

Fund's performances: Monthly: + 0,17% YTD: + 0,82% Since inception(1): + 27,31%

KEY FIGURES

Initial Share Price	100,00 €
Share Price as of 31/08/2023	127,31 €
Net Asset Value as of 31/08/2023	339M€
ISIN	FR0011605690
Bloomberg	PDUALNG:FP

MAIN CHARACTERISTICS

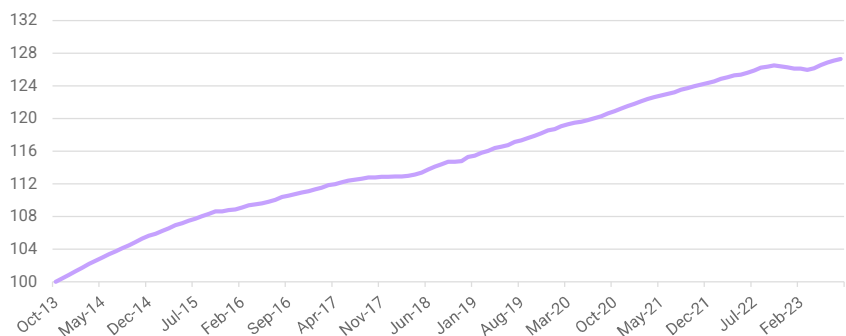
Legal Form	Securitization fund
Restrictions	Professional investors only
Currency	EURO
NAV update	Weekly
Subscription	Weekly: every Tuesday, payments on D+2
Liquidity	limited (with a one-month notice) More information about the fund liquidity in the Fund's Regulations
Distribution policy	Capitalization
Management Company	Eurotitrisation
Custodian	BPSS
Investment Service Provider	Younited Credit
Distributor	Younited Credit
Calculation Agent & Servicer Fees	0.30% 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"> • 2% for any redemption within 6 months; • 1% for any redemption between 6 and 12 months

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%	+ 0,60%	+ 0,85%	+ 5,82%	+ 0,82%	+ 1,90%	+ 2,16%

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
0,42%	95%	+ 0,44%	- 0,13%

*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 **1 bn€** since inception (2011) representing more than **1m 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

RISKS²

- **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	6,00%
Average portfolio duration	1,7 years
Average loan amount	7 641 €
Number of active loans	62 448

BORROWERS' ELIGIBILITY

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

CONTACT

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invest@younited-credit.fr

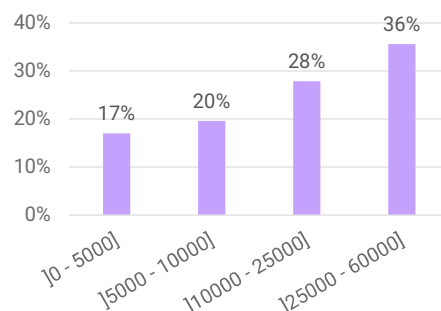
HISTORICAL MONTHLY RETURNS³

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2023	-0,11%	-0,01%	-0,13%	0,15%	0,31%	0,26%	0,16%	0,17%					
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%
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%

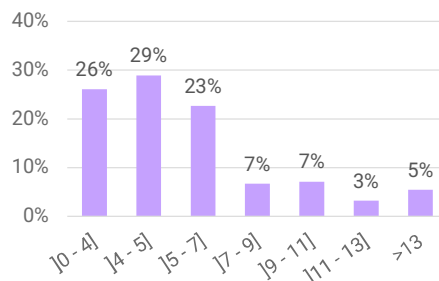
In the absence of indications, performances shown in this document are net of fees. Timeframe: last 5 years.

Past performance is not a reliable indication of future performance.

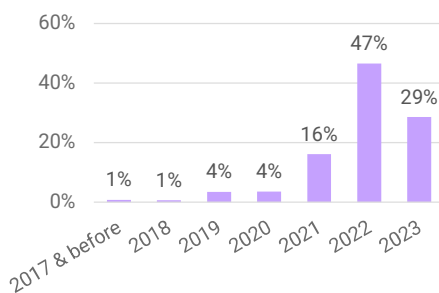
ORIGINAL AMOUNT



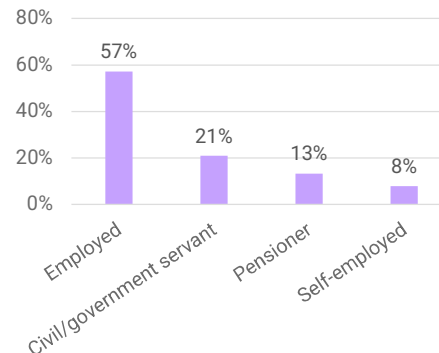
INTEREST RATE



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

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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