Younited signs €400 million warehouse financing facility backed by French and Italian consumer loans with Citi

Luxembourg & Paris, 8 October 2025 – Younited S.A.[1] ("Younited"), a leading European instant credit provider, announces the successful closing of a €400 million warehouse financing facility. The facility is backed by a diversified portfolio of French and Italian consumer loans originated by Younited, also comprising Younited Pay installment payment solution loans.

Xavier Pierart, Deputy CEO and Group CFO and Sylvain Lacaze, head of ALM Treasury and Financing said: *"The signing of this warehouse financing facility complements Younited's significant retail deposit funding base and provides significant diversification while adding balance-sheet flexibility towards continued regular use of the public ABS market for refinancing transactions."*

This new facility diversifies Younited's funding sources and provides a flexible framework to continue accessing the public ABS markets in France and Italy, further to the company's three public ABS transactions, Youni Italy 2025-1, Youni Italy 2024-1 and previously Youni 2019-1 in France.

The new facility builds and expands on the multi-year Italian asset-backed financing agreement entered into with Citi in 2023 and demonstrates the strength and stability of our business model and origination capabilities.

As part of the transaction:

- A&O Shearman and Clifford Chance respectively assisted Younited, as originator, and Citi, as arranger and senior lender among other roles;
- France Titrisation / BNP Paribas is acting among other roles as FCT manager and custodian on the French portfolio;
- Zenith Global Spa is acting among other roles, as representatives of the debtholders to the transaction, and master servicer on the Italian portfolio.

About Younited

Younited is a leading European technology company shaping the future of inclusive and sustainable finance. Its platform enables households to access personal loans, payment solutions, everyday banking and insurance products. Headquartered in Paris, Younited operates in France, Italy, Spain and Portugal, serving more than 1.5 million customers. The company is a certified B Corp and is listed on Euronext.

For more information, visit younited.com.

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[1] Younited S.A. ("Younited"), an ECB authorized and regulated credit institution under the primary supervision of the French ACPR is a subsidiary of Younited Financial S.A., a Euronext listed holding company (ticker: YOUNI).

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