

## Younited S.A. has successfully completed its inaugural Tier 2 issuance of €50 million

**Luxembourg & Paris, 17 February 2026** – Younited S.A., the main contributing subsidiary of the listed holding Younited Financial S.A. (ticker: YOUNI), a leading instant-credit provider in Europe, today announces the successful completion of its inaugural issuance of €50 million Fixed Rate Resettable Subordinated Tier 2 Notes (the **Notes**).

The Notes will have a 10.5 year maturity (i.e. 23 August 2036) and will bear interest at an initial rate of interest of 9.227% *per annum*, such rate of interest being subject to a reset after 5.5 years (i.e. as of 23 August 2031).

An application has been made for the Notes to be admitted to trading on the Global Exchange Market (GEM) of Euronext Dublin. Settlement and admission to trading of the Notes are expected to take place on 23 February 2026.

The issue of the Notes is part of the Group's strategy to strengthen Younited S.A.'s own funds. The net proceeds of the issue of the Notes will be applied for the general corporate purposes of Younited S.A. with a focus on accelerating organic growth through loan origination and loan portfolio acquisitions.

*Naren Ramachandran, Group CFO of Younited commented:*

*"This inaugural Tier 2 issuance represents an important milestone in the evolution of Younited's capital structure. The transaction strengthens our Total Capital Ratio while preserving CET1 flexibility. We are pleased with the successful outcome, which enhances our financial resilience and provides additional capital capacity to support disciplined and sustainable growth."*

The issue of the Notes is led by Morgan Stanley as Sole Global Coordinator and Bookrunner.

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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

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

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