

Younited H1 2025 Results

Solid results and significant strategic progress achieved

Business model transformation and growth reacceleration on-track

Acquisition of Helios

2025 guidance reiterated

Luxembourg & Paris, 18 September 2025

Younited Financial¹, the listed holding company of Younited S.A., a leading European instant credit provider, today announced its financial and strategic results for the first half of 2025. The period marked a turning point for the company, with an ongoing business model transformation, the acquisition of Helios, accelerated growth of Younited Pay, and B Corp certification² — all contributing to improved profitability and long-term growth and resilience.

Charles Egly, Co-founder & Group CEO of Younited, commented:

“The first half of 2025 has been transformative. We’ve executed our strategic pivot, expanded our ecosystem, and improved our financial trajectory. With Helios onboard and Younited Pay scaling rapidly, we are well-positioned to deliver sustainable growth and profitability. I thank our shareholders, clients, partners, and employees for their continued trust and commitment.”

Strategic execution and financial performance³

- **Business model transformation:** Younited transitioned from an “originate to distribute” to a predominantly balance-sheet model, now financing lending primarily through customer term deposits. This shift enables full credit margin capture and reduces reliance on external debt capital markets.
- **Loan origination growth:** Origination volumes reached €629 million, up +24% compared to €507 million in H2 2024, reflecting strong customer demand and platform scalability.
- **Revenue acceleration & profitability trajectory:** Total revenue rose +48% to €85 million in H1 2025 compared to €57 million in H2 2024. Adjusted net loss was reduced to -€10 million, a significant improvement from -€37 million in the previous half-year, confirming the company’s path to net income profitability by Q4 2025.

Ecosystem expansion: acquisition of Helios

During H1 2025, Younited acquired Helios, a French green digital account and cards platform. This strategic move marks Younited’s evolution into a full-spectrum consumer finance ecosystem, now offering current and savings accounts, life insurance, budgeting tools, and sustainable cashback with over 120 partners. The integration of Helios’s modular account engine into Younited’s cloud-native infrastructure enhances the group’s technological capabilities.

¹ Younited Financial S.A. is the listed holding company of Younited S.A. (“Younited”), an ECB authorized and regulated credit institution under the primary supervision of the French ACPR.

² Younited S.A. became a certified B-Corp in April 2025.

³ This press release can only be read in conjunction with the half-Year consolidated statements and Investor Presentation, please refer to them available on our website at www.younited.com/investor-relations.

Accelerating Younited Pay

Younited Pay expanded through 10+ technology partners and plugins across Shopify, PrestaShop, WooCommerce, and Magento. Today, 75% of instalment payment volumes flow through this ecosystem, with customer satisfaction at 4.7/5 and merchant NPS exceeding 70, confirming its impact on conversion and loyalty.

Certified B Corp recognition

In April 2025, Younited became a certified B Corp across all European entities, scoring over 100 points. The certification recognizes Younited's commitment to:

- Offering regulated, transparent credit
- Expanding financial inclusion via open banking
- Promoting financial education through coaching tools

Outlook for H2 2025

Younited will continue to:

- Scale profitably in core lending markets and segments
- Broaden Younited Pay's reach across channels
- Integrate Helios to accelerate ecosystem strategy
- Maintain cost discipline to achieve profitability during Q4 2025

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About Younited

Younited is a leading instant credit provider in Europe. Constant innovation, cutting-edge technology and exceptional user experience have allowed over a million customers to have access to instant, simple and transparent credit to refurbish their home, go on vacation, buy a new smartphone, or bring any other project to life. Younited provides instant credit throughout the customer journey, shopping, or banking, online or in-store, with a single Younited customer experience. Younited operates in 4 European countries (France, Italy, Spain and Portugal).

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Disclaimer

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This announcement may include forward-looking statements, which are based on the Company's current expectations and projections regarding a business combination, the business, the economy and other future conditions of the Company and speak only as of the date hereof. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "aims", "forecasts", "continues", "estimates", "plans", "projects", "anticipates", "expects", "intends", "may", "will" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy plans, objectives, goals, future events, or intentions. Forward-looking statements may and often do differ materially from actual results. Any forward-looking statements reflect the Company's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to the Company's business, results of operations, financial position, liquidity, prospects, growth or strategies. Forward-looking statements speak only as at the date on which they are made, and the Company undertakes no obligation to update these forward-looking statements.

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