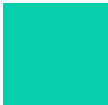




# UnaFinancial at a Glance

UNA  
FINANCIAL



# UnaFinancial is present today in several markets:

**The Philippines, Kazakhstan, Uzbekistan:** credit-led fintech solutions

**Croatia:** Investment platform represented in the EU market (primarily in Germany, France and Spain)

**Singapore:** Group headquarters

**Uzbekistan:** IT hub



## Brief Overview

- Leader in credit-focused fintech
- Fast path to positive unit economics thanks to strong tech and processes
- 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

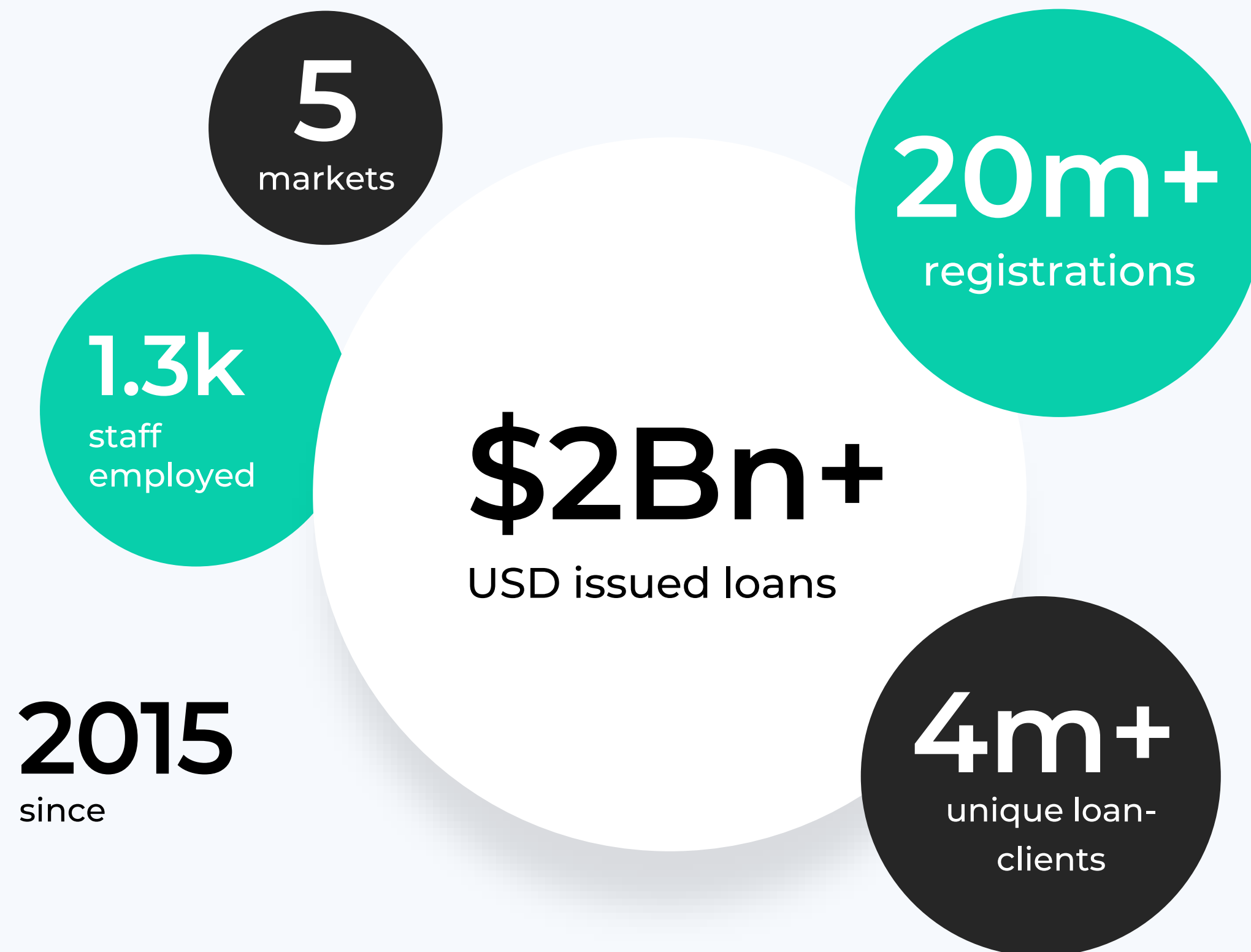


## Strategic focus:

- 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



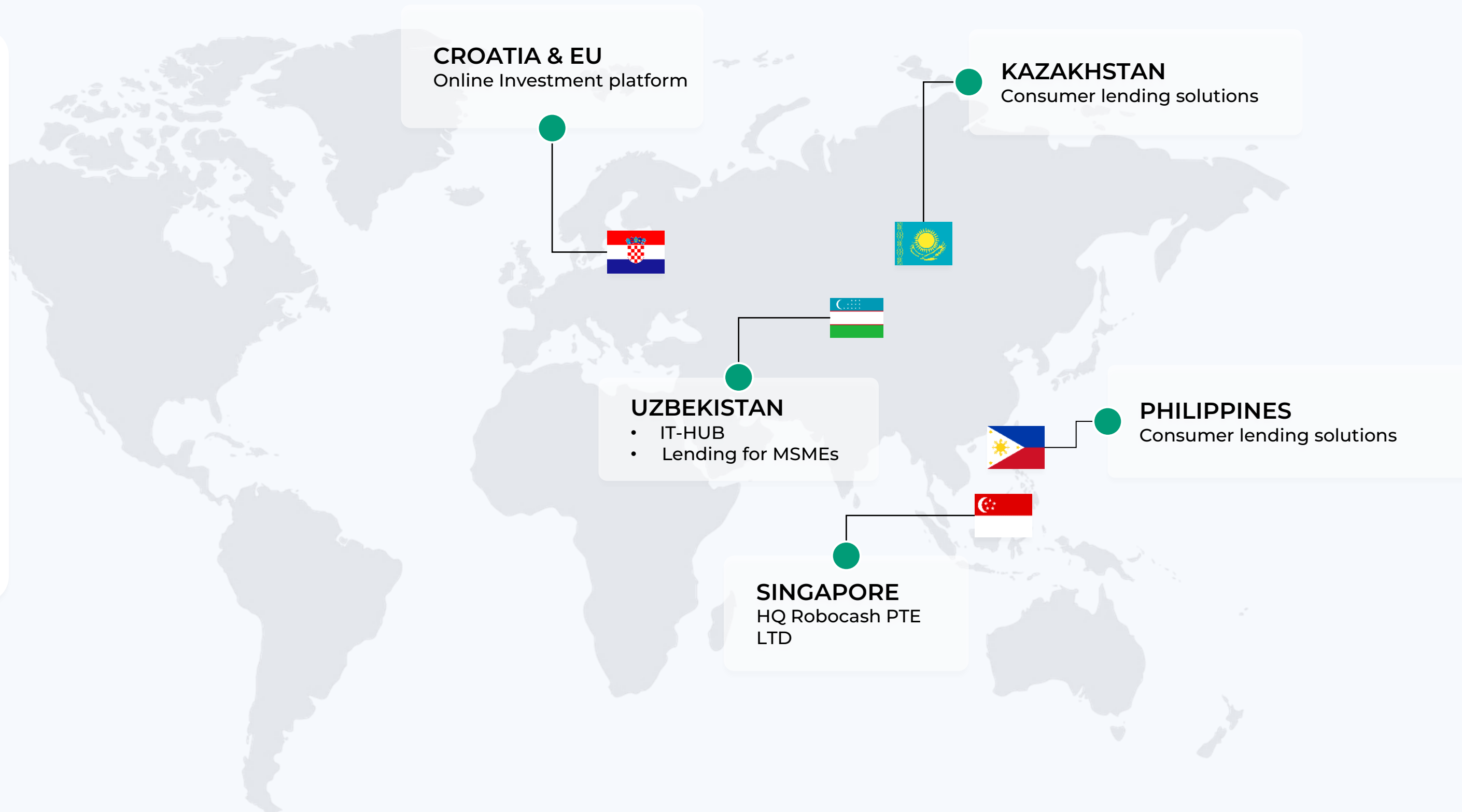
The Group's high-tech financial services stand out for their full automation and customer accessibility.





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

In addition, we run our own investment platform in the EU, mainly in Germany, France, and Spain.



# Group financial results for FY 2021-2024:

For the period of 2024, the Group issued USD 741 M worth of loans.

The revenue\* for 2024 amounted to USD 202.4 M. Net profit stands at USD 0.6 M.

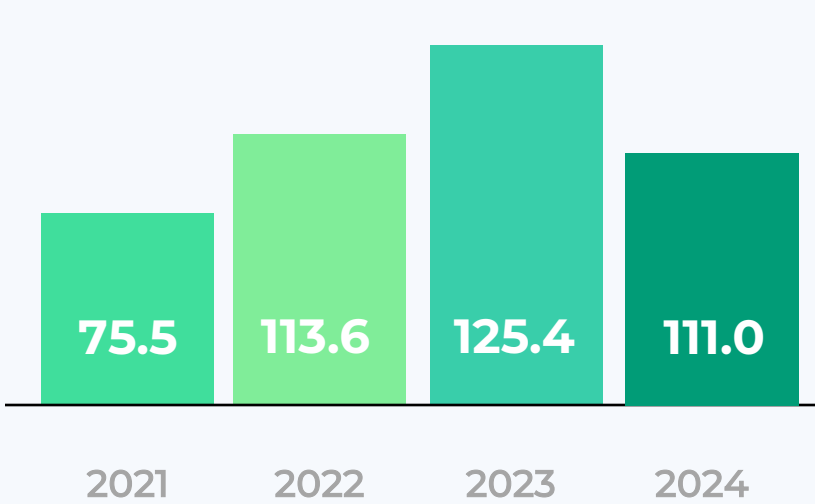
In 2025, we aim to grow net profit and expand lending activities.

Our priorities include:

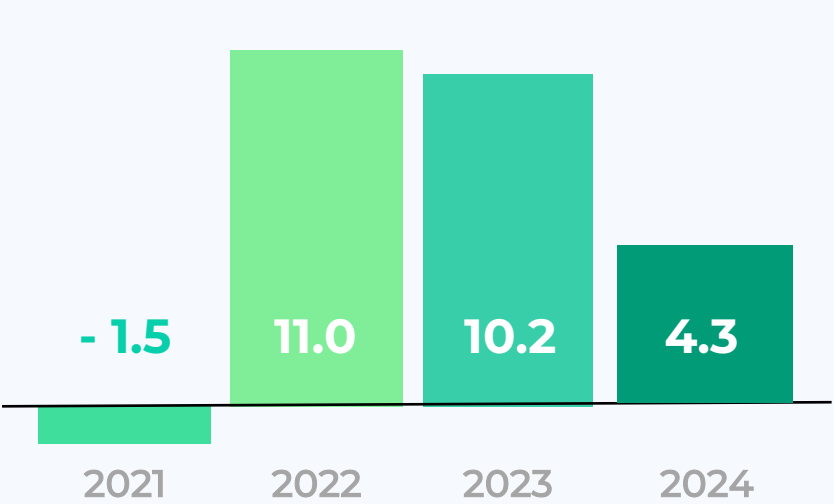
- Enhancing existing products
- Launching car loans
- Expanding installment solutions for individuals and SMEs

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

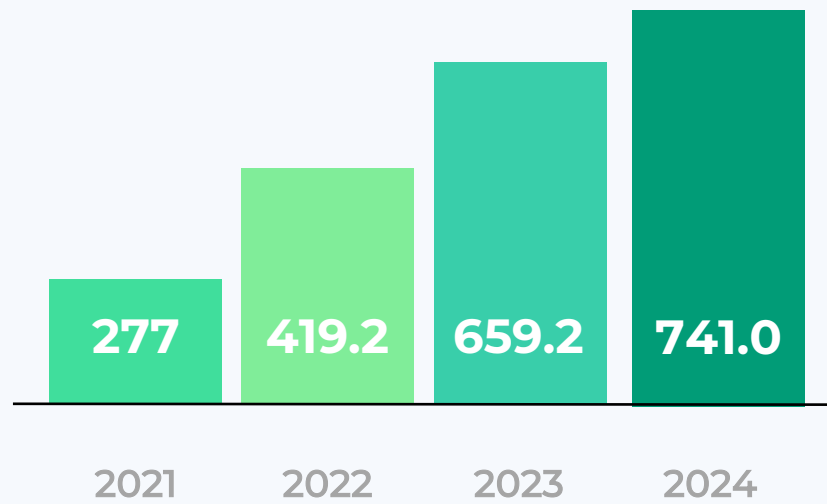
Total assets, M USD



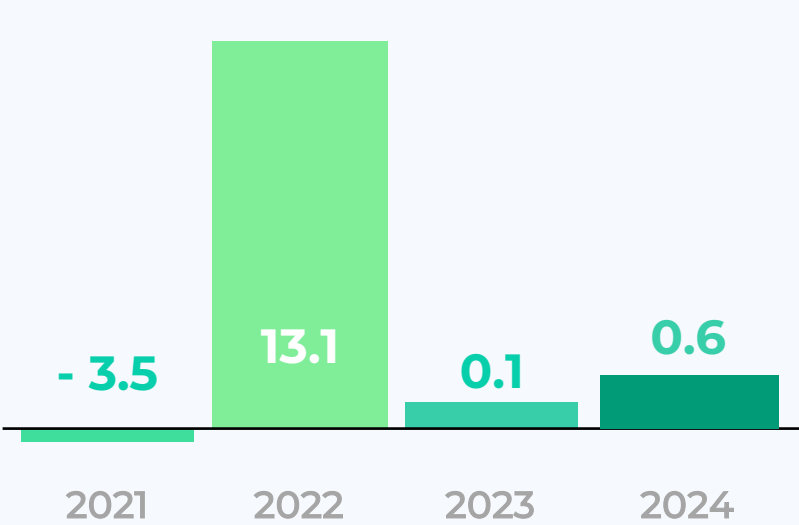
Total equity, M USD



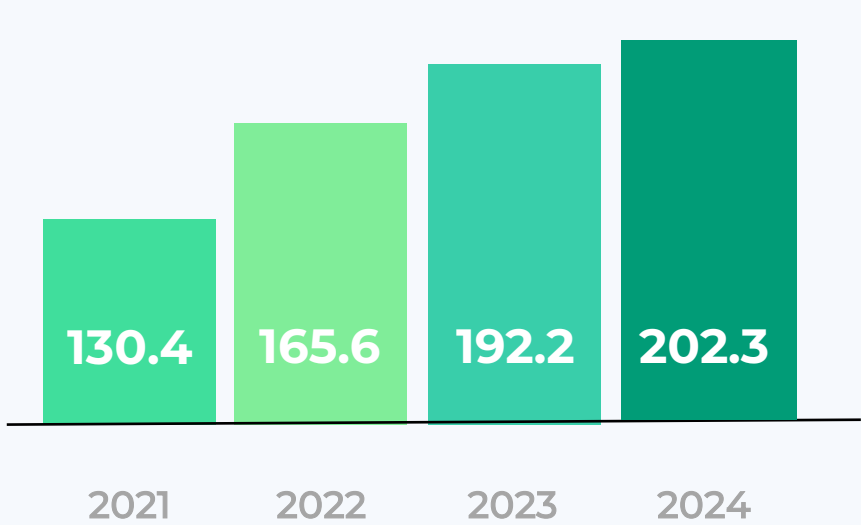
Loans issued, M USD



Net profit, M USD

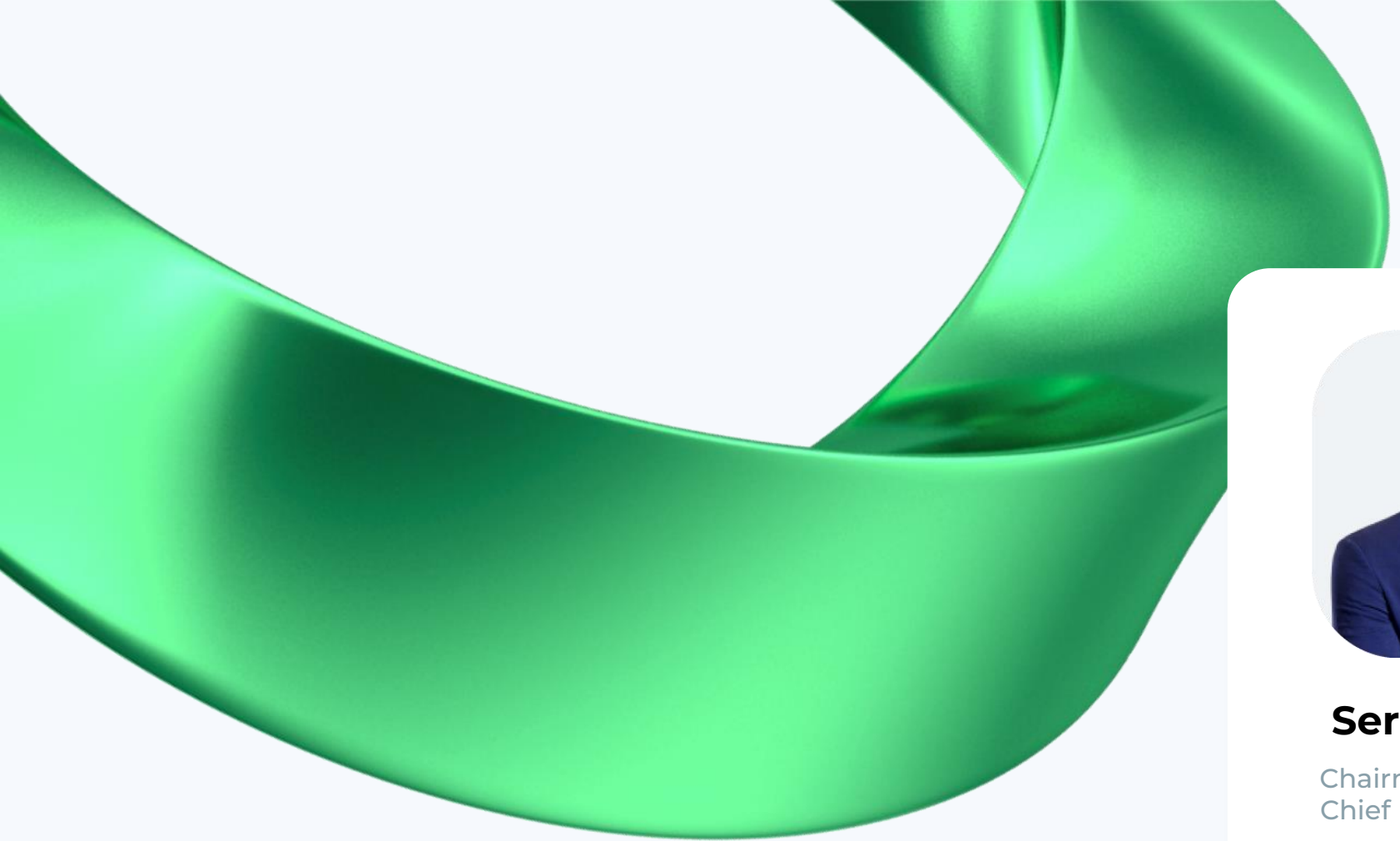


Revenue\*, M USD



Data for 2021—2024 is based on the Group’s IFRS financial statements  
\* 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**

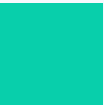
Chief Risk Officer



**David Davtyan**

Chief Technology Officer

# Awards & Recognition



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



**Most Impactful Consumer Lending FinTech Company – Asia Pacific**

FinTech Awards 2022 by Wealth Finance International



**Best Financial Services Firm 2023 – Eurasia**

Singapore Business Awards



**Best Fintech Group 2024 – APAC**

Wealth & Finance International



**#39 / 100**

100 Singapore’s fastest-growing companies in 2023



**2024 Global Recognition Award**



**Top 10 banking tech case studies in 2018**

Review of Banks and financial institutions from around the world by Fintech Futures



**Most Innovative Alternative Consumer Lending Company – Asia**

FinTech Awards 2021 by Wealth Finance International



**Best Contribution to Economic Mobility in Banking/Finance**

Banking Tech Awards 2022



**#193 / 500**

Financial Times ranking: 500 High-Growth Companies Asia-Pacific 2023



**Most Innovative Consumer Finance Company Singapore**

Global Business Magazine

2018

2021

2022

2023

2024





# Contacts

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