

# UnaFinancial at a Glance



UNA  
FINANCIAL



**UnaFinancial** is an international group of companies offering fintech services in Asia and Europe.

Leveraging advanced digital technologies, the Group has been providing access to finance to the underserved since 2015.

### **Brief Overview**

- Leader in credit-focused fintech in the key markets
- Fast path to positive unit economics thanks to strong tech and processes
- Running a Top-10 investment platform in Europe

# The Group's mission

is to provide simple and reliable access to finance through innovative technologies and focusing on what customers truly need

# The Group's vision

is to help more people improve their financial well-being

## Strategic focus:

- Maintaining market leadership
- Focusing on high-performing markets for credit-focused fintech
- Growing loan portfolio and commission income
- Building new partnerships
- Improving business performance and efficiency



The Group's high-tech financial services stand out for their **convenience** and **customer accessibility**.



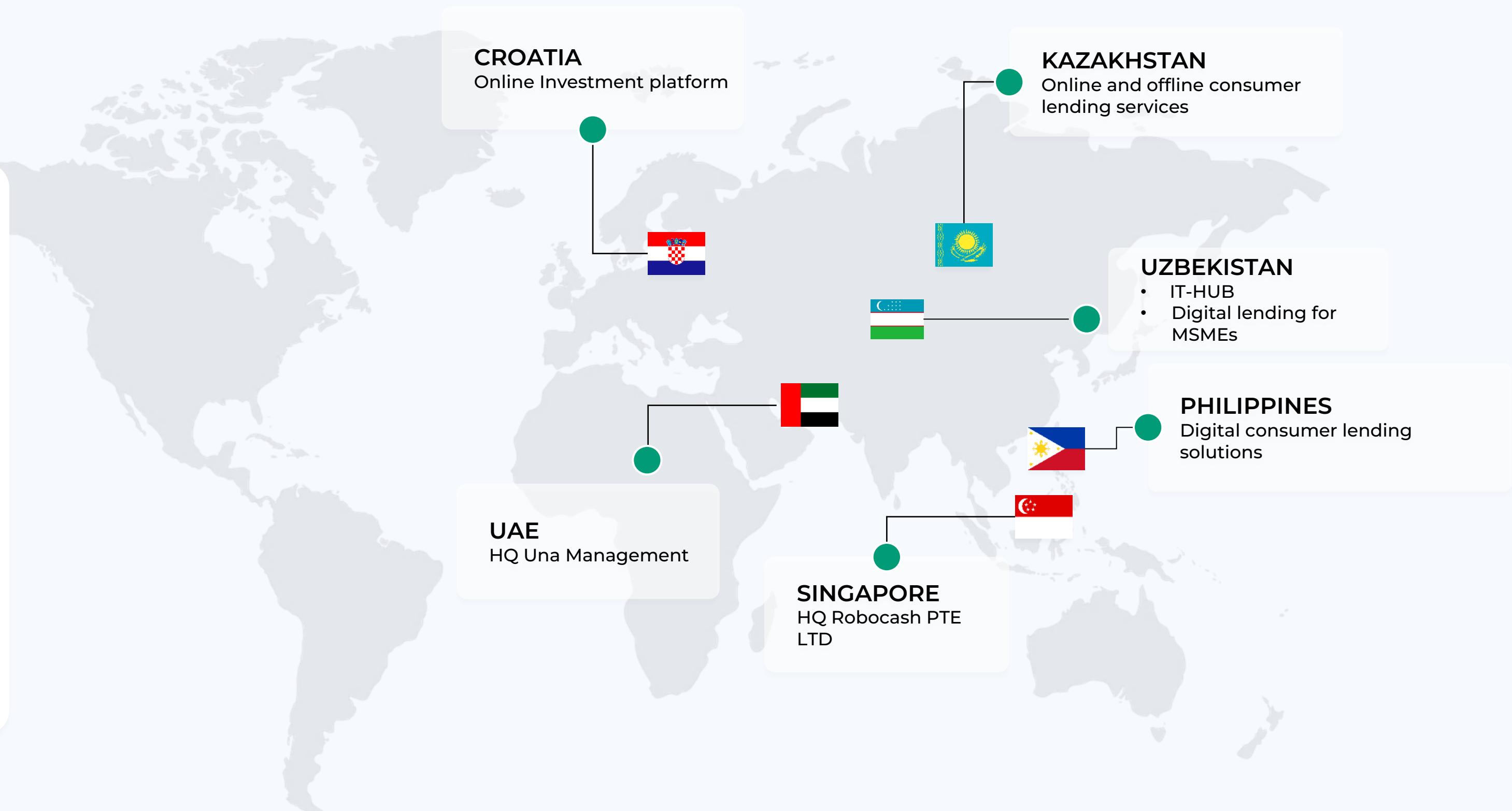
**\$3Bn+**  
USD issued loans





**We develop modern fintech solutions based on our credit expertise.**

In addition, we run our own investment platform, which is open to investors from the EU, Switzerland and the UK.



# Group financial results for FY 2021-H1 2025: Continued Growth



In 2024, UnaFinancial remained focused on enhancing operational efficiency.

The Group issued **USD 741 M** worth of loans.

The revenue\* for 2024 amounted to **USD 202.3 M**. Net profit stood at **USD 0.6 M**.

*Total assets, M USD*



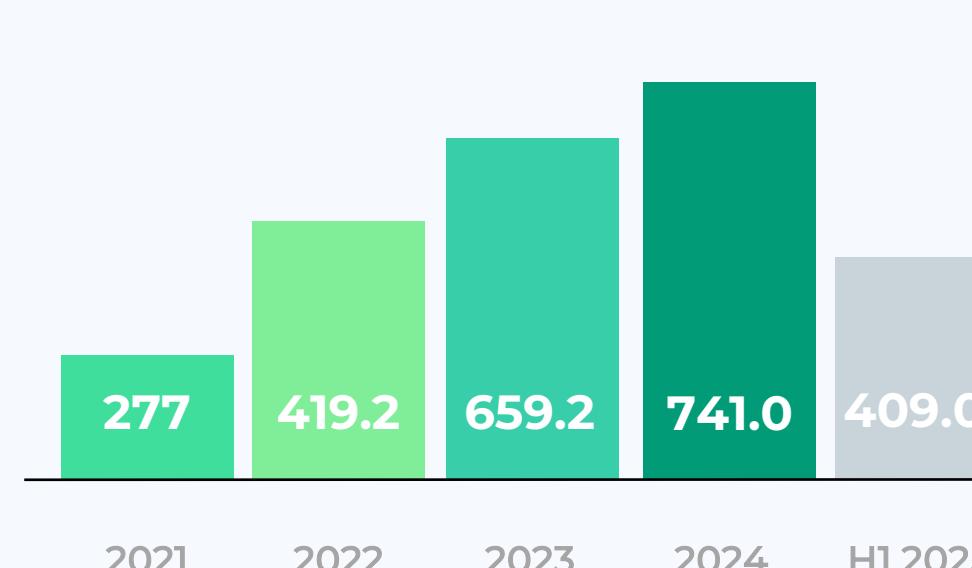
In 2025, we aim to grow net profit and expand our lending activities.

**Our priorities include:**

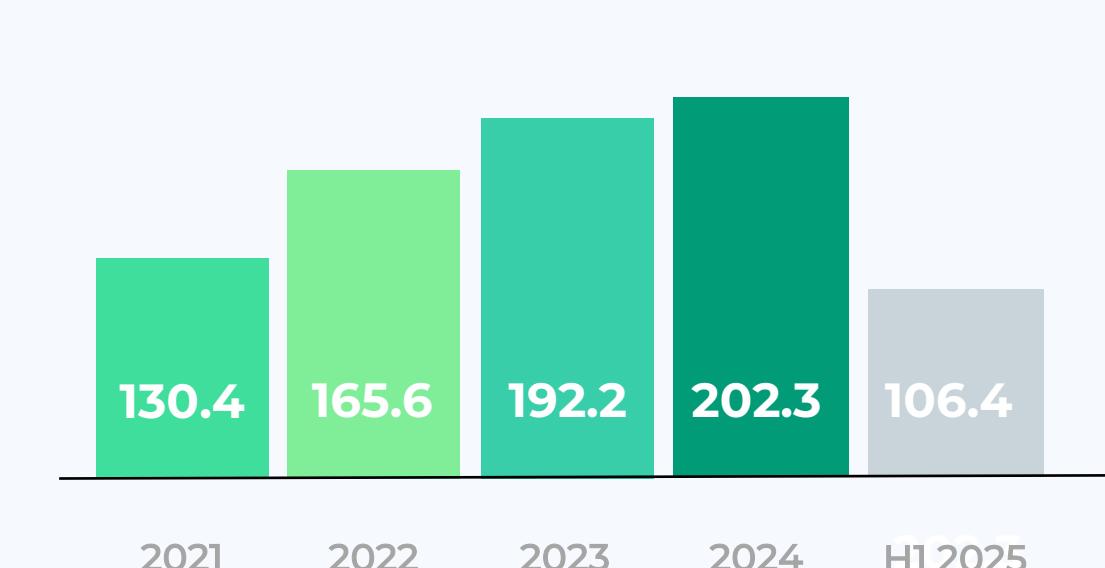
- Enhancing existing products
- Launching car loans
- Expanding installment solutions for individuals and SMEs

These steps will allow us to offer more flexible, customer-focused services.

*Loans issued, M USD*



*Revenue\*, M USD*



Data for 2021—2024 is based on the Group's audited financial statements

Data for H1 2025 is based on the Group's management accounts.

\* Revenue - interest and commission income

# Executive committee

A strong mission-driven team implementing an effective business growth strategy



**Sergey Sedov**

Chairman of the Board  
Chief Executive Officer



**Paul Valin**

Member of the  
management board



**Ivan Adamovich**

Chief Financial Officer  
Deputy CEO



**Janis Bogdasarovs**

Chief Legal Officer



**Timofey Kostin**

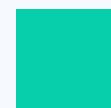
Chief Risk Officer



**David Davtyan**

Chief Technology Officer

## Awards & Recognition



In 2025, UnaFinancial was recognized among the **World's Top 300 Fintech Companies**, and named **Best FinTech Company in APAC** by Global Business & Finance Magazine.



**Best Financial Services Firm 2023 – Eurasia**  
Singapore Business Awards



**Best Fintech Group 2024 – APAC**  
Wealth & Finance International



CNBC & Statista ranking:  
World's Top 300 Fintech Companies



**#39 / 100**  
100 Singapore's fastest-growing companies in 2023



**2024 Global Recognition Award**



**#38 / 100**  
100 Singapore's fastest-growing companies in 2025



**Most Innovative Alternative Consumer Lending Company – Asia**  
FinTech Awards 2021 by Wealth Finance International



**Most Impactful Consumer Lending FinTech Company – Asia Pacific**  
FinTech Awards 2022 by Wealth Finance International



**#193 / 500**  
Financial Times ranking:  
500 High-Growth Companies Asia-Pacific 2023



**Most Innovative Consumer Finance Company Singapore**  
Global Business Magazine



**#173 / 500**  
Financial Times ranking:  
500 High-Growth Companies Asia-Pacific 2025

2021

2022

2023

2024

2025

# Contacts

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