

Iris Financial S.A.  
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L-2411 Luxembourg  
Grand Duchy of Luxembourg

Luxembourg, Grand Duchy of Luxembourg – 19 December 2024

### **Iris Financial S.A. – Fulfilment Regulatory Approval Conditions Combination**

Iris Financial S.A. (the “**Company**”) announces that the European Central Bank today issued a non-opposition decision authorising the Company to complete the business combination with Younited S.A. (the “**Combination**”). The French banking and insurance authority (*Autorité de contrôle prudentiel et de résolution*) already issued a decision exempting the Company from the requirement to obtain approval as a financial holding company. Furthermore, the Company’s board of directors has today approved the relevant actions necessary in order to complete the Combination. Completion of the Combination is therefore expected to occur on 20 December 2024.

Listing of the newly issued Company shares and the additional listing on Euronext Paris is expected to take place at a later date that will be announced by the Company.

#### **About Iris Financial**

More information about the Company can be found on the Company's website <http://www.irisfinancial.co>.

#### **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.

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 at which they are made and the Company undertakes no obligation to update these forward-looking statements.