



## **Younited, a leading instant credit provider in Europe, debuts today its listing on Euronext Paris**

**Luxembourg – 20 January 2025**

Following the successful completion of the business combination with Younited S.A. on 20 December 2024, Younited Financial S.A. today announces its listing on the regulated market of Euronext Paris in addition to its existing listing on the regulated market of Euronext Amsterdam. The shares will be listed under the symbol “**YOUNI**” with ISIN KYG7552D1354 and the warrants will be listed under the symbol “**YOUNW**” with ISIN KYG7552D1438.

Younited is a leading consumer credit business with over 1.2 million customers across the EU since its inception. Younited leverages a powerful technology platform with state-of-the-art APIs and artificial intelligence to build a scalable pan-European instant credit platform, transforming the consumer loan market and helping European households reach financial wellbeing.

The capital injection of approximately €152.6m<sup>1</sup> and the listing on Euronext Paris, will significantly improve Younited’s balance sheet capacity, and accelerate the execution of its growth strategy.

**Charles Egly, Chief Executive Officer of Younited Financial and Co-founder of Younited said:** *“Younited’s listing on Euronext Paris is a key milestone in the company’s history. Through the business combination with Iris Financial and the new listing, we are very well positioned to pursue innovation in the consumer lending market and seize market share. Younited has solid foundations, with a distinct technological edge, a clear strategy and an experienced management team to drive growth and attractive returns for shareholders going forward.”*

**Elizabeth Critchley, Chair of Younited Financial said:** *“The combination of Younited with our established network of long-term capital providers and experienced financial investment professionals will drive attractive returns for shareholders going forward. The listing on Euronext Paris is a major step forward for Younited, with the group now benefiting from a robust balance sheet and enhanced visibility to seize market share.”*

---

<sup>1</sup> Less approximately €17.2m of transaction expenses and €1m to be used by the Company to fund its operating expenses

## **About Younited Financial S.A.**

More information about the Company can be found on the Company's website <https://younited-financial.com/>.

## **About Younited**

Younited is the 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).

More information on <https://www.group.younited.com>

## **Media contacts**

Rumeur Publique - younited@rumeurpublique.fr

Vanessa Marlier +33 6 16 59 51 16

Amanda Libercier Saldaña +33 6 18 98 49 37

## **Younited Financial Investor Relations**

InvestorRelations@younited.com

## **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 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 at which they are made and the Company undertakes no obligation to update these forward-looking statements.