

Fund's performances: Monthly: - 0,01% YTD: - 0,12% Since inception(1): + 26,13%

## KEY FIGURES

Initial Share Price	100,00 €
Share Price as of 23/02/2023	126,13 €
Net Asset Value as of 23/02/2023	318M€
ISIN	FR0011605690
Bloomberg	PDUALNG:FP

## MAIN CHARACTERISTICS

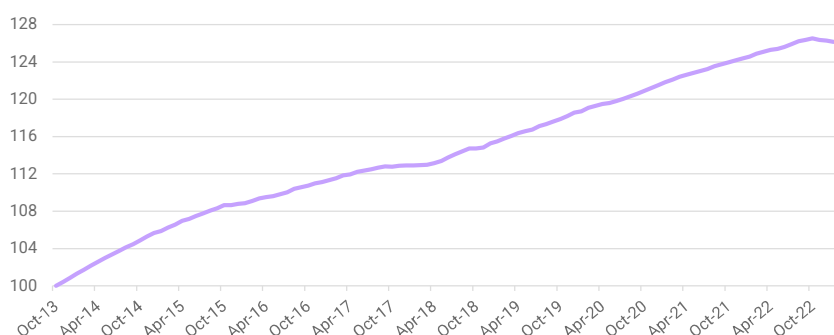
Legal Form	Securitization fund
Restrictions	Professional investors only
Currency	EURO
NAV update	Weekly
Subscription	Weekly: every Tuesday, payments on D+2
Liquidity	limited (with a one-month notice) More information about the fund liquidity in the Fund's Regulations
Distribution policy	Capitalization
Management Company	Eurotitrisation
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
- 0,01%	- 0,20%	+ 1,00%	+ 5,93%	- 0,12%	+ 1,94%	+ 2,24%

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
0,41%	96%	+ 0,44%	- 0,11%

\*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 **4 bn€** since inception (2011) representing more than **550,000 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	5,69%
Average portfolio duration	1,8 years
Average loan amount	7 324 €
Number of active loans	57 867

## BORROWERS' ELIGIBILITY

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

## CONTACT

Investors Relations  
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invest@younited-credit.fr

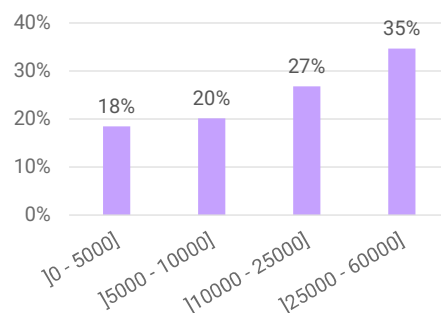
## HISTORICAL MONTHLY RETURNS<sup>3</sup>

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
<b>2023</b>	-0,11%	-0,01%											
<b>2022</b>	0,17%	0,25%	0,17%	0,17%	0,07%	0,18%	0,23%	0,27%	0,10%	0,12%	-0,11%	-0,08%	<b>1,54%</b>
<b>2021</b>	0,25%	0,23%	0,25%	0,17%	0,17%	0,17%	0,17%	0,25%	0,17%	0,17%	0,17%	0,17%	<b>2,34%</b>
<b>2020</b>	0,12%	0,31%	0,19%	0,18%	0,08%	0,17%	0,21%	0,21%	0,25%	0,25%	0,25%	0,25%	<b>2,49%</b>
<b>2019</b>	0,16%	0,28%	0,23%	0,29%	0,14%	0,17%	0,31%	0,18%	0,22%	0,24%	0,28%	0,30%	<b>2,85%</b>
<b>2018</b>	0,01%	0,01%	0,06%	0,14%	0,21%	0,35%	0,29%	0,26%	0,29%	0,01%	0,07%	0,40%	<b>2,11%</b>
<b>2017</b>	0,22%	0,17%	0,28%	0,09%	0,23%	0,16%	0,12%	0,13%	0,12%	-0,01%	0,09%	0,02%	<b>1,61%</b>
<b>2016</b>	0,08%	0,20%	0,24%	0,14%	0,10%	0,18%	0,19%	0,34%	0,15%	0,18%	0,19%	0,13%	<b>2,13%</b>
<b>2015</b>	0,21%	0,35%	0,30%	0,36%	0,23%	0,27%	0,24%	0,30%	0,23%	0,29%	0,01%	0,14%	<b>2,97%</b>

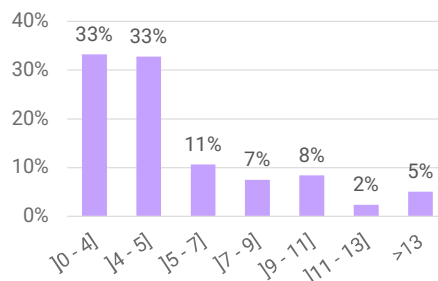
In the absence of indications, performances shown in this document are net of fees. Timeframe: last 5 years.

**Past performance is not a reliable indication of future performance.**

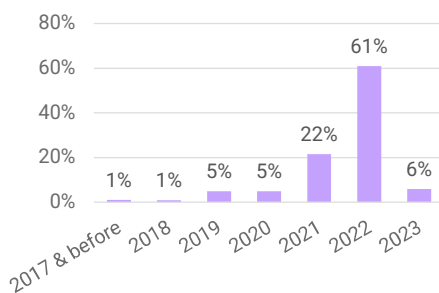
## ORIGINAL AMOUNT



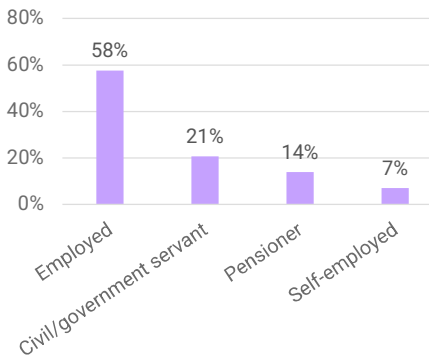
## INTEREST RATE



## 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**

The fund's documentation, weekly reporting and audited accounts are made available upon request on the Management Company's website at: <https://www.eurotitrisation.fr>

Younited-French limited liability company, with a Management Board and a Supervisory Board, with share capital of €1,732,544

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