




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

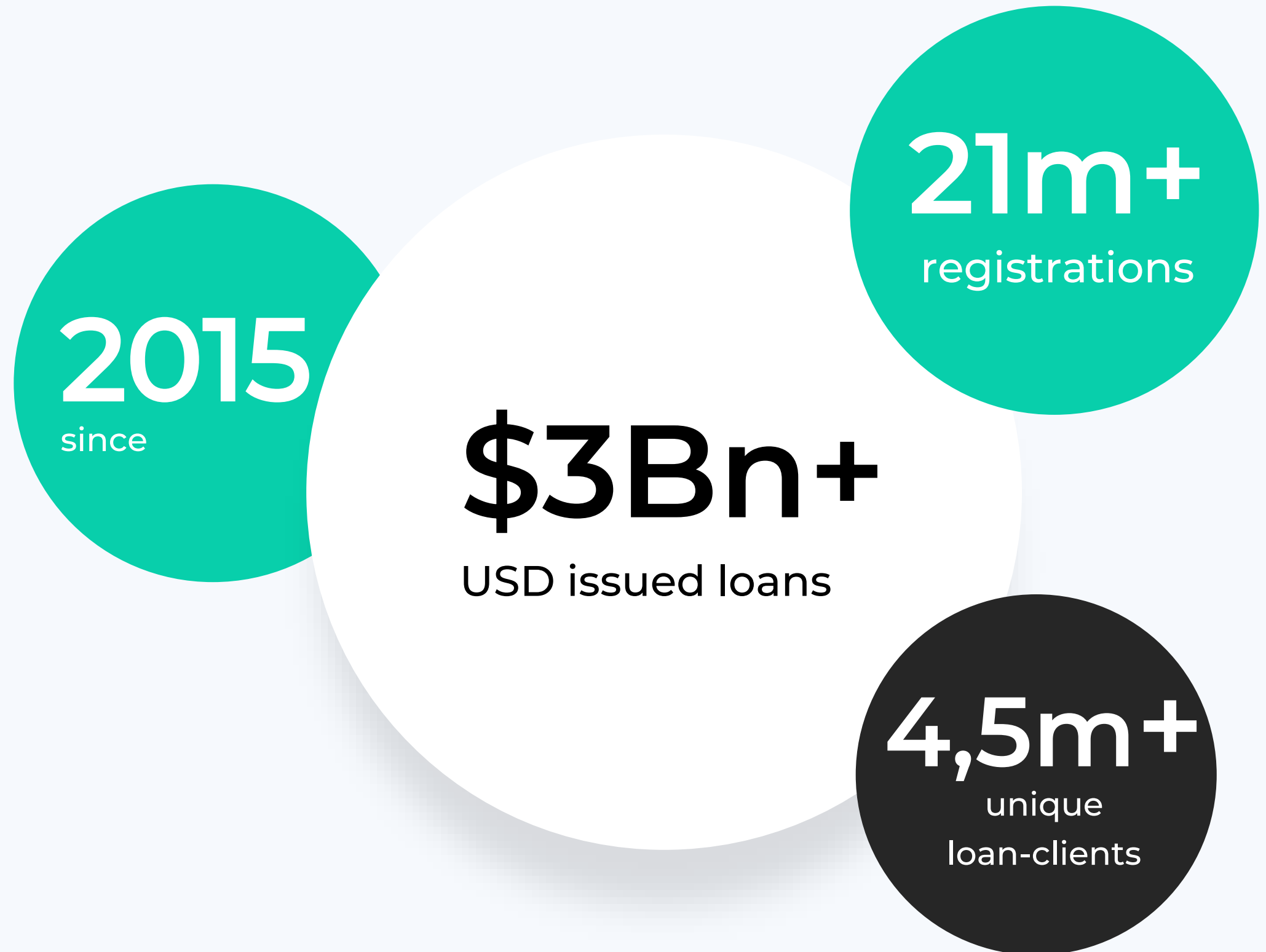
is to help more people improve their financial well-being

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



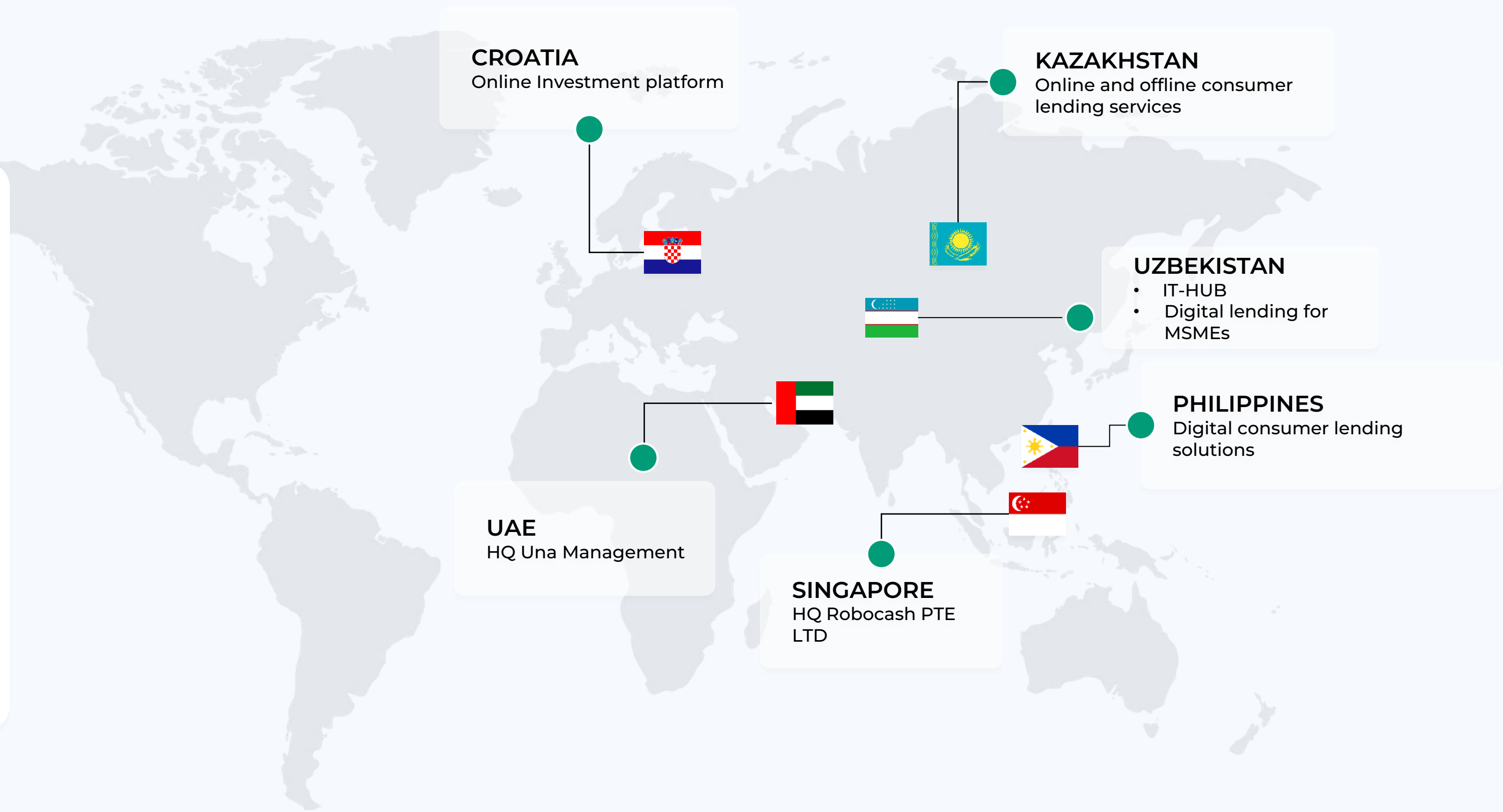
The Group's high-tech financial services stand out for their convenience and customer accessibility.





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.



CROATIA
Online Investment platform

KAZAKHSTAN
Online and offline consumer lending services

UZBEKISTAN
• IT-HUB
• Digital lending for MSMEs

PHILIPPINES
Digital consumer lending solutions

UAE
HQ Una Management

SINGAPORE
HQ Robocash PTE LTD

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.

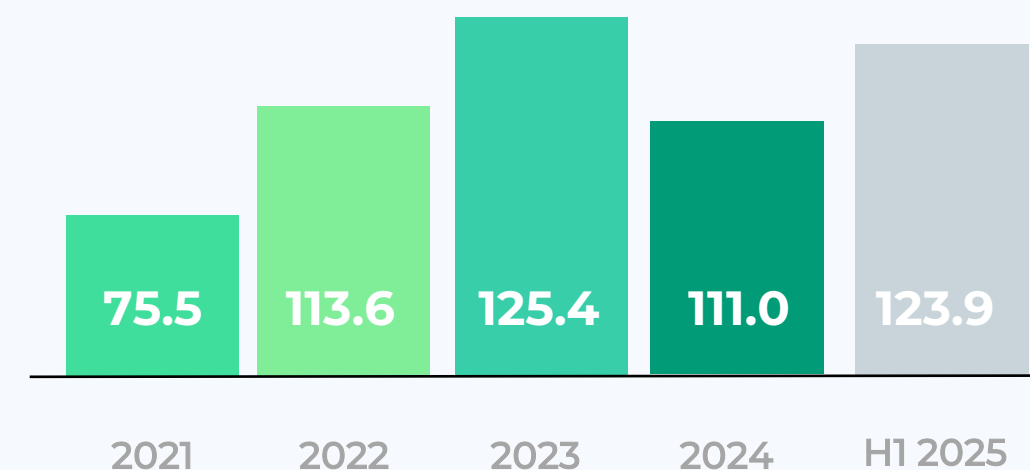
In 2025, we aim to grow net profit and expand our lending activities.

Our priorities include:

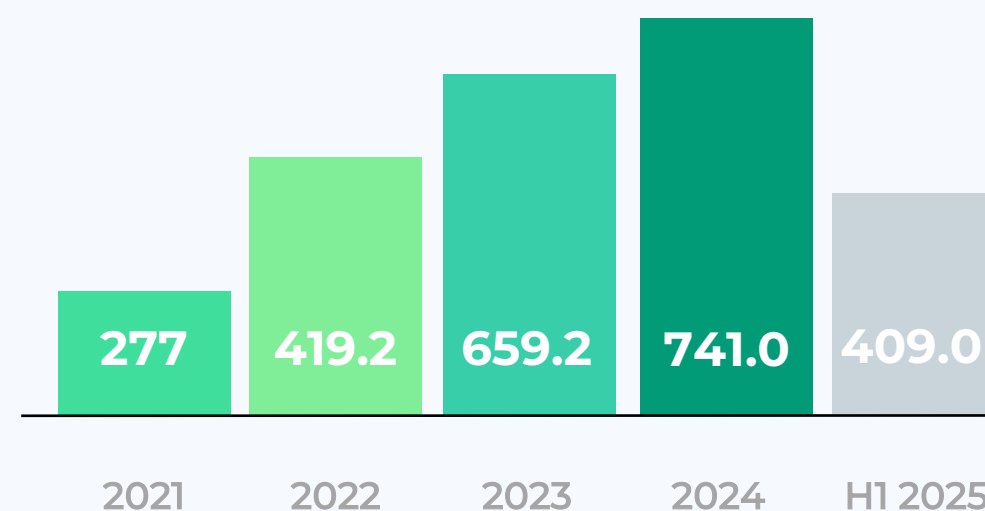
- Enhancing existing products
- Launching car loans
- Expanding installment solutions for individuals and SMEs

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

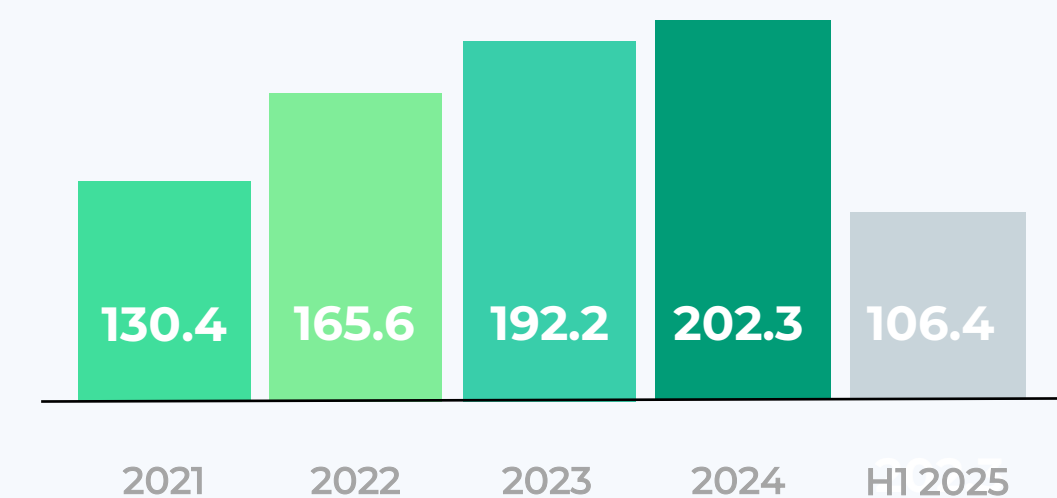
Total assets, M USD



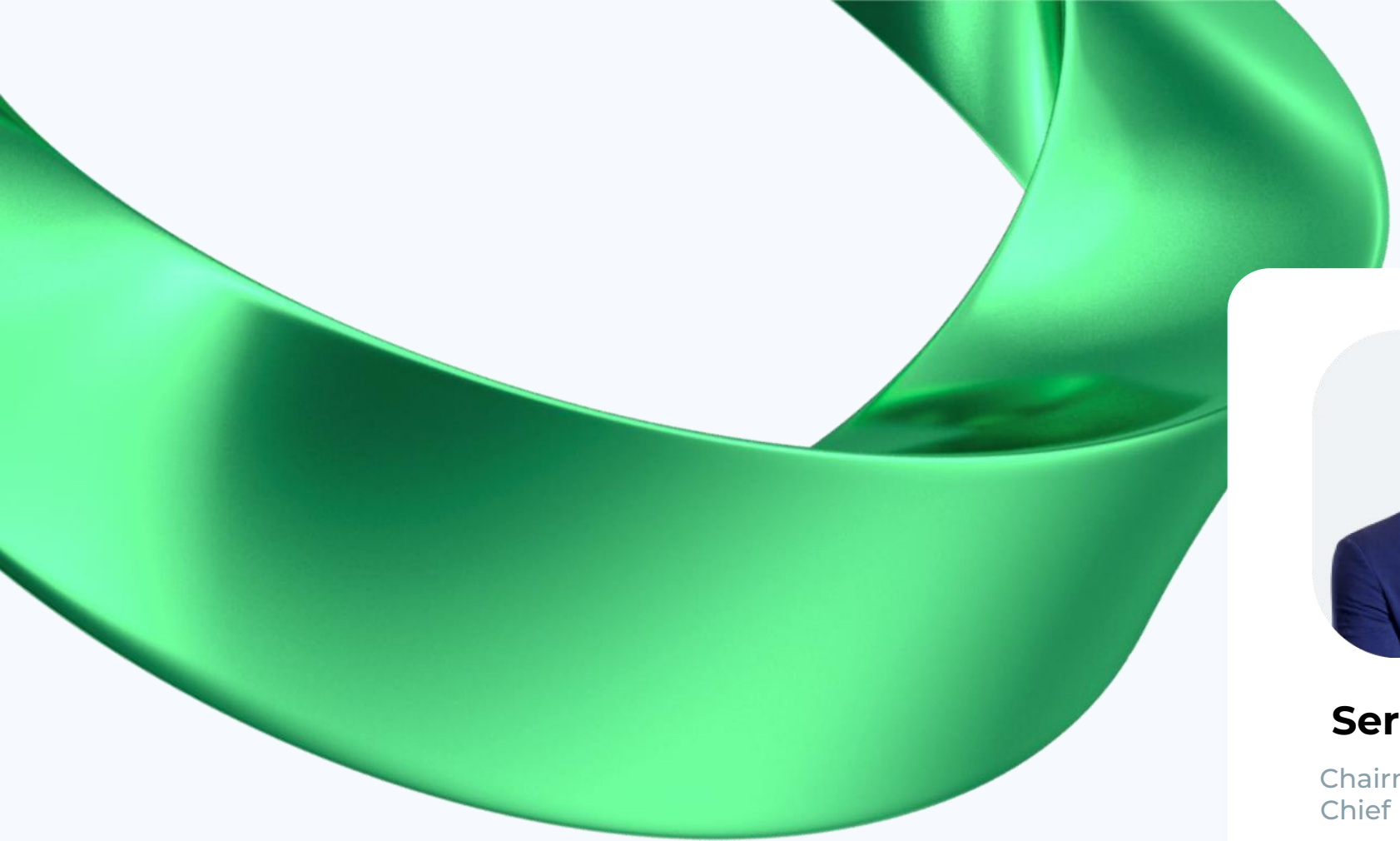
Loans issued, M USD



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



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

Executive committee

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

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



#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



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

2021

2022

2023

2024

2025



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