

Paris, 6 October 2022

Younited strengthens its Supervisory Board with Delphine Bourrilly, President of consulting firm Kearney France

Younited, the leading instant credit¹ provider in Europe, has strengthened its Supervisory Board with the arrival of Delphine Bourrilly, President & Managing Partner of the strategy consulting firm Kearney France.

"Delphine Bourrilly, who has dual experience in interest rates derivatives structuring at UBS and more than 10 years at Kearney, where she is currently managing partner for France, is a perfect addition to our Supervisory Board, which already benefits from complementary skills and expertise in the payment industry (Gilles Grapinet as Chairman of the Board and independent director and also Managing Director of Worldline), e-commerce (Marc Brandsma - CFO of Leboncoin, and representative of the Adeventa group), asset management (Lionel Paquin, independent director - Amundi) and of course private equity (Eurazeo, Goldman Sachs, Bridgepoint)."

Charles Egly, Chairman of the Management Board and co-founder of Younited.

This appointment comes at a time of continued growth for the company, which has just passed the €200m mark in annual revenues².

"I am very excited to join the Supervisory Board of Younited to support this European Fintech flagship. I expect to learn a lot from Younited's operating model, but also to bring a complementary point of view to other members of the Supervisory Board to support its rapid development. Younited's strategic positioning on "instant credit" in a regulated context and its technological lead are the guarantee of strong and sustainable growth, for the company and its customers."

Delphine Bourrilly.

Younited has indeed taken a key technological lead with regard to the deployment of open banking³ in the underwriting process and credit analysis.

Younited has also made a strong strategic choice to offer its customers a single financing product that the company considers to be the most protective: a regulated, fixed-rate amortizing loan, thus differentiating itself from other players that may offer unregulated payment facilities (split payment) or other financing products (e.g., revolving credit or variable-rate credit).

¹ With more than €4.4 billion in loans financed in France, Italy, Spain, Portugal and Germany, Younited has become the leading instant credit provider in Europe, financing credits from €100 to €50,000, 100% automatically and providing an instant decision.

² Annualized run rate of revenues generated in Q2 2022.

³ The aggregation of banking data of customers choosing this service has been enabled by the Second European Payment Services Directive (PSD2).



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About Younited

Younited is the leading instant credit provider in Europe. Constant innovation, disruptive technology and an exceptional user experience have given nearly one million consumers access to instant, simple, and transparent credit to renovate their home, finance a vacation, buy a new smartphone or finance a project. Younited offers instant credit integrated into the customer journey and a single interface, for payment or credit, online or in-store. Up to €50,000. Up to 84 months repayment maturity. Instantly. Younited is the leader in 5 European countries (France, Italy, Spain, Portugal and Germany) and generates nearly 2 billion GMV annually. As a pioneer in personalized budgeting, Younited deploys a credit strategy to serve everyone for more transparency and fairness. Younited has initiated a B-Corp certification process.

For more information, visit <https://www.younited-group.com>

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