Younited Financial S.A. reaffirms profitability guidance and provides a strategic update

Paris & Luxembourg, 20 November 2025 - Younited Financial S.A. (Euronext: YOUNI, "the Group') today reaffirms its profitability trajectory:

- Profitability[1] in Q4 2025, marking the Group's first profitable quarter as a listed company
- 10% RoE for full-year 2026
- 25%+ RoE for full-year 2027

The Group's solid 1H 2025 performance demonstrated clear progress toward these targets. The reaffirmed guidance reflects the robustness of Younited's credit-centric model, the operational leverage delivered by scale, and the disciplined expansion of high-value adjacencies that directly reinforce lending economics.

Strategic Update

Younited Financial S.A. is also pleased to announce that Younited S.A. has applied to the French Prudential Supervision and Resolution Authority (ACPR) for an extension of its existing credit institution license.

Following the acquisition of Helios in July 2025, Younited S.A. intends to operate selected everyday banking functionalities – such as current accounts, cards and savings solutions – as enablers of its credit business, supporting better customer engagement, lower funding costs and improved credit performance.

The license extension now requested by Younited S.A. is a planned evolution of its regulated perimeter. It is designed to enhance the profitability and resilience of its core lending activities.

Charles Egly, Group CEO and co-founder of Younited commented:

"We are pleased to reaffirm our profitability trajectory, with our first profitable quarter expected in Q4 2025 and double-digit returns thereafter. We are encouraged by the momentum across the Group as we continue building a purpose-driven, profitable business that delivers products with genuine value for customers.

The licence extension we have applied for is a focused and natural evolution of our regulated perimeter — one that enables us to capture more value from our core lending activity, deepen customer engagement and improve funding efficiency. It strengthens our path to sustainable, long-term profitability."

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[1] Younited's ambition is to achieve a positive Adjusted Net Income (as defined on page 2) in the fourth quarter of the year ending 31 December 2025 excluding Helios and other related transaction / integration costs.

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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Definition of Adjusted Net Income

Adjusted net income is a non-IFRS measure. This measure is useful to readers of the Group's financial statements as it provides a measure of results excluding certain items that management believes are outside of its recurring operating activities consisting of Non-recurring items and of Non-cash expenses settled in capital instruments. Non-cash expenses settled in capital instruments consist of share-based payment expenses accounted for under IFRS 2 as well as unrealized gains and losses on financial liabilities which will be settled in the Company own capital instruments. Non-recuring items refer to expenses incurred as part of a significant reorganization of the Group, which may include costs related to workforce reductions, contract terminations, and other one-time expenses necessary to implement structural changes.

Disclaimer

This announcement contains information that qualifies, or may have qualified, as inside information within the meaning of Article 7(1) of Regulation (EU) No 596/2014 on market abuse.

This announcement may include forward-looking statements, which are based on the Company's current expectations and projections, 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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