

Informazione Regolamentata n. 20264-30-2025	Data/Ora Inizio Diffusione 28 Luglio 2025 17:48:37	Euronext Growth Milan
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Societa' : YOLO GROUP

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Oggetto : AGREEMENTS SIGNED FOR THE
SUBSCRIPTION OF A BOND LOAN FOR AN
AMOUNT OF 2.200.000 EUROS. ISSUE
SCHEDULED FOR JULY 31, 2025

Testo del comunicato

Vedi allegato



YOLO

**AGREEMENTS SIGNED FOR THE SUBSCRIPTION OF A BOND LOAN
FOR AN AMOUNT OF 2.200.000,00 EUROS**

ISSUE SCHEDULED FOR JULY 31, 2025

Milan, 28 July 2025 - YOLO Group S.p.A. (“YOLO” or the “Company”), one of the leading players in the Italian insurtech market of digital insurance services, listed on Euronext Growth Milan, following the announcement made on July 21, 2025, announces that agreements have been signed today for the subscription of 22 bonds (“**Bonds**”) with a nominal value of 100.000,00 euros for a total amount of 2,2 million euros to be issued as part of a non-convertible, non-subordinated bond loan with a maximum total amount of 4 million euros approved by the Board of Directors on July 21, 2025 (“**Bond Loan**”) . Additional *tranches* of the Bond Loan may be issued, up to a total amount of 4 million euros, by June 30, 2026.

The Bond Loan has a duration of 5 years and will be *amortising* with a grace period. The Bonds will bear interest at a variable rate equal to Euribor 6M + a margin of 5,75% per year, to be paid in arrears with repayments through semi-annual installments.

Yolo has requested admission of the bond issue to trading on Euronext Access Milan – professional segment, organized and managed by Borsa Italiana S.p.A.. No rating is expected to be assigned to either the issuer or the Bonds. The Bonds are exempt from the obligation to publish a prospectus, pursuant to and for the purposes of Article 1, paragraph 4, of Regulation (EU) 2017/1129.

The issue and start of trading are scheduled for July 31, 2025.

The Bond Loan has been admitted to the Guarantee Fund (the “Guarantee”) and, therefore, benefits from the Guarantee for an amount equal to 80% of its nominal value and, therefore, for a maximum amount of 3.200.000 (three million two hundred thousand/00) euros, under the terms and conditions of the Operating Provisions.

The Bond Loan regulations also provide for specific economic and financial covenants relating to compliance with predefined threshold values in terms of Net Financial Position/EBITDA and Net Financial Position/Net Equity.

As part of the transaction, Yolo was assisted by BPER Banca S.p.A., as arranger and placement agent. ADVANT Nctm acted as *deal legal counsel*.

The press release is available in the Investor/Press Release section of www.yolo-insurance.com.



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YOLO GROUP

YOLO Group is an insurtech company, among the main ones in Italy and with a presence abroad, with two lines of offer: services to enable the digital distribution of insurance products of insurance companies, banks and retailers (e.g., utilities and large-scale distribution); distribution, through partnership agreements, of insurance products made in collaboration with companies. Since its establishment at the end of 2017, YOLO has developed numerous partnerships, in Italy and abroad, to enable digital insurance offerings.

In direct distribution, YOLO has adopted, in addition to a digital model, a hybrid model combining digital and physical channels (so-called phygital). In 2022, it launched the Yolo Insurance Network (YIN), a platform that allows smaller insurance agencies and brokers to integrate digital into the physical management and distribution model. Around 600 brokers have joined YIN.

YOLO has been listed in the ordinary segment of Euronext Growth Milan since 2022. The main shareholders, in addition to the two co-founders (Gianluca De Cobelli and Simone Ranucci Brandimarte), include Generali Italia, Intesa Sanpaolo Vita, Neva SGR, Primo Capital SGR S.p.A., Enablia, IBL Banca, Net Insurance, Smart4Tech, Banco di Desio e della Brianza. Website: www.yolo-insurance.com

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