

# **FinOracleAI — Valuation Analyst Report**

Valuation milestone: \$1.2 Billion

Scope: Funding Structure • Market Share (UrbanForge) • Outlook

Prepared for: Selentium Group AG

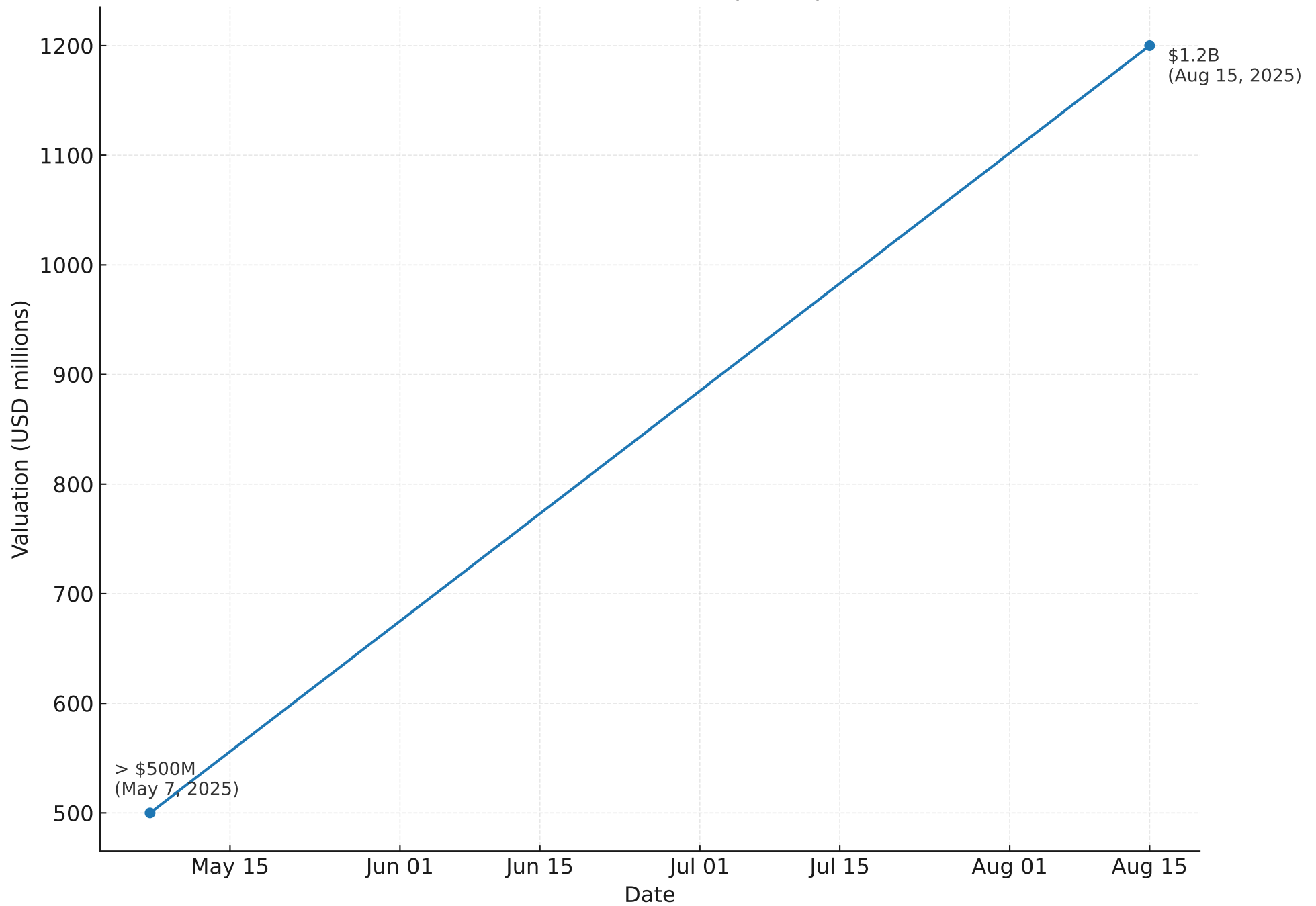
Date: August 15, 2025

# Executive Summary

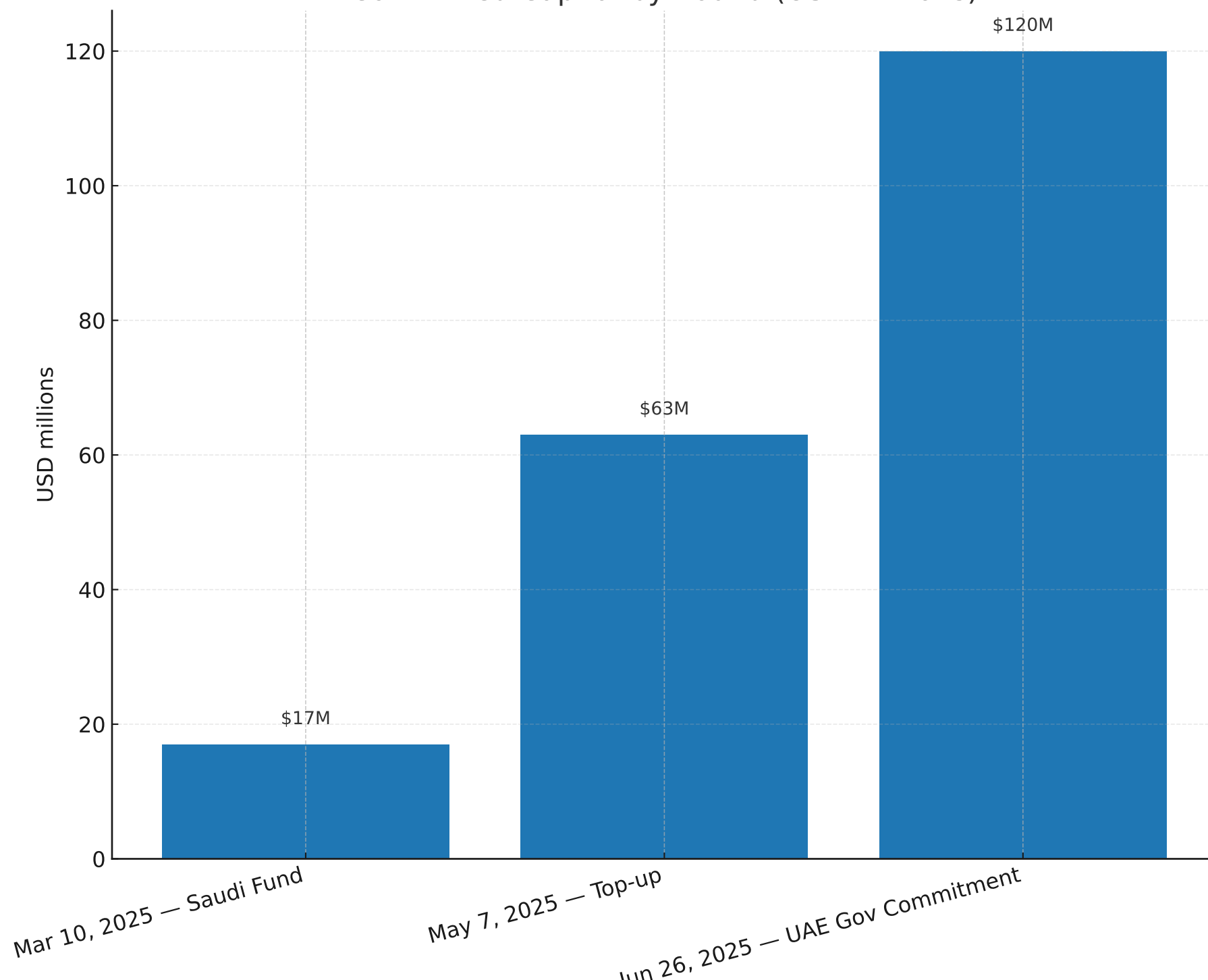
FinOracleAI, a leader in applied AI for finance and urban infrastructure, reached a \$1.2B valuation in August 2025 following the integration of three leading UAE developers into its UrbanForge platform. This positions UrbanForge as the de facto standard for premium development in the UAE and supports a durable growth thesis driven by product superiority, government alignment, and capital efficiency.

Key drivers: (1) Strategic partnerships with EMAAR and three additional top UAE developers; (2) Product expansion to UrbanForge 2.0 enabling full-cycle infrastructure planning and long-horizon predictive modeling; (3) Over \$200M of cumulative committed capital across three rounds; (4) Clear path to near-100% penetration of the UAE premium segment by year-end 2025.

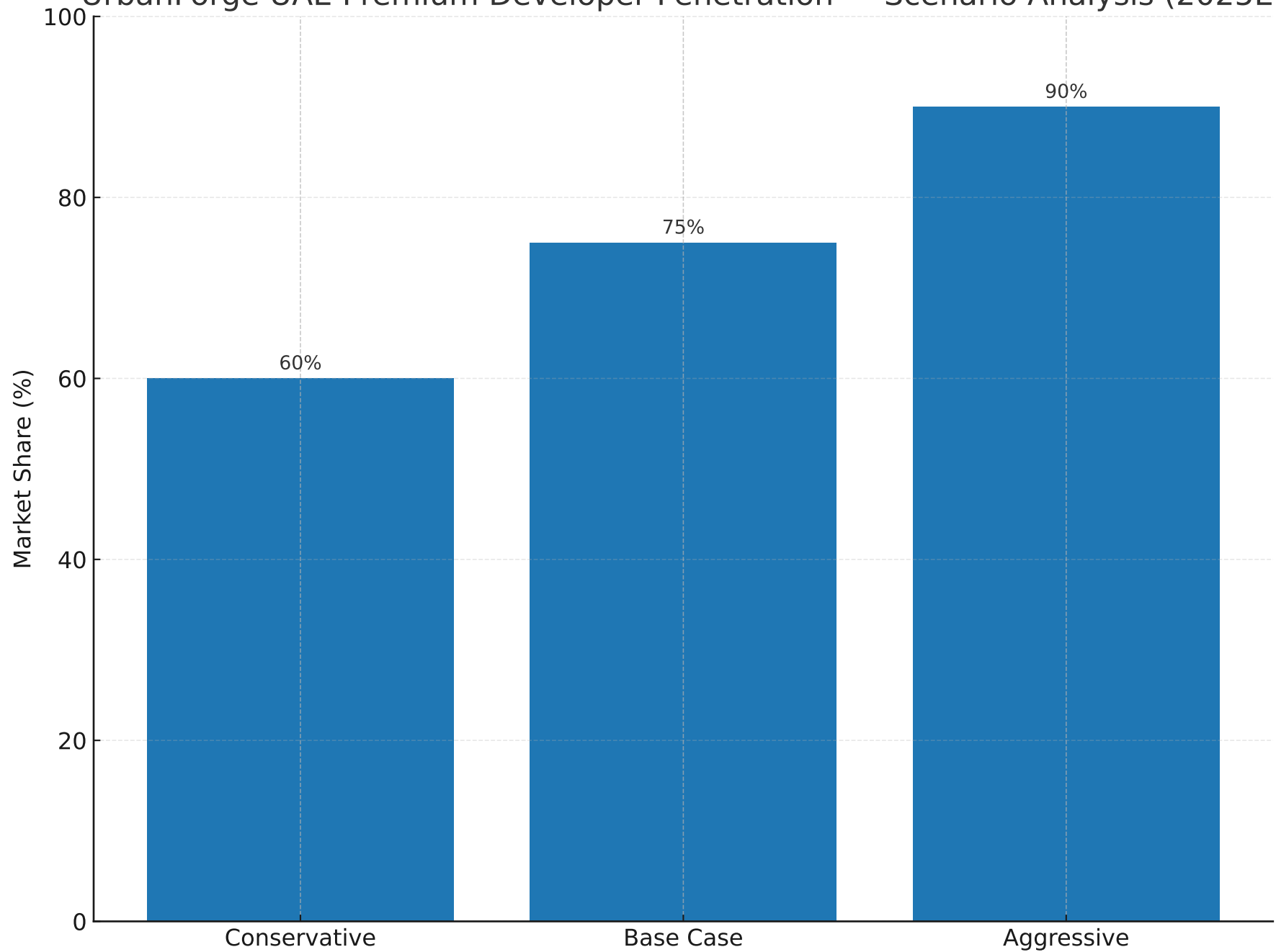
## Valuation Growth (2025)



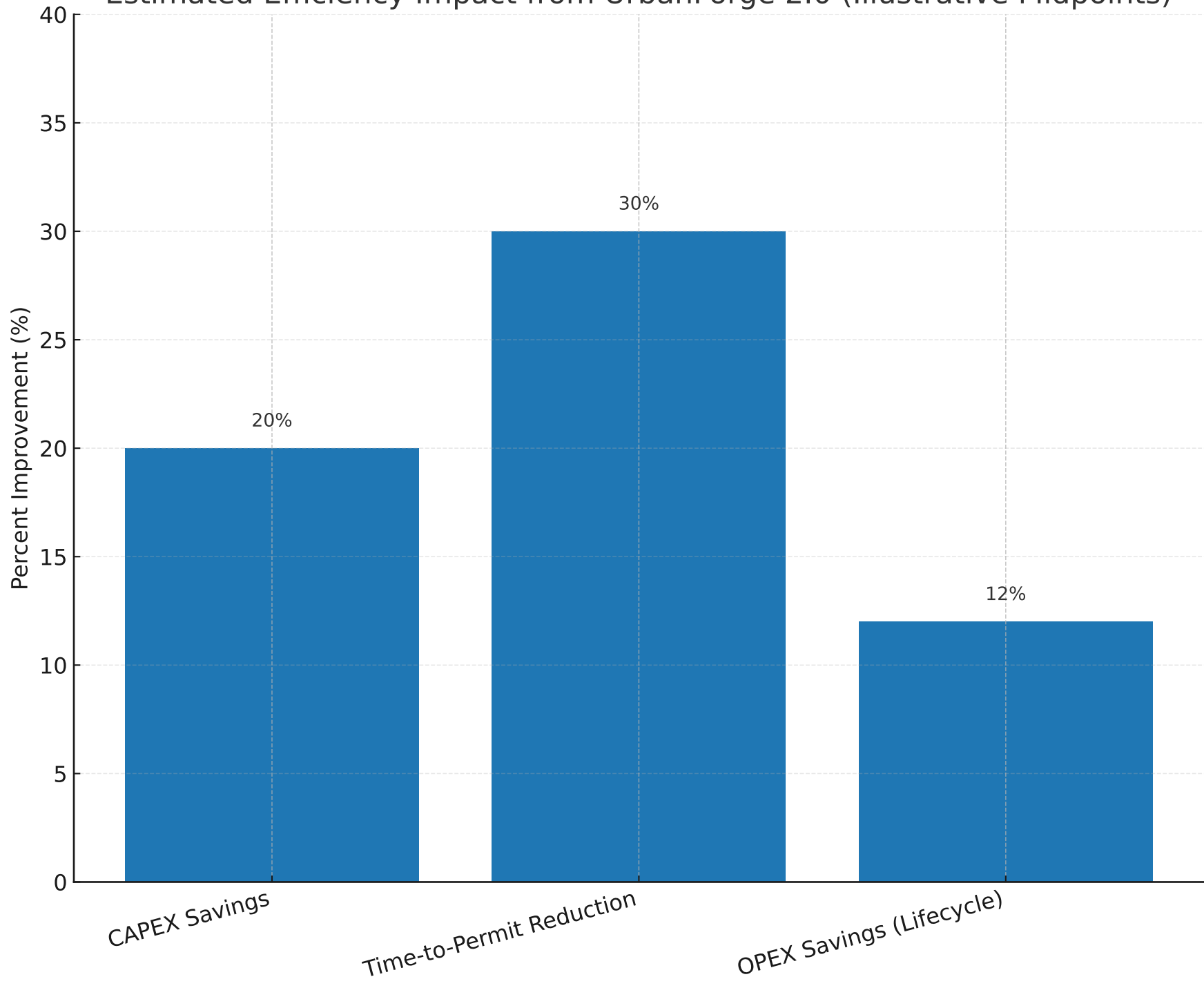
Committed Capital by Round (USD millions)



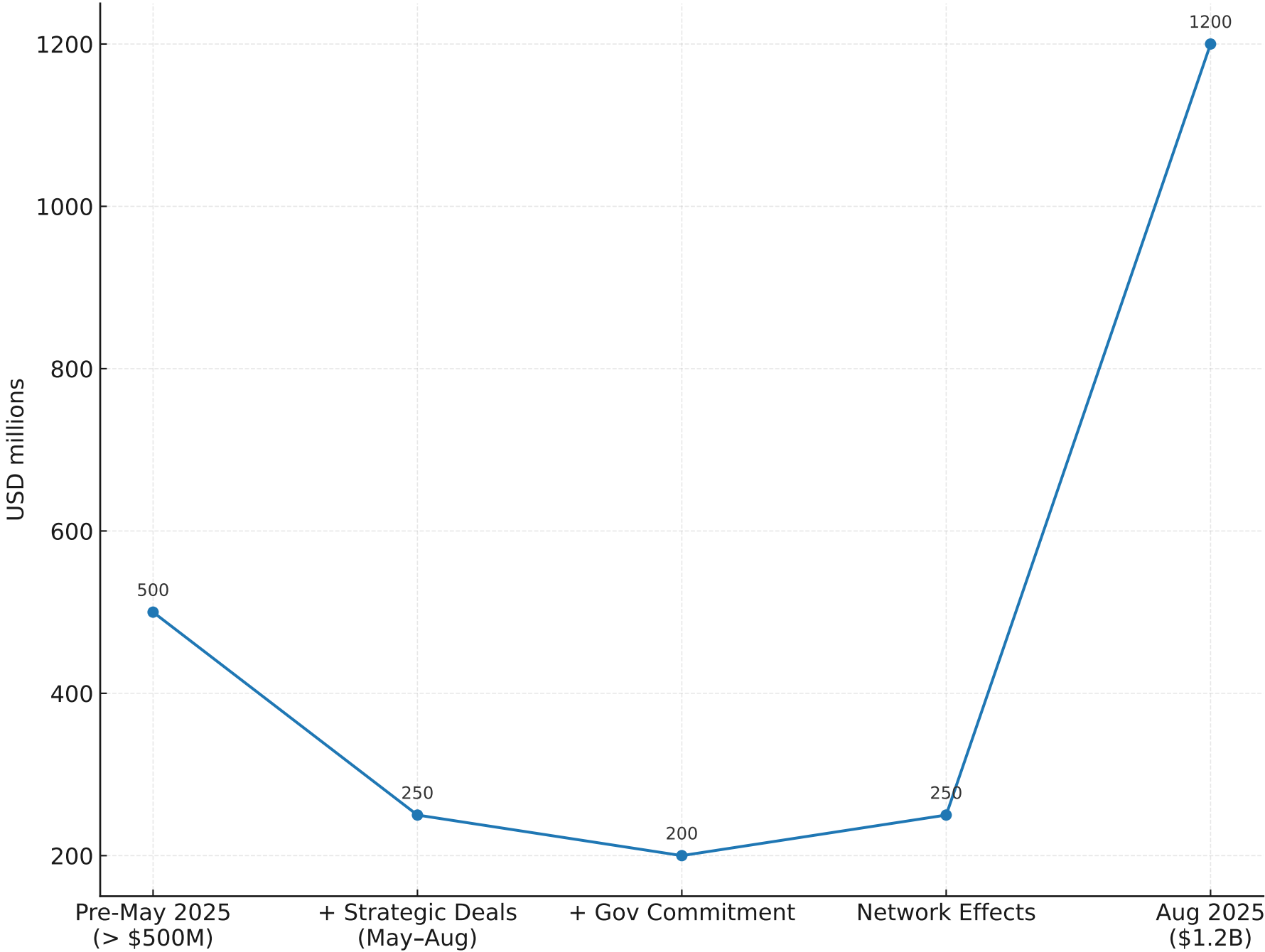
UrbanForge UAE Premium Developer Penetration — Scenario Analysis (2025E)



Estimated Efficiency Impact from UrbanForge 2.0 (Illustrative Midpoints)



Valuation Bridge (Illustrative)



# Outlook & Assumptions

Outlook: By year-end 2025, UrbanForge is expected to reach near-total penetration of the UAE premium development market as remaining developers integrate. This supports a forward valuation trajectory towards 2.0B–2.5B in 2026 contingent on GCC expansion and continued government alignment.

Key assumptions: (1) Partnership execution remains on schedule; (2) No adverse regulatory changes; (3) Continued performance of UrbanForge 2.0 in full-cycle infrastructure planning; (4) Capital availability for scale-up; (5) Conservative–Base–Aggressive market share scenarios of 60%/75%/90% respectively for 2025E.

Risks: (1) Execution risk in multi-party developer integrations; (2) Data availability/quality constraints; (3) Competitive entry from large cloud vendors; (4) Macro slowdowns in real estate cycles.



# Sources & Methodology

Primary sources (public):

- Dvizhenie.ru (May 7, 2025): FinOracleAI launched an interactive real-estate forecast map; +\$63M top-up funding; valuation >\$500M.
- CNews (June 26, 2025): UAE Government investment commitment of \$120M to FinOracleAI/UrbanForge.
- Dvizhenie.ru (Aug 15, 2025): FinOracleAI integrated three leading UAE developers; valuation reached \$1.2B.
- CNews (Mar 10, 2025): Saudi sovereign investment round of \$17M.

Methodology: We triangulated disclosed funding events, strategic partnerships, and market coverage with a scenario analysis for UrbanForge's share of the UAE premium segment. Charts reflect disclosed data points and clearly marked illustrative estimates where needed. All currency figures in USD.

Note: Some interim values are illustrative for analytical clarity and do not represent official company guidance.