


A large, glowing green Möbius strip is positioned on the left side of the image, looping around and creating a sense of depth and movement. The strip has a metallic, reflective texture with bright highlights and shadows. The background is a solid dark gray or black.

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

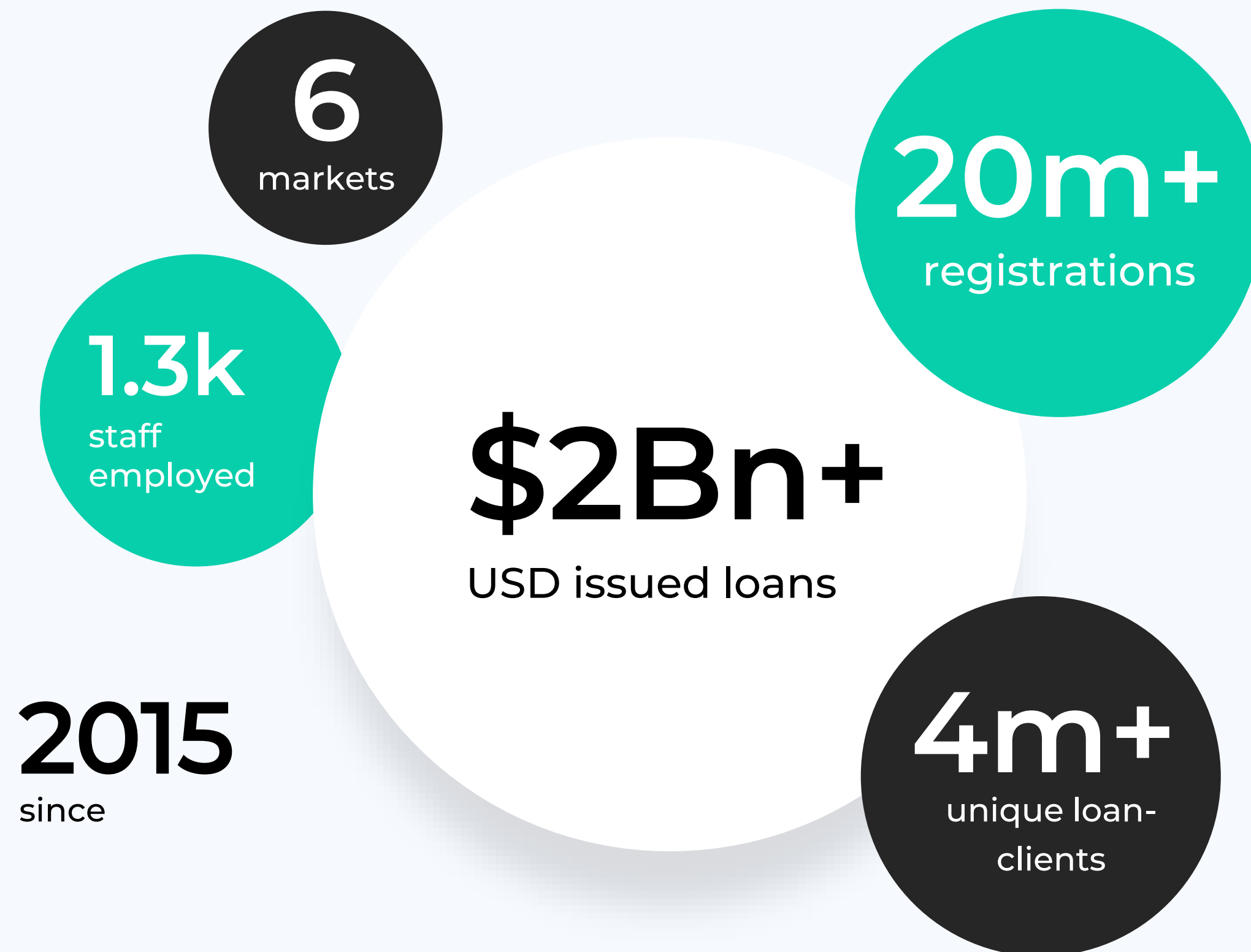
is to help more people improve their financial well-being

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



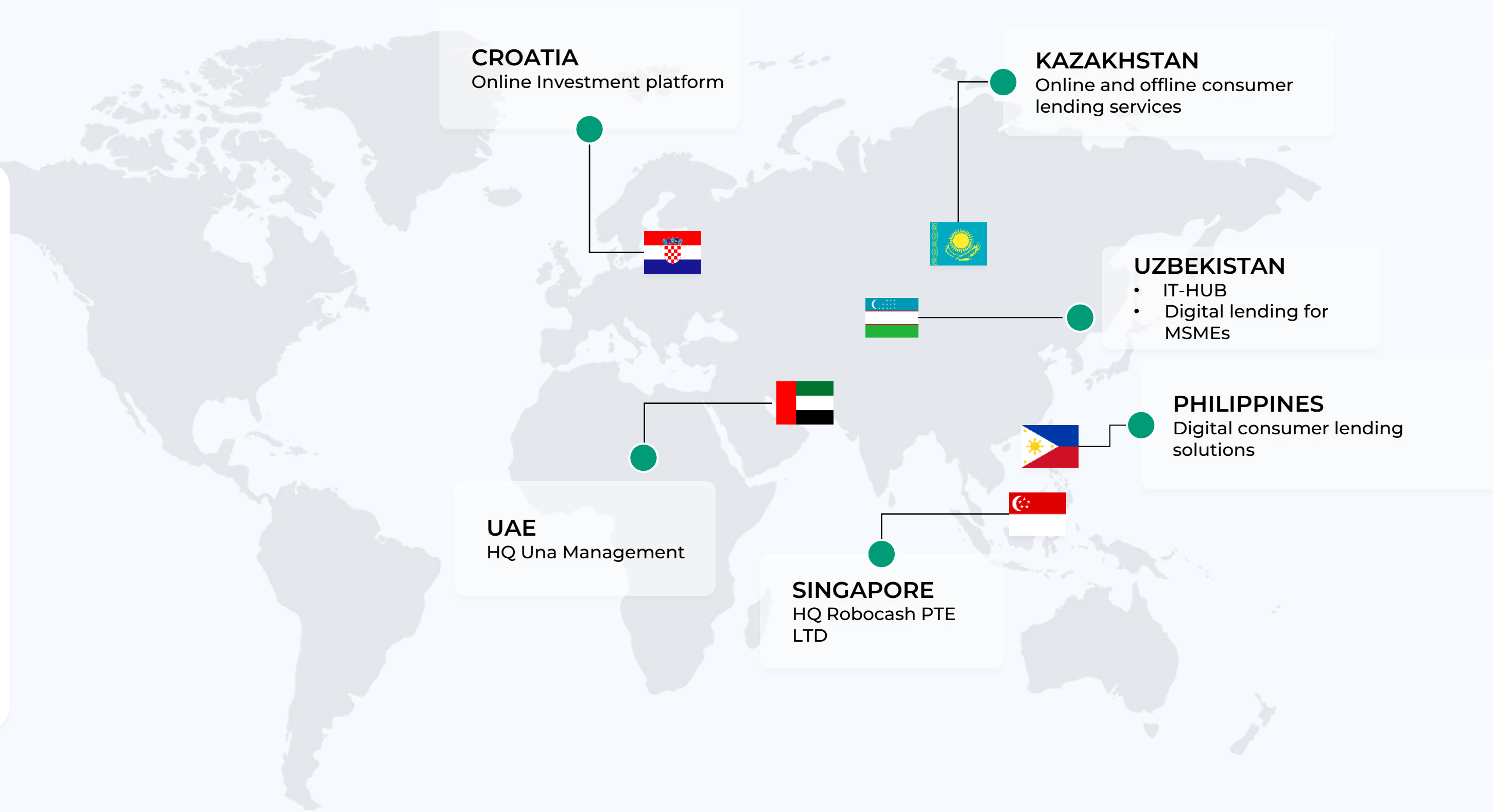
The Group's high-tech financial services stand out for their convenience and customer accessibility.



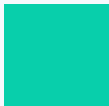


We develop modern fintech solutions based on our credit expertise.

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.



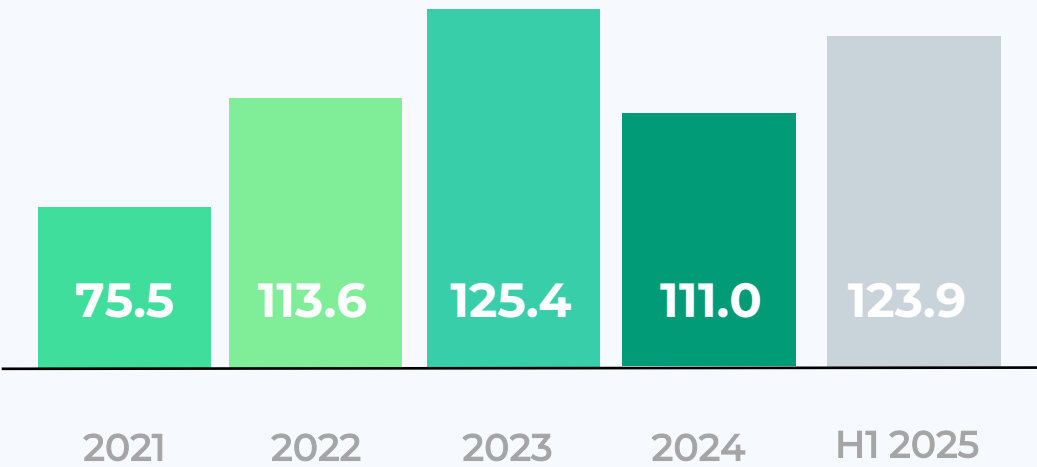
In 2025, we aim to grow net profit and expand our lending activities.

Our priorities include:

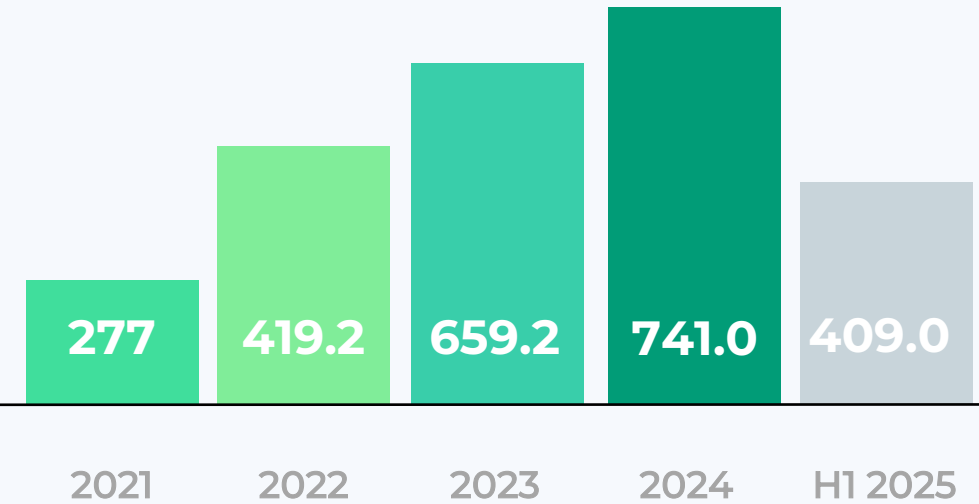
- Enhancing existing products
- Launching car loans
- Expanding installment solutions for individuals and SMEs

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

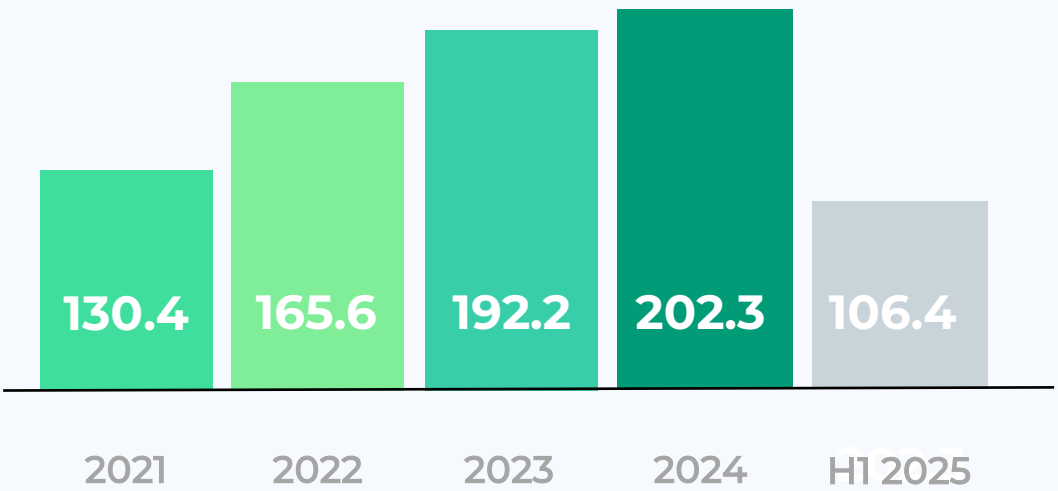
Total assets, M USD



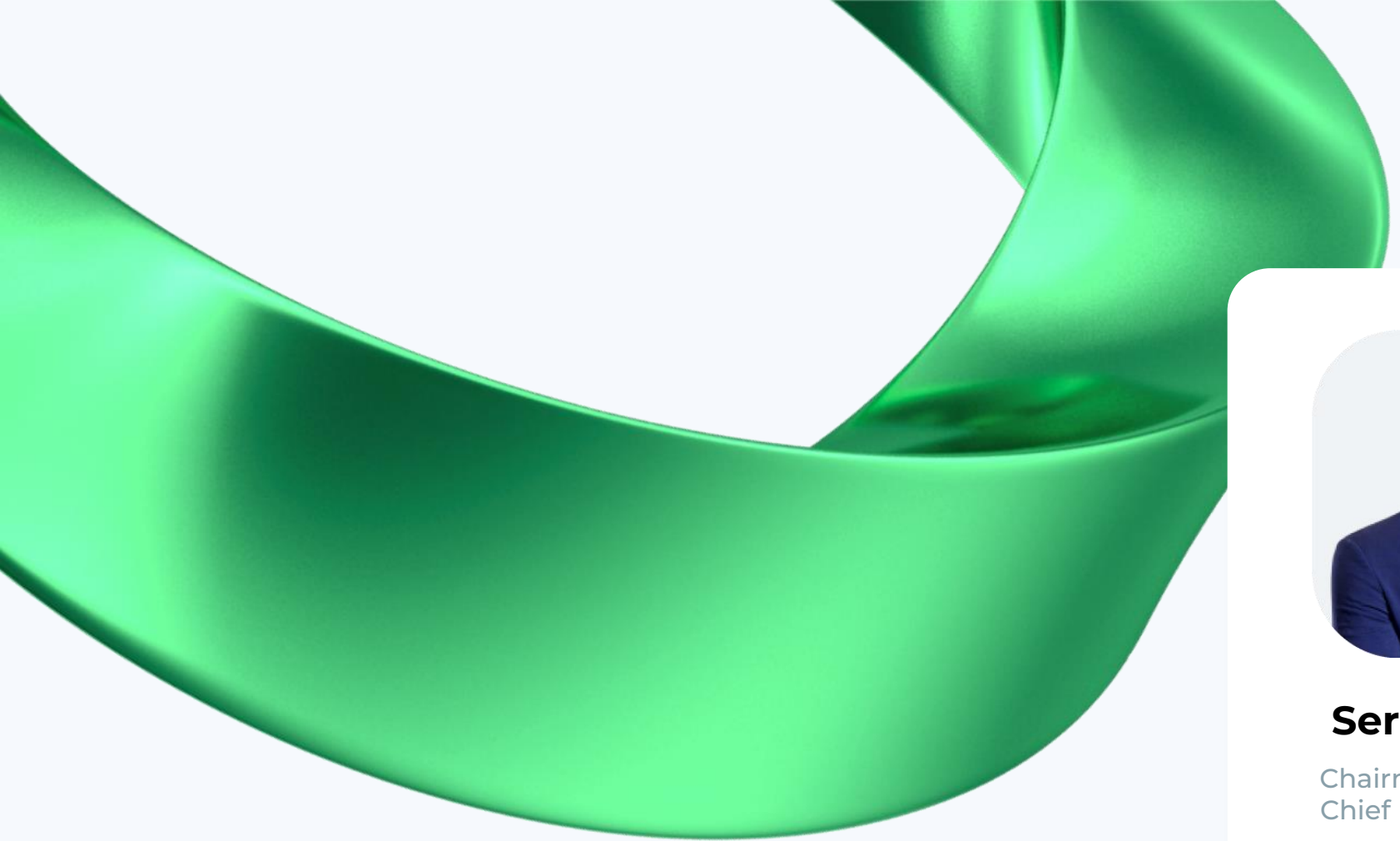
Loans issued, M USD



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



Timofey Kostin

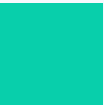
Chief Risk Officer



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



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