

Fund's performances: Monthly : + 0.18% YTD : + 0.83% Since inception(1) : + 34.19%

## KEY FIGURES

Initial Share Price	100.00 €
Share Price as of 30/04/2026	134.19 €
Net Asset Value 30/04/2026	129M€
ISIN	FR0011605690
Bloomberg Code	PDUALNG:FP

## OVERVIEW

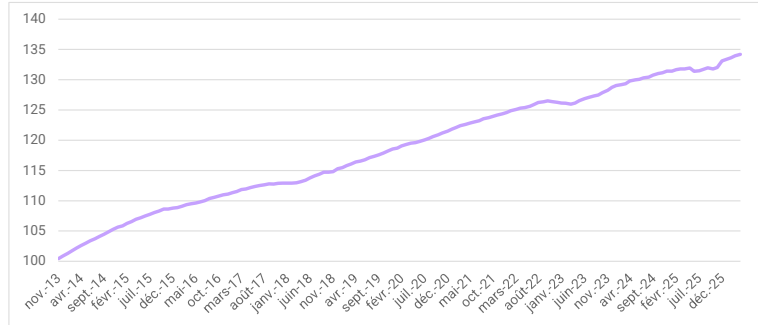
• The Younited France fund ("the FCT") invests in consumer credit at fixed interest rates and constant monthly repayments. Initial maturities range between 6 and 84 months. Loans are granted through the Younited lending platform. The FCT aims at generating stable and competitive returns with low volatility.

• Younited is a consumer lending platform licensed to operate as a Credit Institution in Europe. It allows investors to directly finance consumer loans to European households, offering competitive interest rates to borrowers and attractive returns to investors.

## MAIN CHARACTERISTICS

Legal Form	FCT
Restrictions	Professional investors only
Currency	EURO
NAV update	Weekly
Subscription	Weekly every Tuesday, payments on D+2
Liquidity	limited (with a one-month notice) More information about the fund liquidity in the Fund's Regulations
Distribution policy	Capitalization
Management Company	Eurotitrisation
Custodian	BPSS
Investment Service Provider	Younited Credit
Distributor	Younited Credit
Calculation Agent & Servicer Fees	Max 0.30% p.a.
Management Company Fees	35K€ + 0.006% p.a.
Custodian Fees	60K€ + 0.002% p.a.

## HISTORICAL SHARE PRICE (€)



Cumulated performances					Annualized performances	
1 month	3 months	1 year	3 years	YTD	3 years	5 years
+ 0.18%	+ 0.61%	+ 1.84%	+ 6.37%	+ 0.83%	+ 2.08%	+ 1.82%

In the absence of indications, performances shown in this document are net of fees. Past performance is not a reliable indication of future performance.

Risk			
Annualized monthly volatility*	% monthly positive returns	Max monthly returns	Min. monthly returns
0.48%	93%	+ 0.82%	- 0.41%

\*Standard deviation of historical monthly returns multiplied by square root of 12

## ABOUT YOUNITED CREDIT S.A.

- **Founded** in October 2009
- Licensed to operate as a **Credit Institution and Investment Services Provider** by the French Central Bank – License N° 16488
- Operating in **4 European countries**
- Cumulated production exceeding **8 billion euros** since inception (2011) representing **c. 1m active loans**
- Main shareholders : Eurazeo, Bpifrance, Goldman Sachs AM, Bridgepoint, Ripplewood

## ADVANTAGES

- A financial product with competitive returns and low volatility
- A new asset class: unique access to French consumer loans market
- Diversification of credit risk on thousands of French consumer loans

## RISKS<sup>2</sup>

- **Borrower default risk:** This could impact the returns for investors and/or lead to risk of loss capital.
- **Liquidity:** Based on limited liquidity, in the worst case scenario where all investors would ask for total redemption at the same time, they would get their funds on a pro rata basis, upon borrowers monthly payment

Investment reserved to qualified investors. Investing in Younited's funds involves a risk of total or partial loss of capital.

Past performance is not a reliable indication of future performance

Please read the disclaimer at the end of this document.

(1) Inception date = 31/10/2013 (2) Please refer to the risk section of the Fund's Regulations

For qualified investors only

## KEY STATISTICS

Average portfolio interest rate	7.06%
Average portfolio duration previous month	1.5 an
Average loan amount	7 420
Number of active loans	51 999

## BORROWERS' ELIGIBILITY

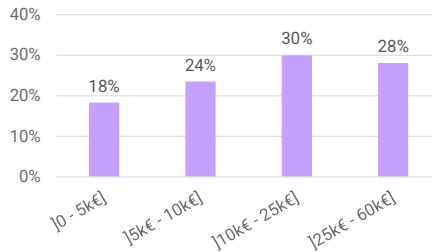
- Individuals borrowing in their personal capacity
- Living in France
- Proofs of creditworthiness
- Employed or pensioner

## HISTORICAL MONTHLY RETURNS<sup>3</sup>

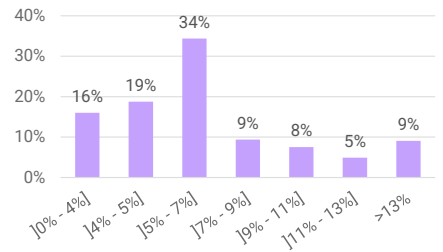
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	0.22%	0.19%	0.24%	0.18%									0.82%
2025	0.00%	0.17%	0.10%	-0.01%	0.11%	-0.41%	0.08%	0.18%	0.18%	-0.13%	0.17%	0.82%	1.27%
2024	0.24%	0.12%	0.12%	0.35%	0.12%	0.08%	0.19%	0.08%	0.27%	0.21%	0.08%	0.22%	2.10%
2023	-0.11%	-0.01%	-0.13%	0.15%	0.31%	0.26%	0.16%	0.17%	0.12%	0.32%	0.31%	0.36%	1.94%
2022	0.17%	0.25%	0.17%	0.17%	0.07%	0.18%	0.23%	0.27%	0.10%	0.12%	-0.11%	-0.08%	1.54%
2021	0.25%	0.23%	0.25%	0.17%	0.17%	0.17%	0.17%	0.25%	0.17%	0.17%	0.17%	0.17%	2.34%
2020	0.12%	0.31%	0.19%	0.18%	0.08%	0.17%	0.21%	0.21%	0.25%	0.25%	0.25%	0.25%	2.49%
2019	0.16%	0.28%	0.23%	0.29%	0.14%	0.17%	0.31%	0.18%	0.22%	0.24%	0.28%	0.30%	2.85%
2018	0.01%	0.01%	0.06%	0.14%	0.21%	0.35%	0.29%	0.26%	0.29%	0.01%	0.07%	0.40%	2.11%
2017	0.22%	0.17%	0.28%	0.09%	0.23%	0.16%	0.12%	0.13%	0.12%	-0.01%	0.09%	0.02%	1.61%

In the absence of indications, performances shown in this document are net of fees. Timeframe: last 5 years.  
**Past performance is not a reliable indication of future performance.**

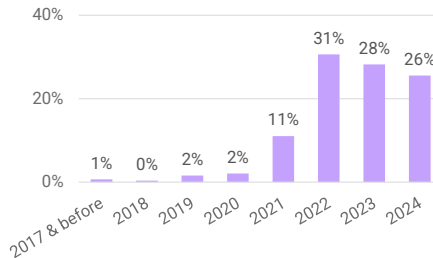
## ORIGINAL AMOUNT



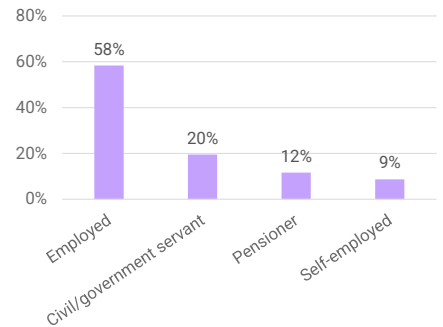
## INTEREST RATE



## YEAR OF ORIGATION



## EMPLOYMENT STATUS



## CONTACT

Investor Relations  
 +33 9 72 62 29 40  
 invest@younited.com

(3) In line with the Fund's valuation policy and to reflect economic forecasts, a reserve has been put in place to capture a potential increase in borrower's default probabilities, which could impact the fund's performance.

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Investing in Younited's funds involves a risk of total or partial loss of capital