

UnaFinancial at a Glance

UNA FINANCIAL

UnaFinancial is an international group of companies offering fintech services in Asia, Africa 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

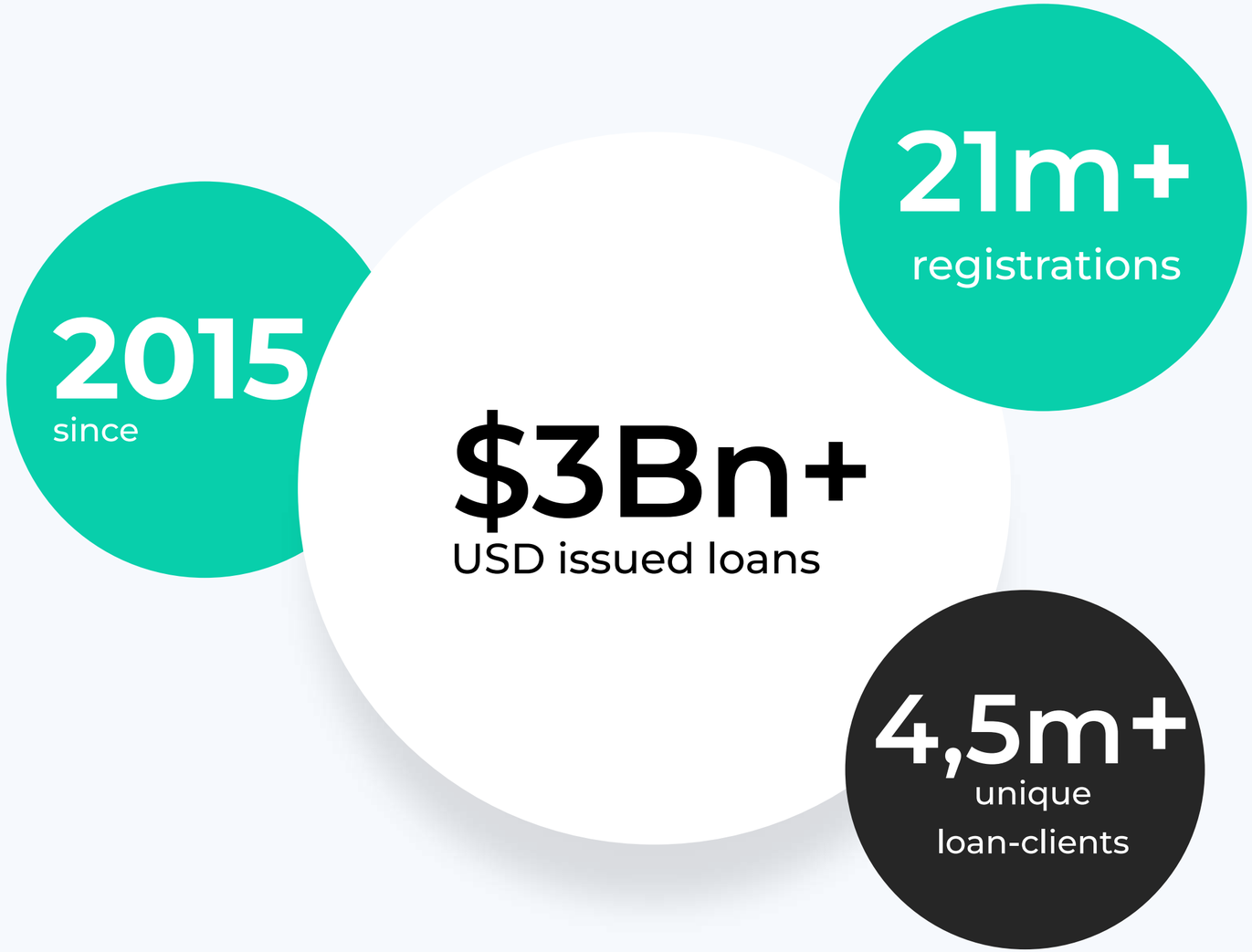
The Group’s vision

is to help more people improve their financial well-being

Strategic focus:

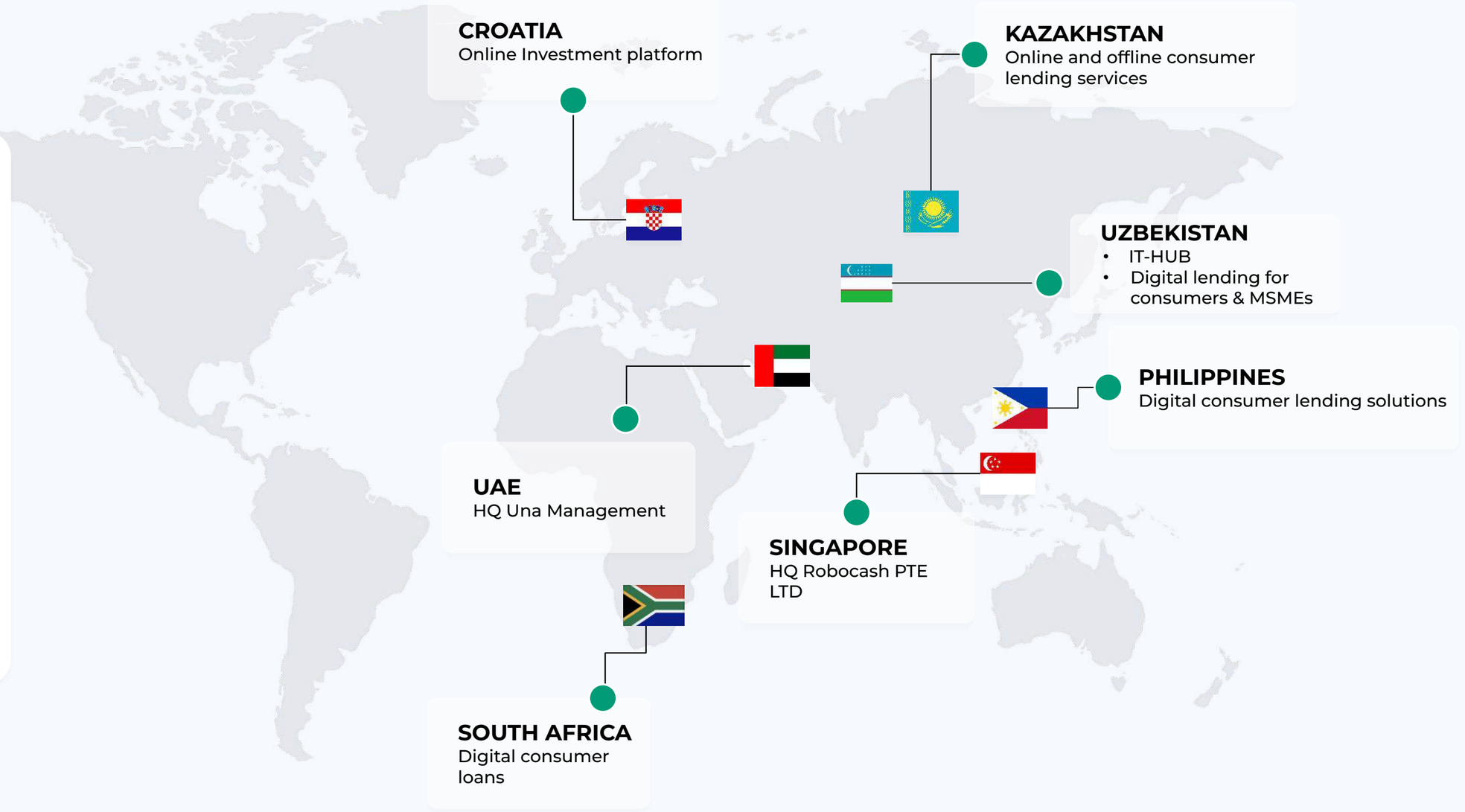
- Maintaining market leadership
- Focusing on high-performing markets for credit-focused fintech
- Growing loan portfolio and commission income
- Building new partnerships
- Improving business performance and efficiency

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



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.



CROATIA
Online Investment platform

KAZAKHSTAN
Online and offline consumer lending services

UZBEKISTAN
- IT-HUB
- Digital lending for consumers & MSMEs

PHILIPPINES
Digital consumer lending solutions

UAE
HQ Una Management

SINGAPORE
HQ Robocash PTE LTD

SOUTH AFRICA
Digital consumer loans

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

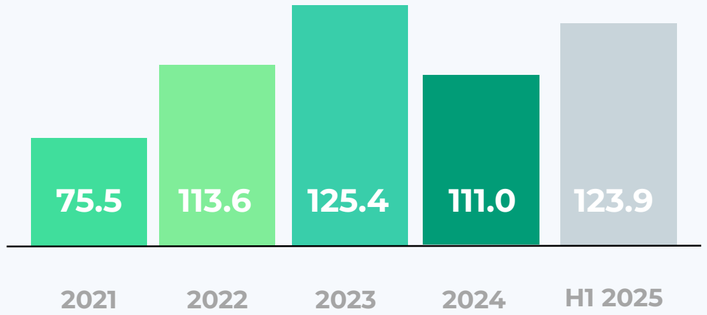
In **2024**, UnaFinancial remained focused on enhancing operational efficiency.

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

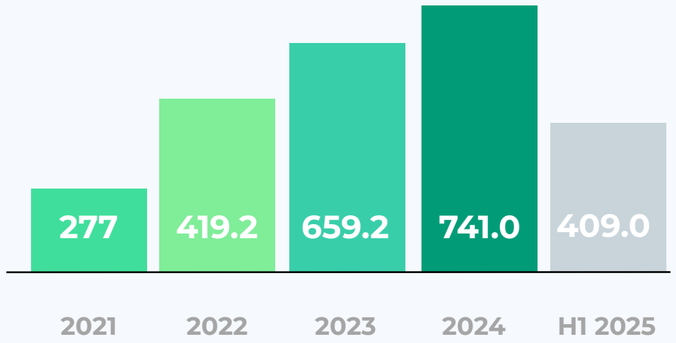
The revenue* for **2024** amounted to **USD 202.3 M**. Net profit stood at **USD 0.6 M**.

In 2025, we stay focused on efficiency, product quality, and sustainable growth, which will allow us to offer more flexible, customer focused services.

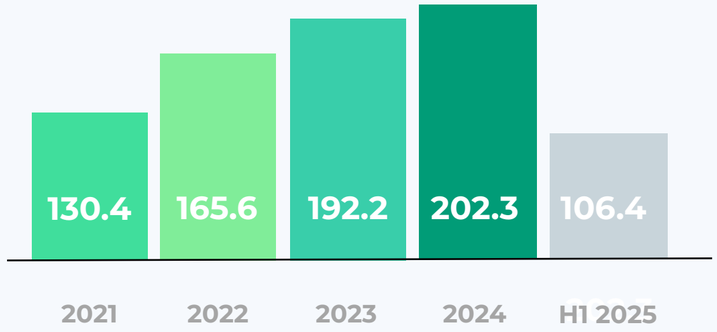
Total assets, M USD



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



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.

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

Best Financial Services Firm 2023 – Eurasia

Singapore Business Awards

#39 / 100

100 Singapore's fastest-growing companies in 2023

#193 / 500

500 High-Growth Companies Asia-Pacific 2023

Best Fintech Group 2024 – APAC

Wealth & Finance International

2024 Global Recognition Award

Most Innovative Consumer Finance Company Singapore

Global Business Magazine

World's Top 300 Fintech Companies

#38 / 100

100 Singapore's fastest-growing companies in 2025

#173 / 500

500 High-Growth Companies Asia-Pacific 2025

2021 2022 2023 2024 2025

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