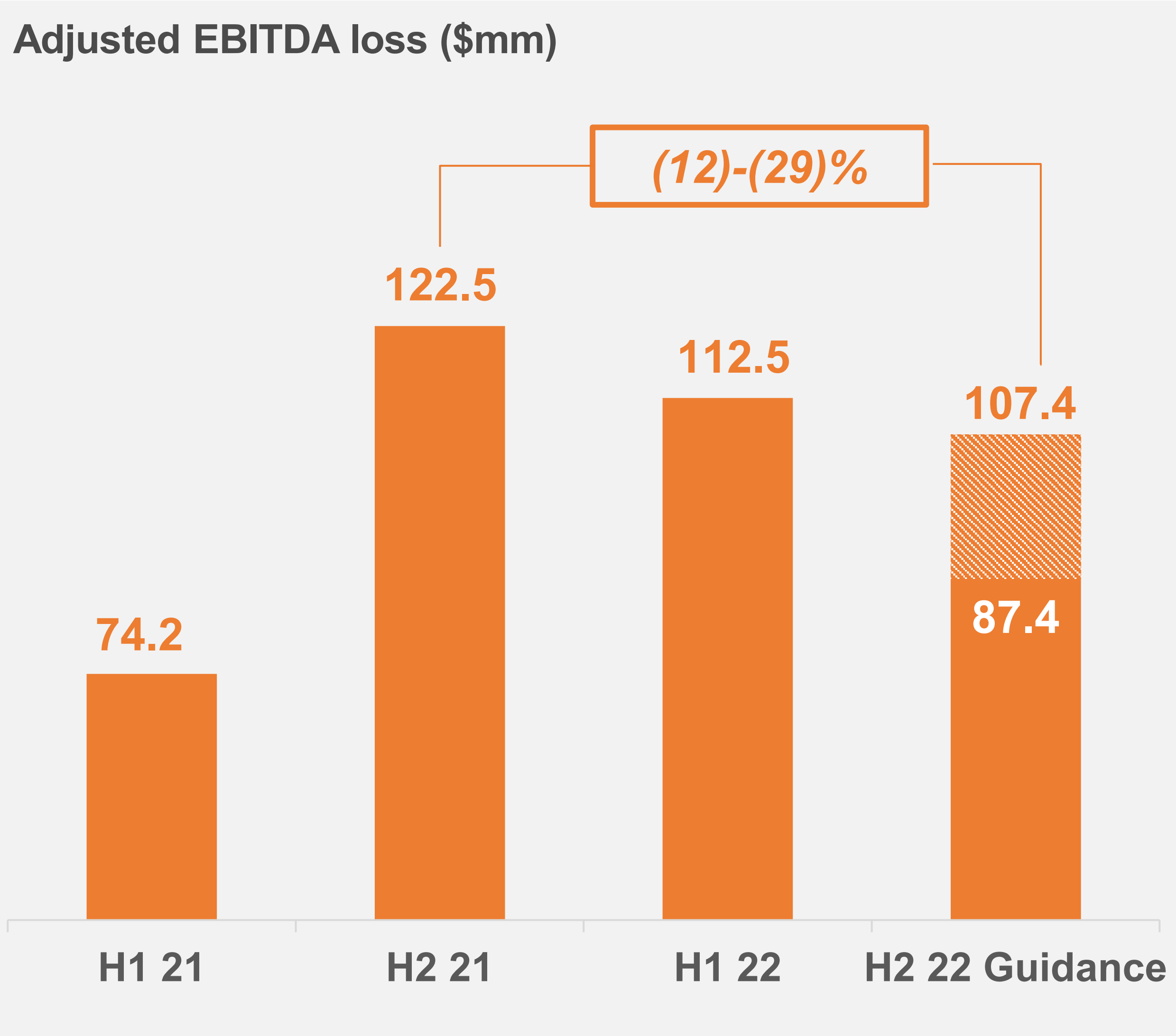
H2 2022 Gross Profit $75-85mm YoY growth 27-44%

Accelerate monetization growth

H2 2022 S&A $35-45mm YoY decline 18-37%

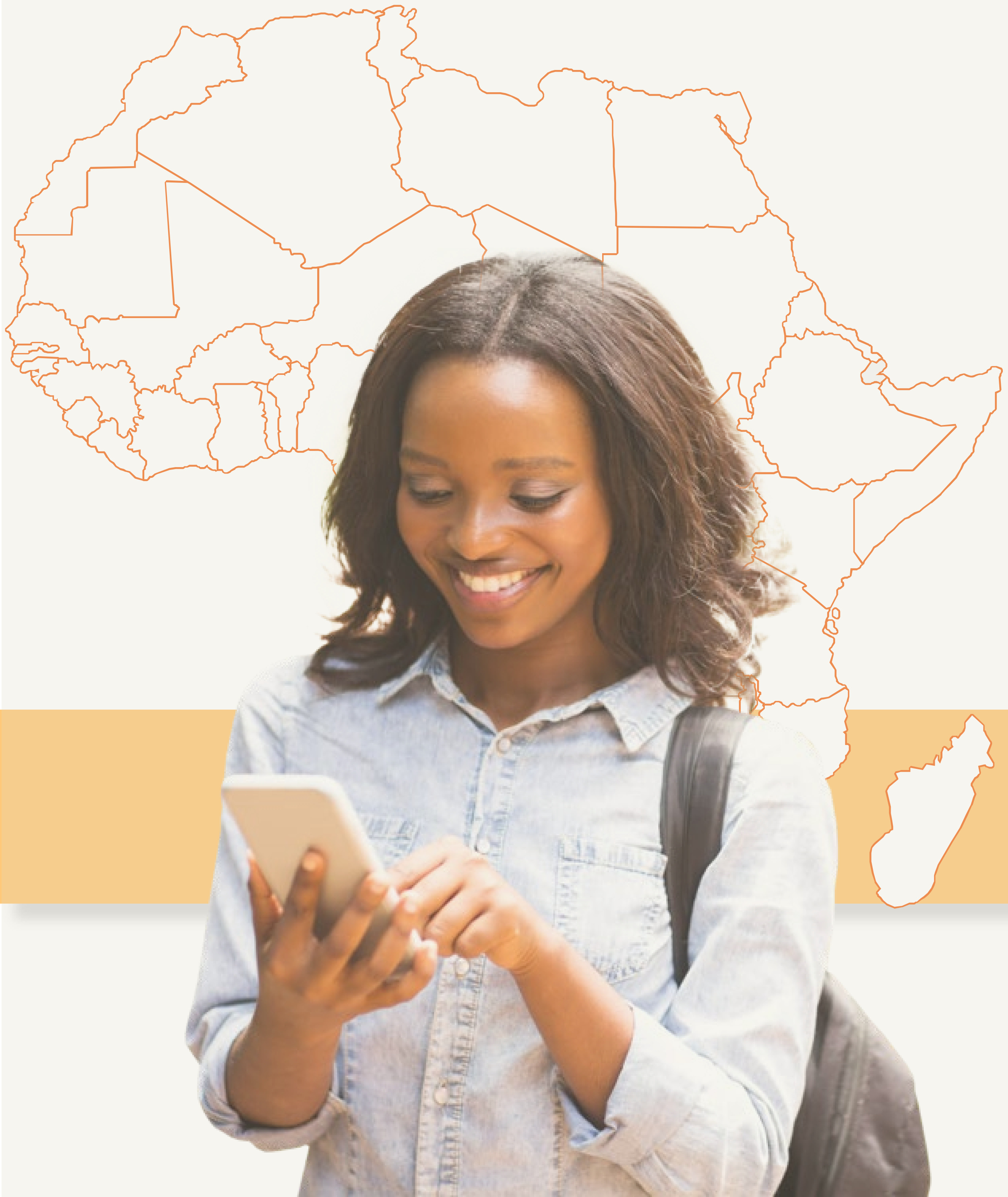
Increase cost efficiency

We intend to reduce Adjusted EBITDA losses YoY, starting H2.22



FY 2022 Adjusted EBITDA loss $200-220mm

FY 2023 Adjusted EBITDA loss below FY2022



Non-IFRS Reconciliation (1/2)

	For the three months ended June 30	
($ mm)	**2021**	**2022**
Marketplace revenue[1]	**26.2**	**30.7**
Commissions	9.3	10.6
Fulfillment	8.3	7.7
Marketing & Advertising	2.6	4.6
Value Added Services	6.0	7.9
First Party revenue	**13.0**	**25.0**
Other revenue	1.1	1.6
Revenue	**40.2**	**57.3**
Cost of revenue	(13.5)	(26.9)
Gross Profit	**26.8**	**30.4**

Notes

1. Revenue from Marketplace calculated as the sum of revenue from Commissions, Fulfillment, Marketing & Advertising and Value Added Services, excluding First Party revenue and Other revenue

Non-IFRS Reconciliation (2/2)

	For the three months ended June 30	
($ mm)	**2021**	**2022**
Loss for the period	**(51.2)**	**(69.0)**
Income tax expense	(0.3)	0.3
Finance (income)/costs – net	(0.1)	1.0
Depreciation and amortization	2.3	2.9
Share-Based Compensation expense	7.6	7.6
Adjusted EBITDA	**(41.6)**	**(57.2)**

Constant currency data (USD)

($ mm, except percentages)	As reported 2021	As reported 2022	YoY Change	As reported 2021	FX neutral data 2022	YoY Change
	For the three months ended June 30					
GMV	223.5	271.1	*21.3%*	223.5	299.5	*34.0%*
TPV	56.6	74.2	*31.0%*	56.6	82.1	*45.0%*
TPV as % of GMV	25.3%	27.4%		25.3%	27.4%	
Gross Profit	**26.8**	**30.4**	***13.6%***	**26.8**	**33.1**	***23.7%***
Fulfillment expense	(19.1)	(27.8)	*45.8%*	(19.1)	(30.8)	*61.6%*
Sales & Advertising expense	(17.1)	(22.2)	*29.7%*	(17.1)	(23.2)	*36.0%*
Technology & content expense	(8.4)	(14.3)	*70.5%*	(8.4)	(15.4)	*83.5%*
G&A expense, excluding SBC	(26.6)	(26.6)	*0.0%*	(26.6)	(29.5)	*10.8%*
Adjusted EBITDA loss	**(41.6)**	**(57.2)**	***37.4%***	**(41.6)**	**(62.2)**	***49.3%***
Operating Loss	**(51.6)**	**(67.7)**	***31.3%***	**(51.6)**	**(73.9)**	***43.4%***

2021 Overview

USD mm unless stated otherwise	FY 2019	FY 2020	FY 2021	FY 2021 vs FY 2020
Marketplace KPIs				
GMV	1,154.1[1]	955.5	990.6	*3.7%*
Annual Active Consumers (mm)	6.1	6.8	8.0	*16.7%*
Orders (mm)	**26.5**	**27.9**	**34.0**	***22.0%***
JumiaPay KPIs				
JumiaPay TPV	139.1	224.3	263.3	*17.4%*
% on-platform penetration	*12.1%*	*23.5%*	*26.6%*	
JumiaPay Transactions	7.6	9.6	12.1	*25.5%*
% on-platform penetration	***28.7%***	***34.5%***	***35.5%***	
Selected Financials				
Gross profit	84.9	106.0	110.5	*4.3%*
Fulfillment expense	(86.6)	(79.1)	(88.7)	*12.1%*
Gross profit after fulfillment expense	**(1.7)**	**26.9**	**21.9**	***(18.6%)***
Sales & Advertising expense	(62.7)	(37.1)	(81.9)	*121.0%*
Technology & Content expense	(30.5)	(31.8)	(39.2)	*23.3%*
G&A ex SBC	(120.1)	(107.3)	(108.2)	*0.8%*
Adjusted EBITDA loss	**(204.5)**	**(136.3)**	**(196.7)**	***44.3%***
Operating loss	(255.1)	(170.3)	(240.9)	*41.4%*

Notes
1. Adjusted for perimeter changes and improper sales practices

Our unit economics remain very strong and allow us to increase growth investments

	Q2 2020	Q2 2021	Q2 2022	*2020 - 2022 CAGR*
Average Order Value (AOV[1])	$37.2	$29.3	$26.3	*(16%)*
Gross Profit / Order before consumer incentives[2]	$4.0	$4.1	$3.7	*(4%)*
As % of AOV	*10.8%*	*14.0%*	*14.2%*	*+339bps[5]*
Fulfillment expense / Order	($2.8)	($2.5)	($2.7)	(2%)
Gross Profit after Fulfillment expense / Order before consumer incentives[2]	**$1.2**	**$1.6**	**$1.0**	***(7%)***
As % of AOV	***3.3%***	***5.5%***	***4.0%***	***+70bps[6]***
Consumer incentives / Order	($0.2)	($0.6)	($0.8)	*+83%*
S&A[3] / Order	($1.2)	($2.2)	($2.2)	*+35%*
Technology & content expense / Order	($1.1)	($1.1)	($1.4)	*+10%*
G&A[4] / Order	($4.6)	($3.5)	($2.6)	*(25%)*
Adjusted EBITDA loss / Order	($5.4)	($5.5)	($5.6)	*2%*

Enhanced unit economics…

…allow us to increase growth investments

Notes:

1. Average Order Value calculated as GMV divided by number of Orders
2. Consumer incentives include retail sales discounts, marketplace discounts and subsidies as well as shipping discounts
3. Sales & Advertising expense
4. G&A, excluding SBC
5. Increase in Gross profit per order before consumer incentives as % of AOV between 2020 and 2022
6. Increase in Gross profit after Fulfillment expense per order before consumer incentives as % of AOV between 2020 and 2022

Outlook & guidance

- **YoY GMV growth** in FY2022 of **at least 15%**
- **H2 2022 Gross Profit of $75-85mm** implying **YoY growth of 27-44%**
- **H2 2022 S&A of $35-45mm,** implying **YoY decline of 18-37%**
- We reiterate our guidance of **FY Adjusted EBITDA loss of $200-220mm**...
- ...implying H2 2022 Adjusted EBITDA loss of $87-107mm, implying **YoY decline of 12-29%**
- **FY 2023 Adjusted EBITDA loss below** the level of **FY2022**
- **We reduce our capex guidance for FY2022 from $15-25mm capex to $10-15mm** as we slow down the phasing of logistics capacity expansion

Our logistics-as-a-service offering has an attractive value proposition and is experiencing strong momentum

Platform assets

PARTNER NETWORK	PHYSICAL PRESENCE	TECHNOLOGY & DATA
~700[1] logistics partners	>50,000 sqm[1] of warehouses >3,000[1] drop-off and pick-up stations	Optimization of logistics workflows Tracking & updates

Key services offered

WAREHOUSING › INBOUND › PICKING & PACKING › LAST-MILE & PAYMENT › TRACKING › RETURN HANDLING

Q2.2022 highlights

2.6 million ***Logistics-as-a-service packages***	***>$1.0 million*** ***Logistics revenue from 3rd parties***

Notes
1. As of December 31, 2021

We are building a two-sided payment ecosystem with dedicated solutions for both consumers and merchants

Overview of selected live solutions and near/mid-term future launches

Consumers

+

Payments

- JumiaPay Checkout (Account)
- JumiaPay Wallet

Fintech

- Microloans
- Savings
- Insurance
- Payment cards
- Buy Now Pay Later
- P2P transfers

Consumer services

- Bill payment
- Recurring payments
- Everyday services

Live products | Nascent products/ pilots | Near/mid-term future launches

Merchants

Payments

- JumiaPay Checkout
- Unbranded/ guest checkout

Fintech

- Seller financing
- Payment cards
- Point Of Sale
- Consumer financing
- Payment links/ Invoicing
- QR Codes

Merchant services

- Business dashboards
- Data insights
- Marketing/ Loyalty

Live products | Near/mid-term launches

Metrics definitions

- “Gross Merchandise Value”, or “GMV”, corresponds to the total value of orders for products and services including shipping fees, value-added tax, and before deductions of any discounts or vouchers, irrespective of cancellations or returns
- “Orders” corresponds to the total number of orders for products and services on our platform, irrespective of cancellations or returns
- “Quarterly Active Consumers” means unique consumers who placed an order for a product or a service on our platform, within the 3-month period preceding the relevant date, irrespective of cancellations or returns
- “Total Payment Volume”, or “TPV” corresponds to the total value of orders for products and services for which JumiaPay was used including shipping fees, value-added tax, and before deductions of any discounts or vouchers, irrespective of cancellations or returns, for the relevant period
- “JumiaPay Transactions” corresponds to the total number of orders for products and services on our marketplace for which JumiaPay was used, irrespective of cancellations or returns, for the relevant period
- General and administrative expense, excluding SBC, corresponds to the General & Administrative (“G&A”) expense excluding share-based payment expense (“SBC”). We use this metric to measure the development of our G&A costs exclusive of the impact of SBC which is mainly a non-cash expense, influenced, in part, by share price fluctuations.
- “Adjusted EBITDA” corresponds to loss for the period, adjusted for income tax expense, finance income, finance costs, depreciation and amortization and further adjusted for Share Based Compensation expense