

**Successful transformation led to 54% annual revenue growth and attainment of profitability**

**Luxembourg & Paris, 19 March 2026** – Younited Financial S.A., the listed holding company of Younited S.A., a leading European consumer credit platform and regulated credit institution, today announced its financial results for the year ended 31 December 2025.

2025 marked a defining year in the Group’s evolution, with the successful execution of its structural transformation, strong growth in lending activity, and reported profitability for 2H 2025.

**Key Highlights (IFRS figures)**

- Loan stock: €1.1 billion as at end-December 2025 +44% y-o-y
- Revenue: €146 million in 2025 +54% y-o-y
- Net Interest Yield: increased to 5.8% (2024: 4.1%)
- Cost-income ratio: improved to 78% (2024: 139%)
- Profitability: First profitable quarter achieved in Q4 2025 as per guidance
- Guidance: >10% RoE for FY2026

**Strategic transformation achieved**

During 2025, Younited continued executing its strategy to transition from an originate-to-distribute to a balance-sheet-driven model, funding lending primarily through customer deposits and diversified bank financing facilities. This shift has increased margin capture, improved revenue visibility, and reduced reliance on capital market funding.

**Scaling Younited Pay**

Younited Pay continued to expand through integrations with major ecommerce platforms including Shopify, Purse, PrestaShop, WooCommerce and Magento, enabling scalable merchant adoption. Instalment payments increasingly act as a gateway into the broader Younited ecosystem, supporting customer acquisition and cross-sell opportunities. Younited Pay was successfully launched in Italy in January 2026.

**Ecosystem expansion**

In 2025, Younited acquired Helios, a French digital banking platform offering current accounts, savings products and life-insurance distribution. The acquisition expands Younited’s platform beyond lending into everyday banking services, strengthening customer engagement, and increasing lifetime value. The Group has applied to the ACPR and the ECB to extend the scope of activities included in its licence, with the process currently in the supervisory review phase.

*Charles Egly, Group Chief Executive Officer said:*

*“2025 represents a major milestone for Younited. We successfully executed our transition toward a regulated banking model built around a growing balance sheet and recurring net interest income. Achieving our first profitable quarter confirms the strength of our model and positions Younited for sustainable growth. With Helios expanding our ecosystem and Younited Pay scaling across merchants, we are building a diversified consumer finance platform designed to perform across economic cycles.”*

**Media contacts**

- Rumeur Publique – [younited@rumeurpublique.fr](mailto:younited@rumeurpublique.fr)
- Vanessa Marlier: + 33 6 16 59 61 16
- Amanda Libercier Saldaña: + 33 6 18 98 49 37
- Illan Gainand: + 33 6 28 76 84 11

## About Younited

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly — whether online, in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable, and user-friendly experience. Younited operates in four European countries: France, Italy, Spain and Portugal and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR).

Younited Financial Investor Relations [InvestorRelations@younited.com](mailto: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.*

*The financial data presented in this communication are based on preliminary results for the financial year ended 31 December 2025 and have not been audited or subject to a limited review by the Company's statutory auditors. These preliminary results have been prepared in accordance with applicable accounting standards and on a basis consistent with the accounting policies applied in the preparation of the Group's financial statements. The audit procedures by the statutory auditors are ongoing and may lead to adjustments to the financial information presented herein. There can be no assurance that the final audited results will not differ from the preliminary information included in this document.*

*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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