

Fund's performances: Monthly: + 0,17% YTD: + 1,83% Since inception(1): + 23,74%

## KEY FIGURES

Initial Share Price	100,00 €
Share Price as of 30/09/2021	123,74 €
Net Asset Value as of 30/09/2021	312M€
ISIN	FR0011605690
Bloomberg	PDUALNG:FP

## MAIN CHARACTERISTICS

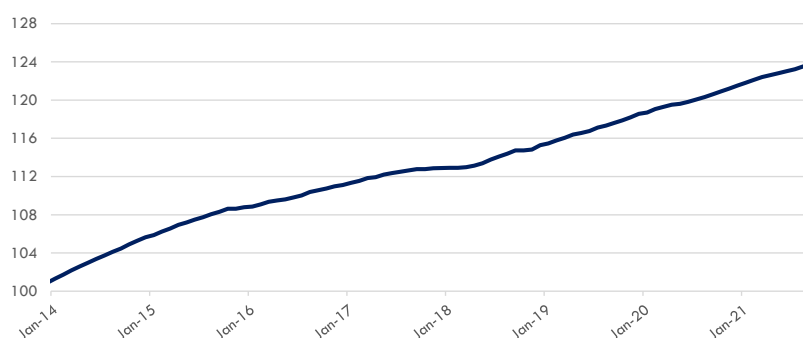
Legal Form	Securitization fund
Restrictions	Professional investors only
Currency	EURO
NAV update	Weekly
Subscription	Weekly: every Tuesday, payments on D+2
Liquidity	limited (with a one-month notice) More information about the fund liquidity in the Fund's Regulations
Distribution policy	Capitalization
Management Company	Eurofitrisation
Custodian	BPSS
Investment Service Provider	Younited Credit
Distributor	Younited Credit
Calculation Agent & Servicer Fees	0.20% p.a.
Management Company Fees	35K€ + 0.006% p.a.
Custodian Fees	60K€ + 0.004% p.a.
Early redemption Fees:	<ul style="list-style-type: none"> <li>• 2% for any redemption within 6 months;</li> <li>• 1% for any redemption between 6 and 12 months</li> </ul>

## 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.

## HISTORICAL SHARE PRICE (€)



Cumulated performances					Annualized performances	
1 month	3 months	1 year	3 years	YTD	3 years	5 years
+ 0,17%	+ 0,58%	+ 2,60%	+ 7,86%	+ 1,83%	+ 2,55%	+ 2,28%

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
0,38%	99%	+ 0,44%	- 0,01%

\*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 **5 European countries**
- Cumulated production exceeding **2.8bn€** since inception (2011) representing more than **400,000 active loans**
- Main shareholders : Crédit Mutuel Arkéa, Eurazeo, Bpifrance, Adevinta, AG2R La Mondiale, Goldman Sachs AM, Bridgepoint

## 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.

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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	5,45%
Average portfolio duration	1,7 years
Average loan amount	6 592 €
Number of active loans	64 406

## BORROWERS' ELIGIBILITY

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

## CONTACT

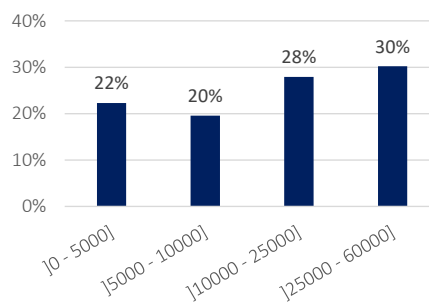
Investors Relations  
+33 9 72 62 29 40  
invest@younited-credit.fr

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

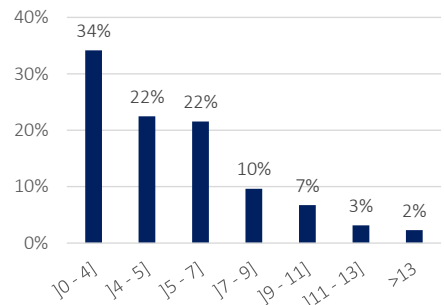
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2021	0,25%	0,23%	0,25%	0,17%	0,17%	0,17%	0,17%	0,25%	0,17%				
2020	0,12%	0,31%	0,19%	0,18%	0,08%	0,17%	0,21%	0,21%	0,25%	0,25%	0,25%	0,25%	2,49%
2019	0,16%	0,28%	0,23%	0,29%	0,14%	0,17%	0,31%	0,18%	0,22%	0,24%	0,28%	0,30%	2,85%
2018	0,01%	0,01%	0,06%	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%
2016	0,08%	0,20%	0,24%	0,14%	0,10%	0,18%	0,19%	0,34%	0,15%	0,18%	0,19%	0,13%	2,13%
2015	0,21%	0,35%	0,30%	0,36%	0,23%	0,27%	0,24%	0,30%	0,23%	0,29%	0,01%	0,14%	2,97%

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.**

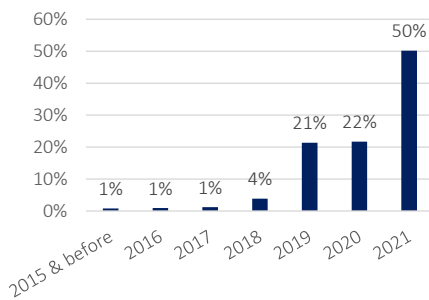
## ORIGINAL AMOUNT



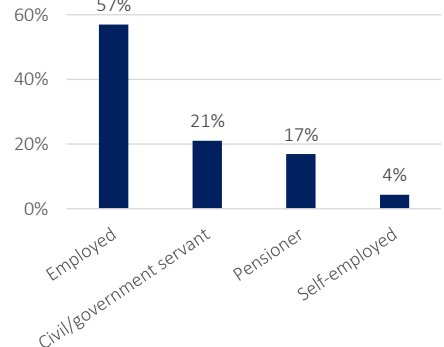
## INTEREST RATE



## YEAR OF ORIGINATION



## EMPLOYMENT STATUS



(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**