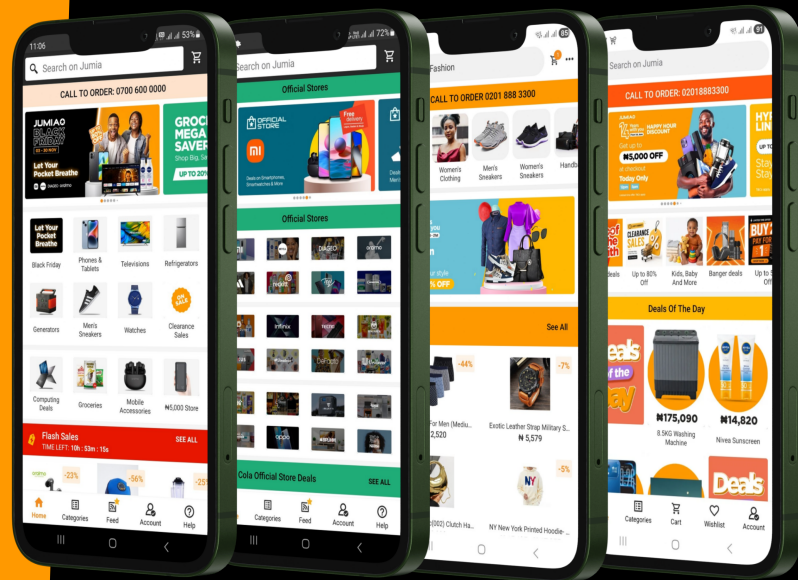




Q2 2026.

Disciplined growth, stronger unit economics, and a clear line of sight to Q4 Breakeven.

August 12, 2026



IMPORTANT NOTICE

Forward-looking statements.

This presentation includes forward-looking statements. All statements other than statements of historical facts contained in this presentation, including statements regarding our future results of operations and financial position, industry dynamics, business strategy and plans and our objectives for future operations, are forward-looking statements. These statements represent our opinions, expectations, beliefs, intentions, estimates or strategies regarding the future, which may not be realized. In some cases, you can identify forward-looking statements by terms such as “may,” “will,” “should,” “expects,” “plans,” “anticipates,” “could,” “intends,” “targets,” “projects,” “believes,” “estimates,” “potential” or “continue” or the negative of these terms or other similar expressions that are intended to identify forward-looking statements. Forward-looking statements are based largely on our current expectations and projections about future events and financial trends that we believe may affect our financial condition, results of operations, business strategy, short-term and long-term business operations and objectives, and financial needs. These forward-looking statements involve known and unknown risks, uncertainties, changes in circumstances that are difficult to predict and other important factors that may cause our actual results, performance or achievements to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statement. Moreover, new risks emerge from time to time. It is not possible for our management to predict all risks, nor can we assess the impact of all factors on our business or the extent to which any factor, or combination of factors, may cause actual results to differ from those contained in any forward-looking statements we may make. In light of these risks, uncertainties and assumptions, the forward-looking events and circumstances discussed in this presentation may not occur and actual results could differ materially and adversely from those anticipated or implied in the forward-looking statements. We caution you therefore against relying on these forward-looking statements, and we qualify all of our forward-looking statements by the cautionary statements contained or referred to in this statement.

The forward-looking statements included in this presentation are made only as of the date hereof. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee that the future results, levels of activity, performance or events and circumstances reflected in the forward-looking statements will be achieved or occur. Moreover, neither we nor our advisors nor any other person assumes responsibility for the accuracy and completeness of the forward-looking statements. Neither we nor our advisors undertake any obligation to update any forward-looking statements for any reason after the date of this presentation to conform these statements to actual results or to changes in our expectations, except as may be required by law. You should read this presentation with the understanding that our actual future results, levels of activity, performance and events and circumstances may materially differ from what we expect.

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SIX INSIGHTS TO TAKE AWAY

★ Key takeaways.

Gross profit margin expanded by 92 basis points to 14.2% of GMV, driven by improved marketplace monetization

Physical goods Orders grew by 28%^{1,5} year-over-year and Quarterly Active Customers grew by 23%^{2,5} year-over-year

GMV^{3,5} grew 23% year-over-year driven by strong business fundamentals

Nigeria growth maintained strong pace with physical goods GMV up 36% year-over-year

Quarterly cash burn⁴ increased to \$14.3 million in Q2 2026 compared to \$12.4 million in Q2 2025 driven by working capital dynamics

Adjusted EBITDA loss narrowed to \$8.7 million in Q2 2026 compared to \$13.6 million in Q2 2025

1. Growth excluding Algeria. Total physical goods Orders grew 26% and total Orders grew 25% year-over-year, due to the elimination of low-value digital orders in most countries.

2. Growth excluding Algeria. Total physical goods Quarterly Active Customers grew 22% and total Quarterly Active Customers grew 21% year-over-year.

3. Growth excluding Algeria. Total physical goods GMV increased 20% and total GMV increased 20% year-over-year.

4. Cash burn is defined as the use of Liquidity Position, which is comprised of Jumia's cash and cash equivalents and term deposits and other financial assets.

5. For the three months ended June 30, we have revised our perimeter effects adjustments to exclude Algeria following our exit, and we have recast comparative prior period amounts accordingly.

THE QUARTER IN FIVE NUMBERS

★ Q2 2026 at a glance.

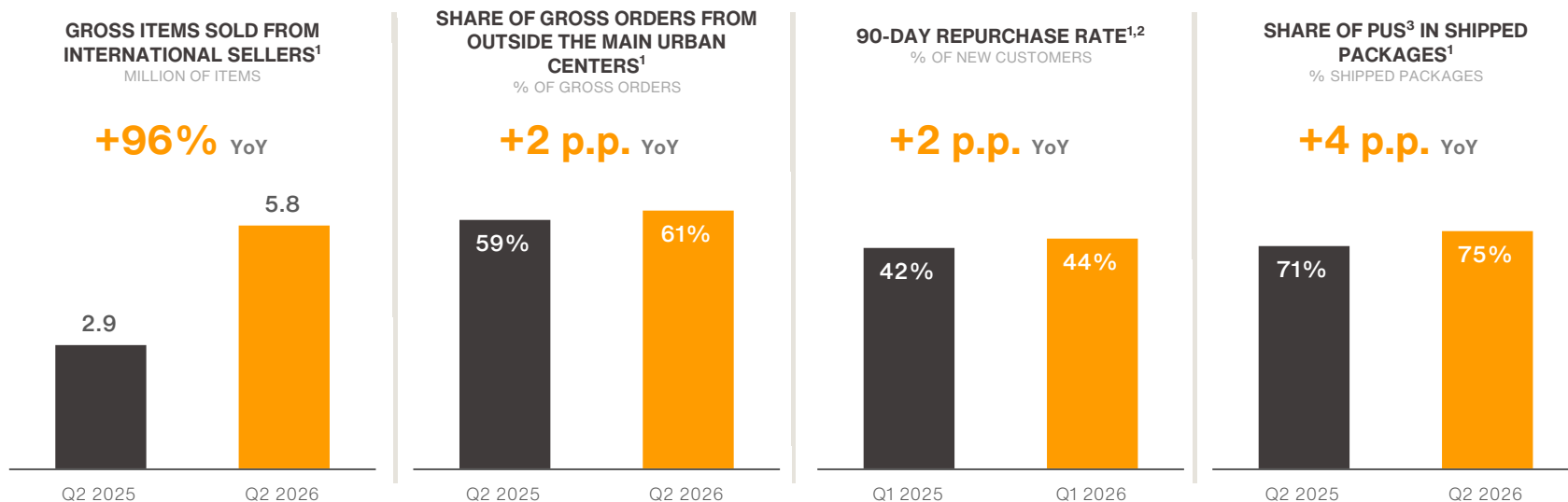
GMV \$216.3_M ↑ 23% YoY¹ ↑ 17% YoY^{1,2}	Revenue \$52.0_M ↑ 14% YoY ↑ 15% YoY²	Liquidity position³ \$48.3_M ↓ \$14.3M QoQ
Net cash flows used in operating activities \$11.8_M ↓ \$0.8M YoY	Adjusted EBITDA loss \$8.7_M ↓ 36% YoY ↓ 35% YoY²	Path to profitability Q4 2026 breakeven on an adjusted EBITDA basis and positive cash flow. + FY 2027 full-year profitability and positive cash flow.

1. Adjusted for perimeter effects relating to Algeria exit. Comparative prior-period amounts recast accordingly. Total GMV grew 20% year-over-year and grew 15% in constant currency basis year-over-year.

2. Growth in constant currency basis.

3. Liquidity position comprises \$47.4m cash & cash equivalents and \$0.9m term deposits and other financial assets

★ The platform is getting **structurally healthier**.



1.Excluding Algeria. For the six months ended June 30, 2026 we have revised our perimeter effects adjustments to exclude Algeria following our exit, and we have recast comparative prior period amounts accordingly.

2.44% of new customers who placed an order in Q1 2026 made another purchase within 90 days, up from 42% in Q1 2025.

3.Pickup stations

★ USAGE



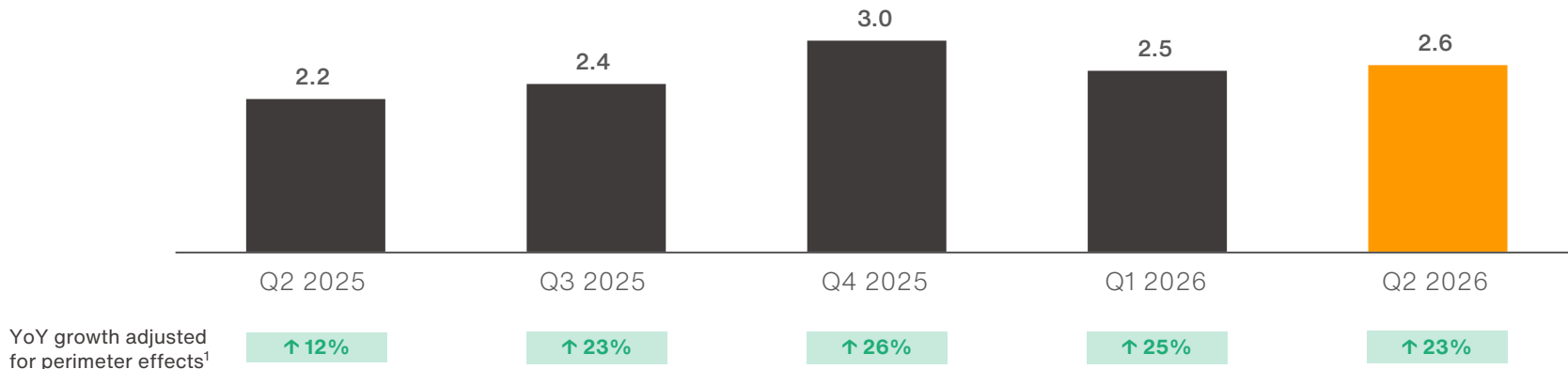
USAGE - QUARTERLY ACTIVE CUSTOMERS

01 Customer base **+23% YoY¹**.

Reflecting continued traction in both acquisition and retention.

QUARTERLY ACTIVE CUSTOMERS

MILLION



1. Adjusted for perimeter effects relating to Algeria exit. Comparative prior-period amounts recast accordingly.

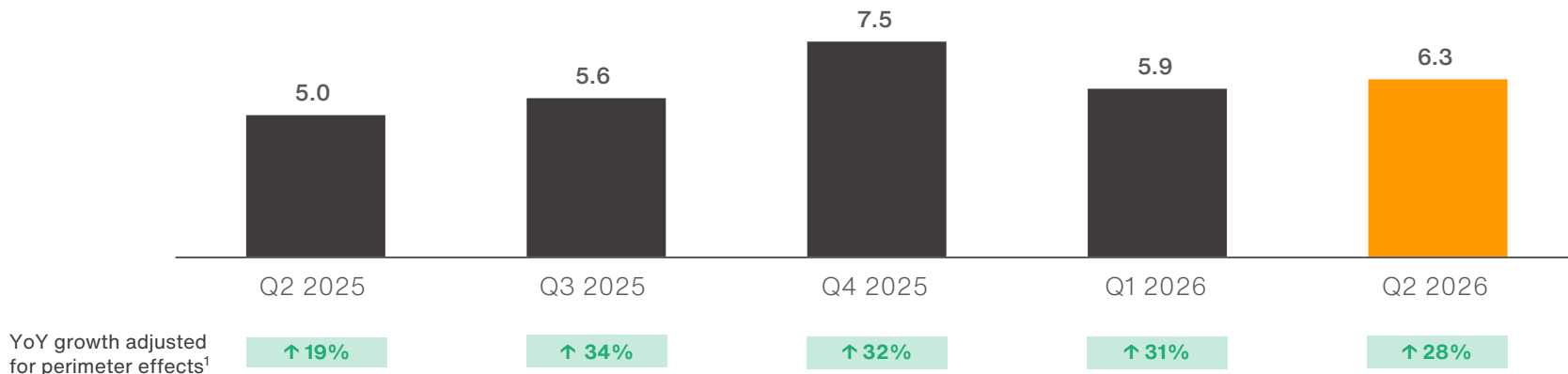
Note: Adjusted for perimeter effects Quarterly Active Customers ordering physical goods grew by 24% year-over-year, reflecting continued traction in both acquisition and retention.

02 Physical goods Orders growth, +28% YoY¹.

Driven by strong underlying consumer demand across our markets.

PHYSICAL GOODS ORDERS

MILLION



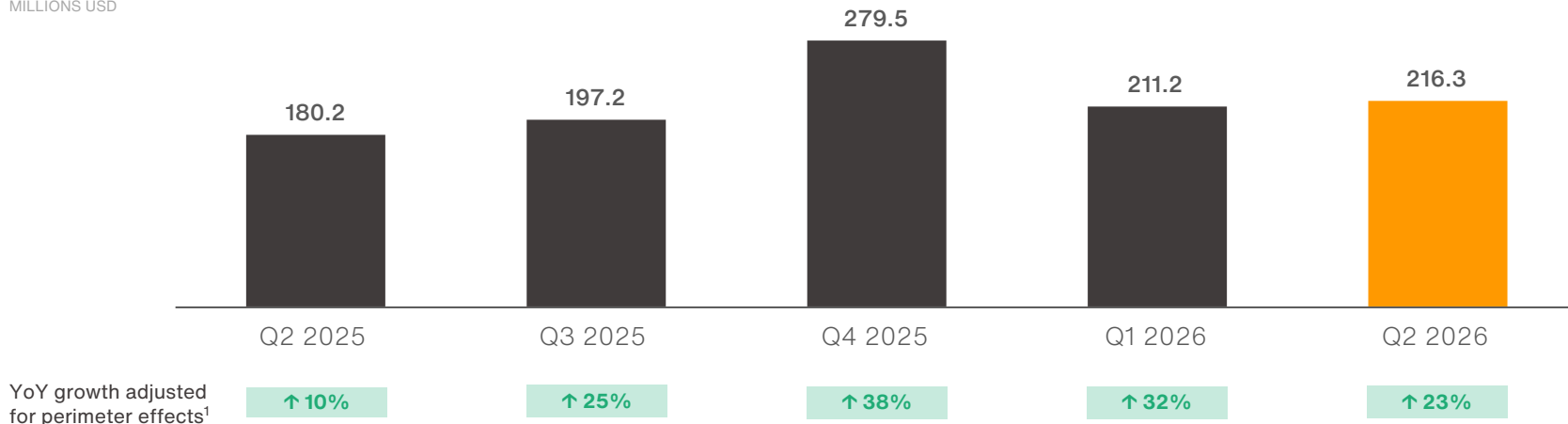
1. Adjusted for perimeter effects relating to Algeria exit. Comparative prior-period amounts recast accordingly.

Note: Adjusted for perimeter effects Total Orders grew by 26% year-over-year, driven by strong underlying consumer demand across our markets.

03 GMV trajectory +23% YoY¹.

Driven by strong business fundamentals. Resilient underlying demand and effective execution across our marketplace.

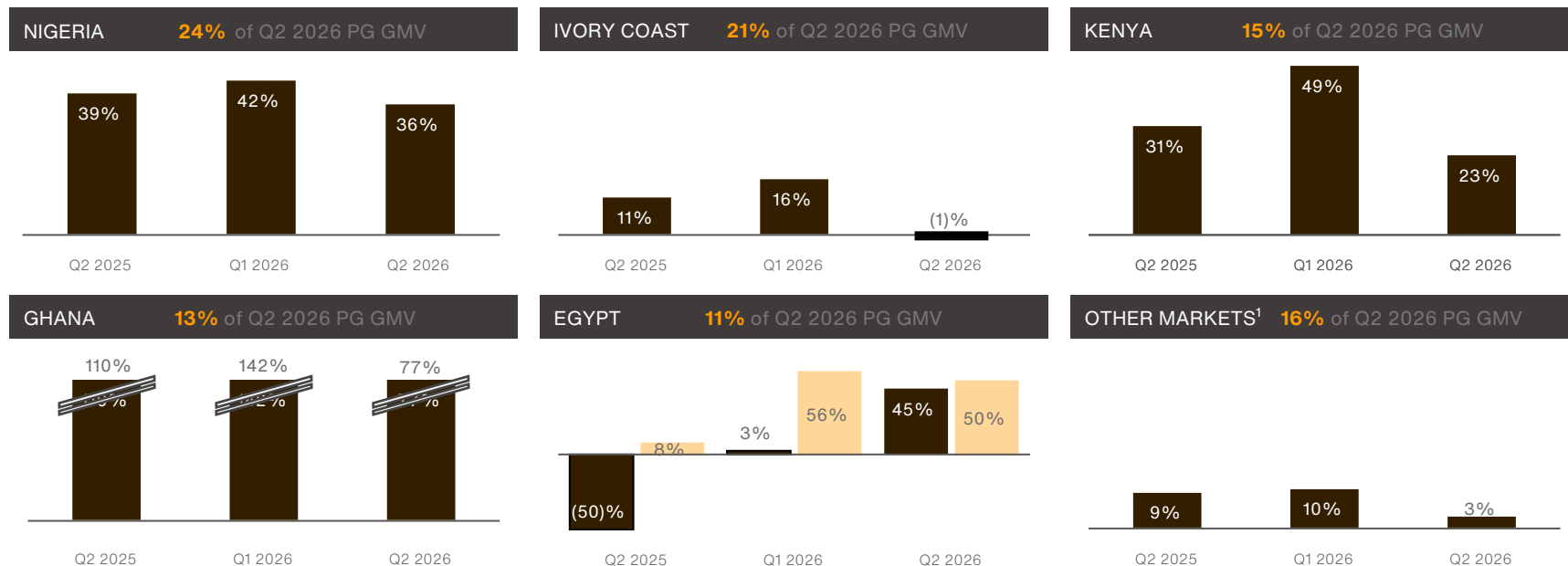
GMV
MILLIONS USD



1. Adjusted for perimeter effects relating to Algeria exit. Comparative prior-period amounts recast accordingly.
Note: Adjusted for perimeter effects, Physical Goods GMV increased by 23% year-over-year, reflecting accelerating momentum on our platform.

04 Country-level physical goods GMV growth.

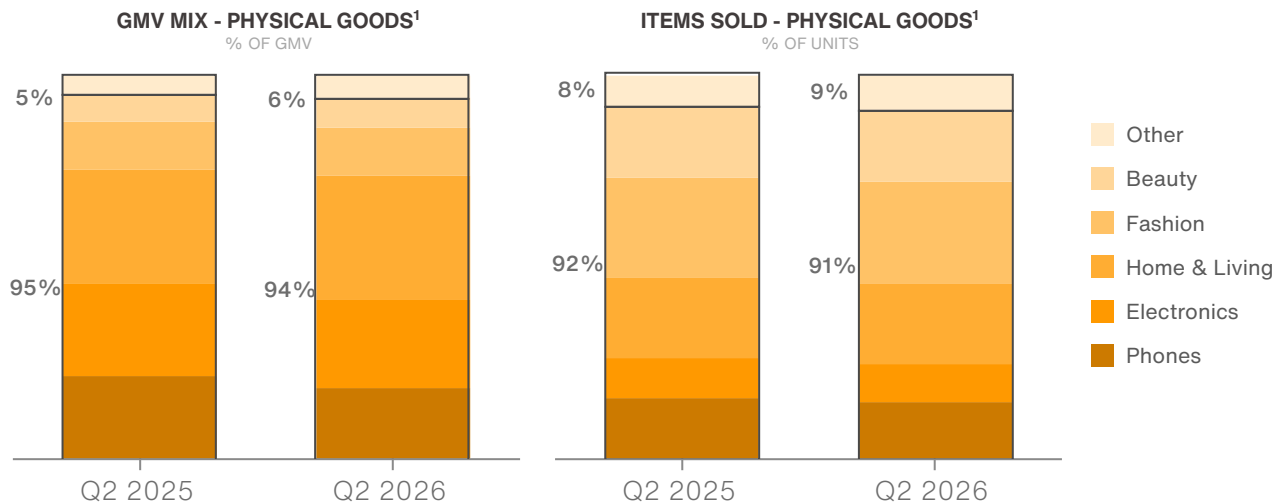
Resilient performance across markets; Egypt continues recovery trajectory.



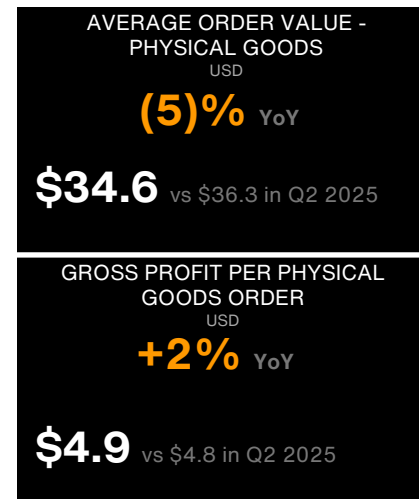
1. Excludes Algeria. As of the first quarter of 2026, we have revised our perimeter effects adjustments to exclude Algeria following our exit, and we have recast comparative prior period amounts accordingly.

05 Mix shifting up.

Home & Living gaining share as Phones and Electronics recede; lowering average order value while lifting gross profit per order.



1. Excluding Corporate sales.
Note: Other includes FMCG and other categories.

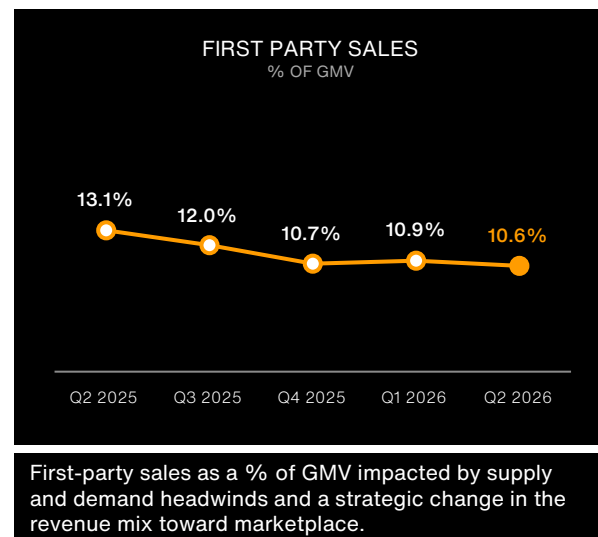
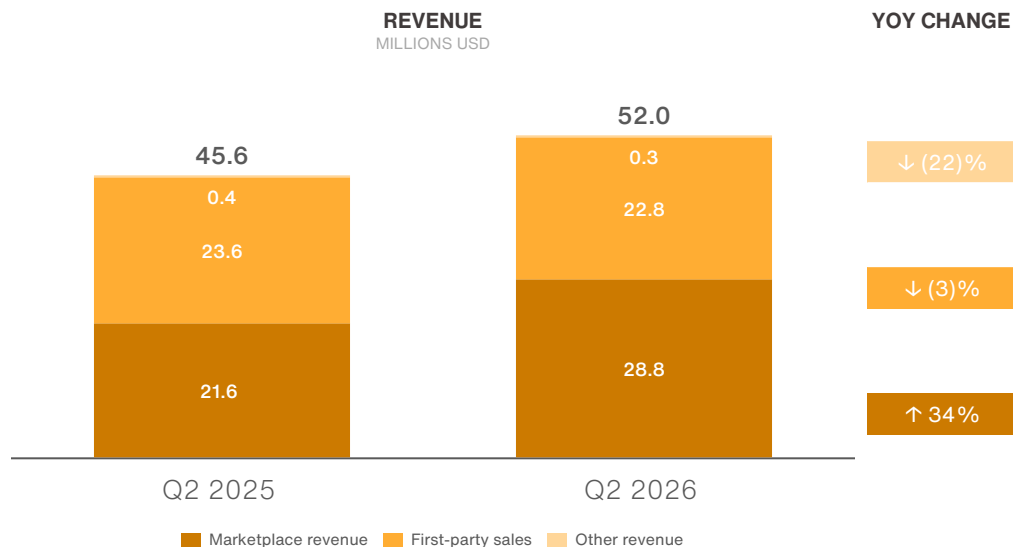


★ FINANCIALS



06 Revenue, +14% YoY marketplace leading.

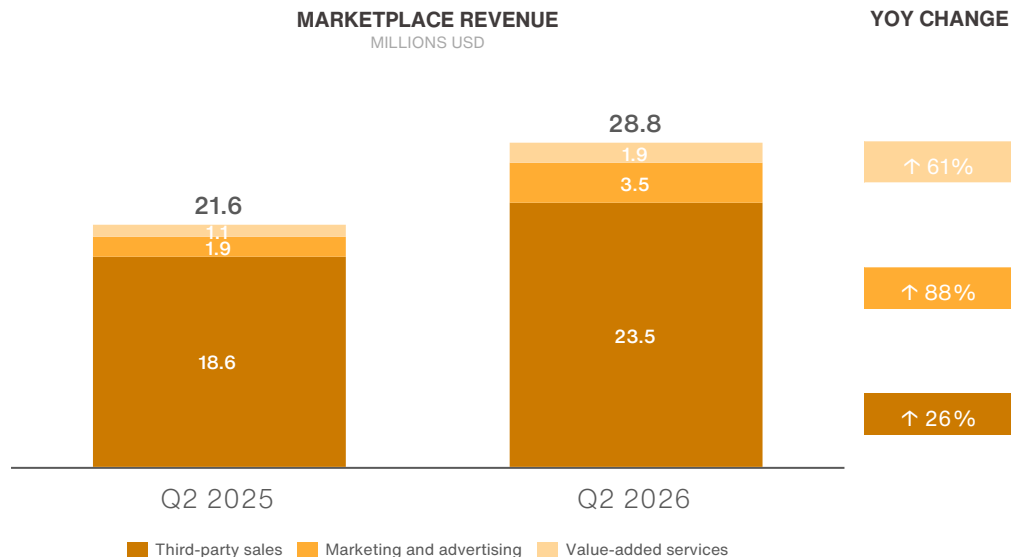
Higher marketplace activity and a continued shift toward a higher-margin mix.



Note: In constant currency basis Revenue grew 14.7%, Marketplace revenue grew 36.0%, First-party sales decreased 4.1% and Other revenue decreased 21.2%.

07 Marketplace revenue breakdown.

Led by third-party sales growth; supported by expanding marketing and advertising, and value-added services.



Note: In constant currency basis Third-party sales grew 28.9%, Marketing and advertising grew 86.7% and Value-added services grew 66.1%.

FINANCIALS - REVENUE BRIDGE

08 From \$45.6m to \$52.0m.

Growth led by the shift toward third-party sales and improved marketplace monetization.

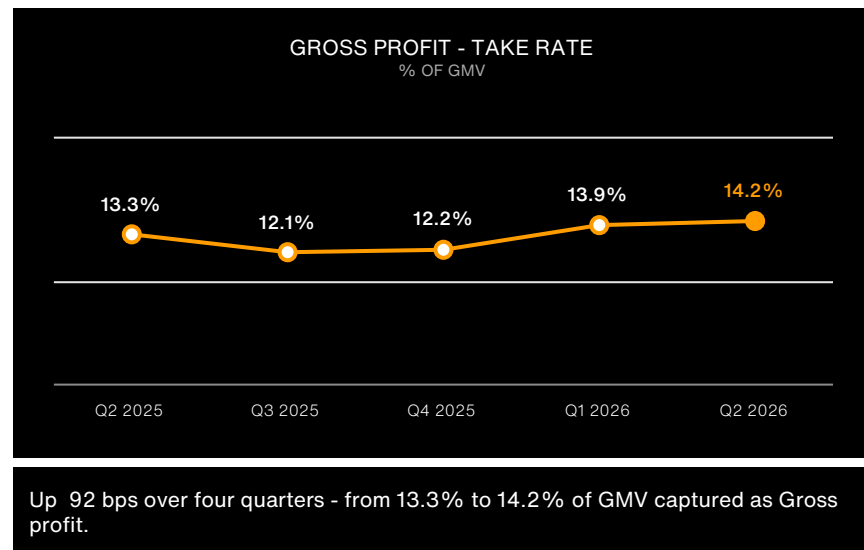
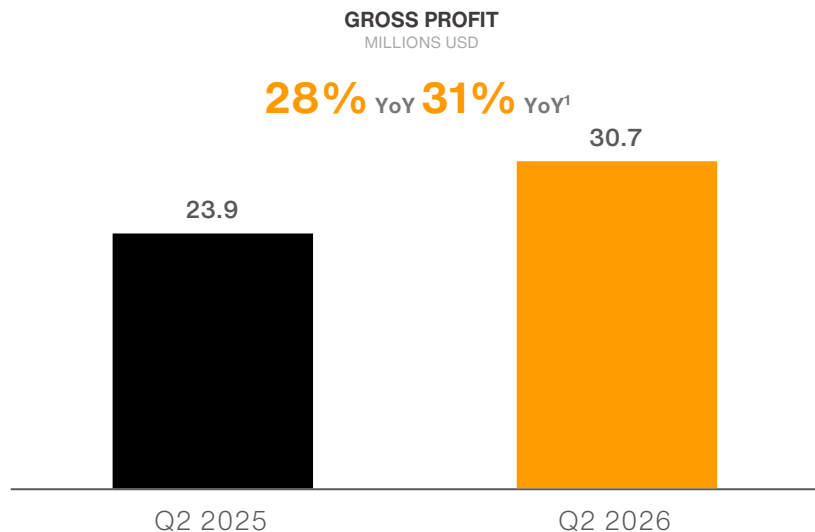
REVENUE MILLIONS USD



1. Marketplace revenue comprises Third-party sales, Marketing and advertising, and Value-added services.

09 Gross profit **+28% YoY**, outpacing revenue.

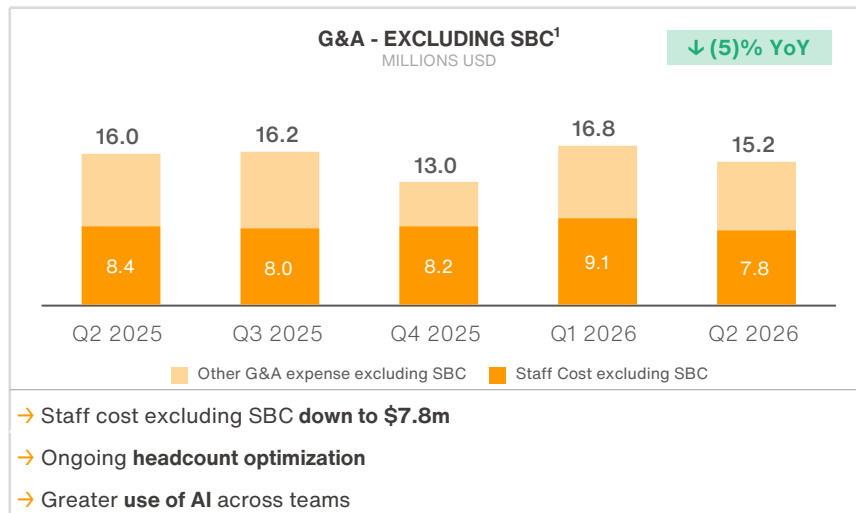
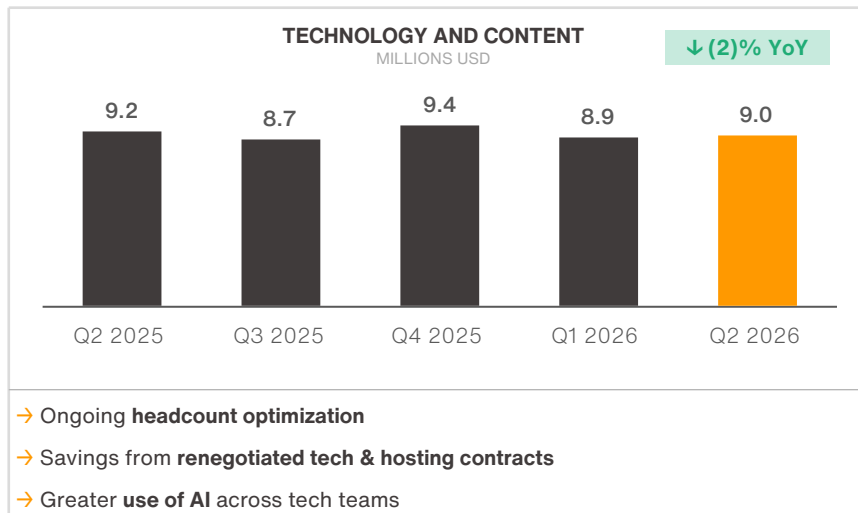
Margin expansion driven by commissions increase across countries and continued monetization progress.



1. Growth in constant currency basis.

10 Stable cost base, structurally lower.

Tech costs trending down on headcount and contract optimization; G&A staff costs lower on headcount reduction.



1. Excludes share-based compensation expense.

11 A new stage of operating leverage.

From GMV down to Adjusted EBITDA - structural improvement at every step of the cascade.

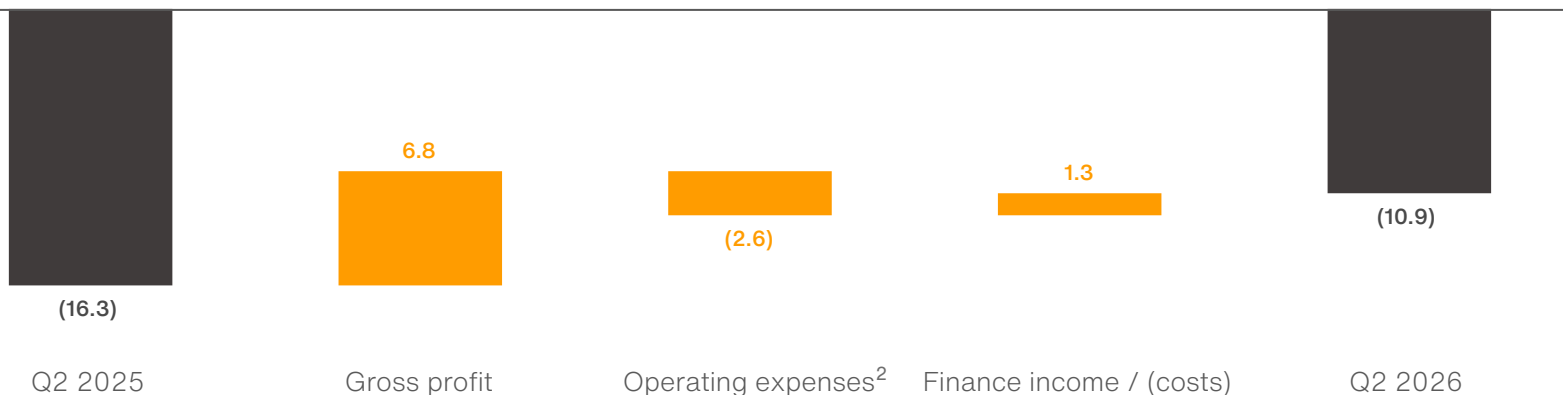
MILLIONS USD	Q2 2025	Q2 2026	Growth YoY	Operational improvements
GMV	180.2	216.3	 +20%	→ Increased marketplace monetization and revenue from Ad services
Gross Profit as % of GMV	13.3%	14.2%	+92 bps	→ Greater discipline in retail margins
Gross Profit	23.9	30.7	 +28%	→ Fulfillment productivity gains and economies of scale
Fulfillment cost per order	2.2	2.0	down	→ Improved terms with 3PLs
Gross Profit After Fulfillment	13.1	18.0	 +37%	→ Scaled S&A spend based on healthy fundamentals (products offering, quality of service)
S&A as % GMV	2.3%	2.6%	+25 bps	→ Maintaining very low spend ratios
Gross Profit After Fulfillment & S&A	8.9	12.5	 +39%	→ Clear progress in online campaigns and targeting → Additional "fuel" driving both growth and profitability
G&A, excluding SBC	16.0	15.2	(5)%	→ Reduced headcount through simplification and productivity improvement
Tech & Content	9.2	9.0	(2)%	→ Greater use of AI among tech teams
Adjusted EBITDA	(13.6)	(8.7)	36% improvement	→ Improved terms with main tech / hosting providers

12 Operating leverage in action.

Gross profit scaled well ahead of operating expenses; finance income adding a further tailwind.

LOSS BEFORE INCOME TAX

MILLIONS USD



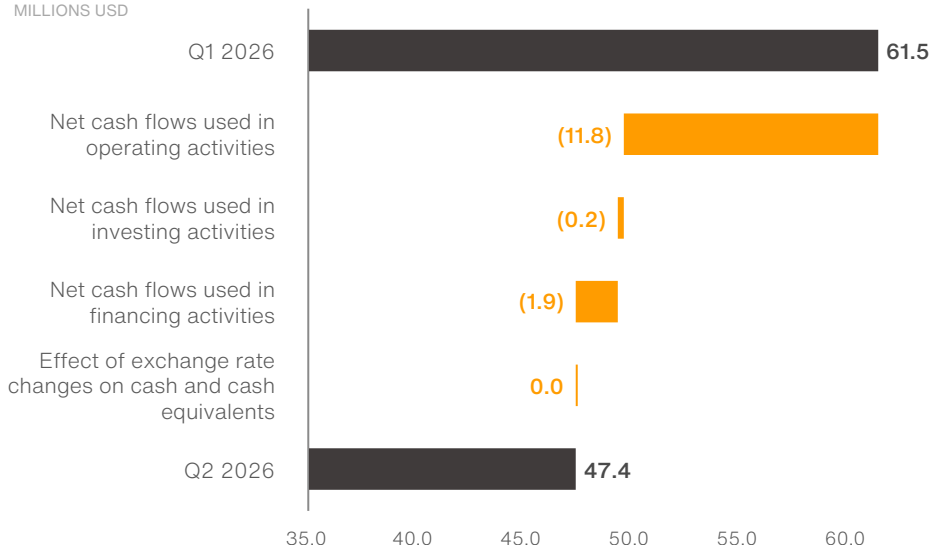
1. Loss before Income tax

2. Operating expenses consists of the variance in Fulfillment expense \$(1.9) million, Sales and advertising expense \$(1.4) million, Technology and content expense \$0.2 million, General and administrative expense \$0.1 million, Other operating income \$0.3 million and Other operating expense \$0.0 million.

13 Q2 2026 cash flow.

Improvement in operating loss more than offset by a shift in working capital contribution.

CASH FLOW MILLIONS USD



Cash & Cash equivalents

\$47.4M

Net cash flows used in operating activities

\$11.8M

includes a cash outflow related to an increase in Working Capital¹ of \$3.0 million.

Percentage of Liquidity position held in USD or EUR

35%

1. Working capital comprises movements in: (i) trade and other receivables, prepaid expenses and other tax receivables; (ii) inventories; and (iii) trade and other payables, deferred income and other tax payables.

★ OUTLOOK



14 Capital raise.

Announces \$50 Million capital raise anchored by the International Finance Corporation, a member of the World Bank Group, and including current leading shareholders and selected new investors.

ENDORSEMENT - A Vote Of Confidence In Our Strategy

The IFC joins as a new shareholder and partner, investing alongside existing leading shareholders and selected new investors — a strong signal of confidence in African e-commerce and our ability to drive social impact.

BALANCE SHEET - A Meaningfully Stronger Balance Sheet

Additional capital de-risks our path to profitability and reduces financing risk in a volatile macro environment.

CAPITAL DEPLOYMENT - Fuel For Disciplined Growth In 2026–27

We currently intend to use the net proceeds to support our next phase of growth, enhance efficiency across our core African markets and strengthen our integrated marketplace and logistics network.

THE TRANSACTION

On August 11, 2026, the International Finance Corporation, current leading shareholders and selected new investors agreed to purchase 9.1 million ADSs at \$5.52 per ADS.

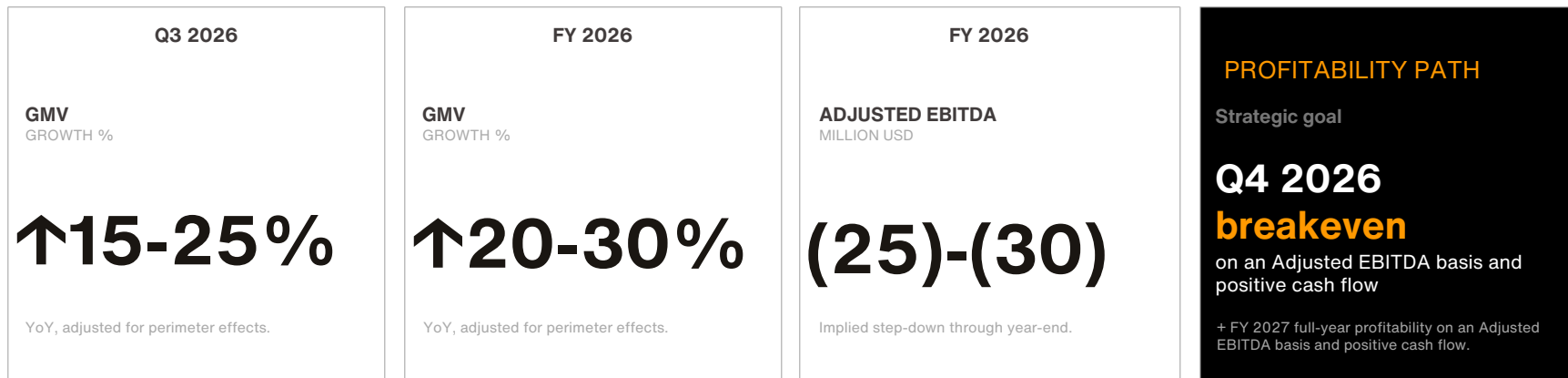
\$50m

Expected gross proceeds to Jumia

Subject to customary closing conditions; expected to close in the second half of August 2026.

15 Profitability¹ targets reaffirmed.

GMV outlook updated on expected volatility in higher-value categories. Profitability targets unchanged — we will keep prioritizing healthy usage and higher-margin categories over volume.



Jumia remains committed to delivering profitable growth in 2026 by scaling usage, improving operational efficiency, and continuing to reduce cash burn. We are navigating an evolving international environment — including memory chip and CPU price pressures and the ongoing conflict in the Middle East — but our business fundamentals are strong, Q1-Q2 2026 results demonstrate continued execution, and we have **not changed our mid-term profitability targets on an Adjusted EBITDA basis**.

1. On an Adjusted EBITDA basis.

★ APPENDIX



A1. Revenue & gross profit detail.

For the three months ended June 30, - USD million

	For the three months ended June 30,	
	2025	2026
Marketplace revenue¹	21.6	28.8
Third-party sales	18.6	23.5
Value-added services	1.1	1.9
Marketing and advertising	1.9	3.5
First-party sales	23.6	22.8
Other revenue	0.4	0.3
Revenue	45.6	52.0
Cost of revenue	(21.7)	(21.3)
Gross Profit	23.9	30.7

1. Revenue from Marketplace calculated as the sum of revenue from Third-party sales, Marketing & Advertising and Value-added Services, excluding First-party revenue and Other revenue

A2. Adjusted EBITDA reconciliation.

For the three months ended June 30, - USD million

	For the three months ended June 30,	
	2025	2026
Loss for the period	(16.6)	(11.7)
Income tax benefit / (expense)	0.3	0.9
Net Finance costs / (income)	(0.3)	(1.5)
Depreciation and amortization	2.0	2.0
Share-based compensation expense	0.9	1.7
Adjusted EBITDA	(13.6)	(8.7)

CONSTANT CURRENCY

A3. Constant currency data.

For the three months ended June 30, - USD million, except percentages

	For the three months ended June 30,				
	As reported		YoY Change	Constant currency	
	2025	2026		2026	YoY Change
Revenue	45.6	52.0	14 %	52.3	15 %
Gross Profit	23.9	30.7	28 %	31.2	31 %
Fulfillment expense	(10.8)	(12.7)	18 %	(13.1)	21 %
Sales and Advertising expense	(4.2)	(5.5)	33 %	(5.5)	33 %
Technology and Content expense	(9.2)	(9.0)	(2)%	(9.0)	(3)%
G&A expense, excluding SBC	(16.0)	(15.2)	(5)%	(15.4)	(4)%
Adjusted EBITDA	(13.6)	(8.7)	(36)%	(8.8)	(35)%
Operating Income/ (Loss)	(16.5)	(12.4)	(25)%	(12.5)	(24)%
Loss before Income tax ⁽¹⁾	(16.3)	(10.9)	(33)%	(12.7)	(34)%
GMV	180.2	216.3	20 %	207.1	15 %

1. Loss before Income tax in constant currency, and the corresponding YoY change, exclude the impact of foreign exchange recorded in finance income/costs. Net foreign exchange gains/(losses) in reported currency were \$2.8 million for the second quarter of 2025 and \$1.7 million for the second quarter of 2026. For the six months ended June 30, these amounts were \$4.9 million in 2025 and \$(1.7) million in 2026, respectively.

A4. Metrics definitions.

GMV,

or “Gross Merchandise Value” 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

ANNUAL ACTIVE CUSTOMERS,

means unique customers who placed an order for a product or a service on our platform, within the 12-month period preceding the relevant date, irrespective of cancellations or returns.

G&A EXCLUDING SBC,

corresponds to the General & Administrative (“G&A”) expense excluding share-based compensation 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.

ORDERS,

corresponds to the total number of orders for products and services on our platform, irrespective of cancellations or returns. Within Orders, we differentiate between physical goods Orders and Orders through the JumiaPay App.

QUARTERLY ACTIVE CUSTOMERS,

means unique customers 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

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