




# 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

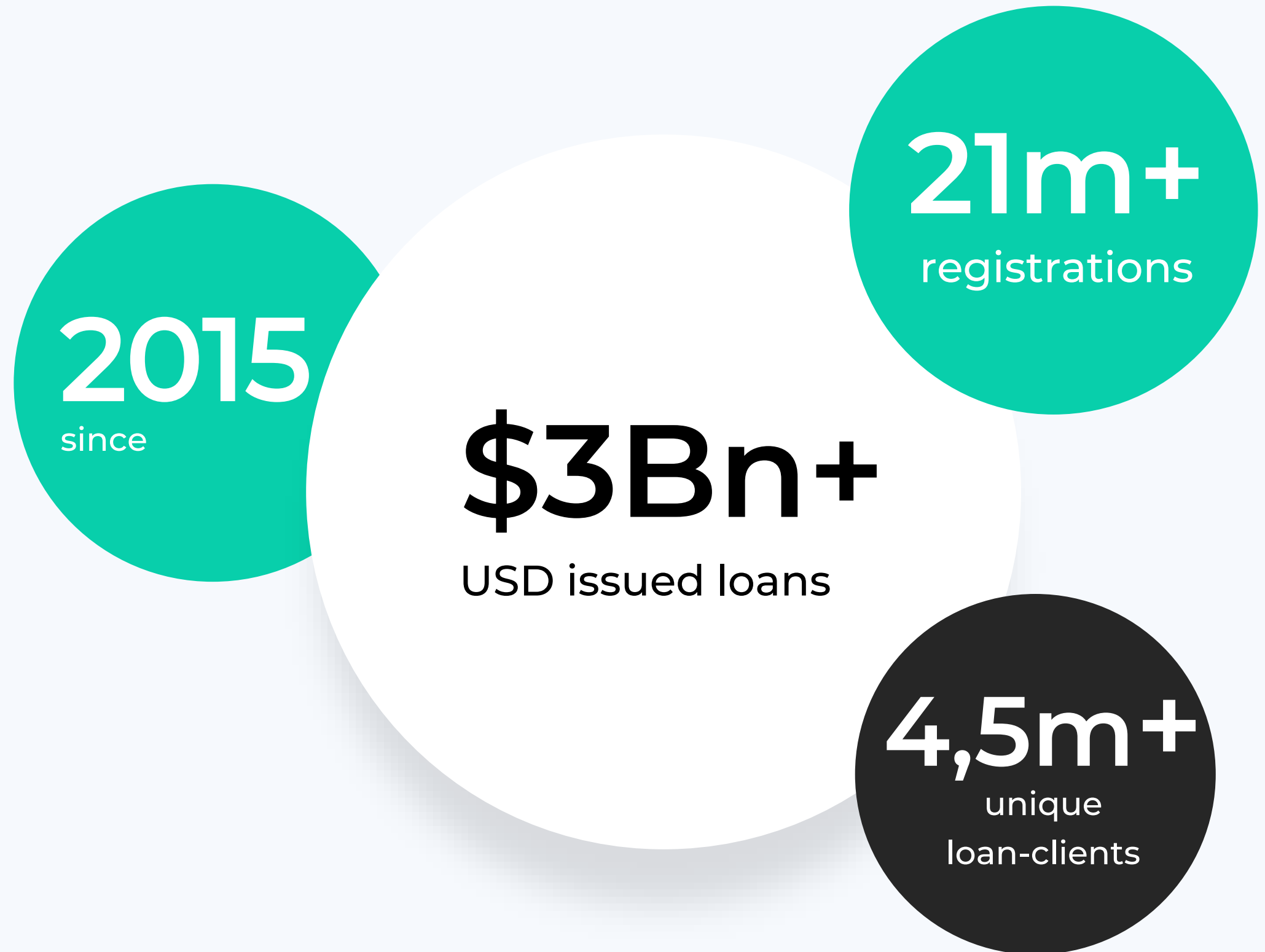
is to help more people improve their financial well-being

## 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



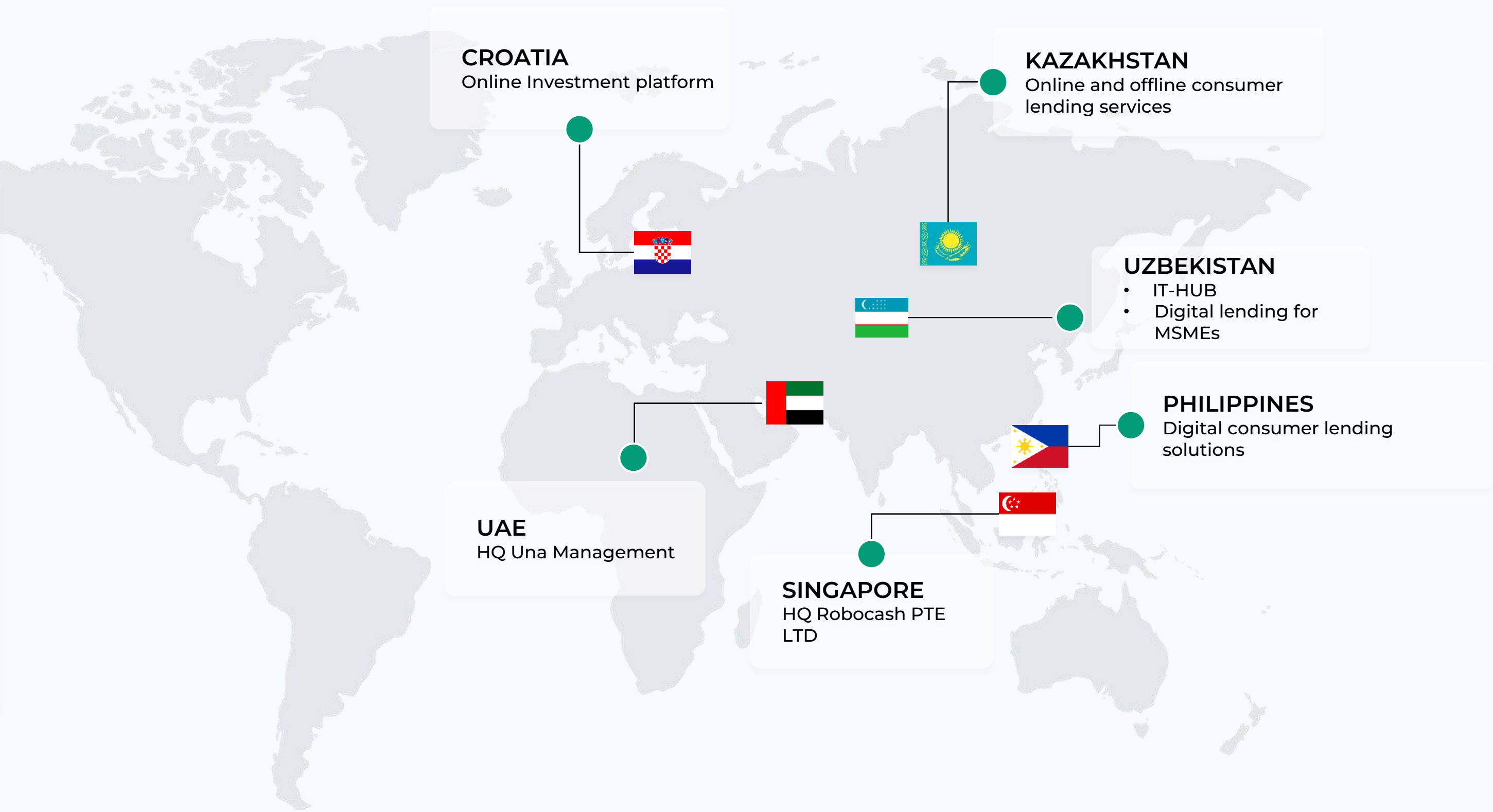
The Group's high-tech financial services stand out for their convenience and customer accessibility.





**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

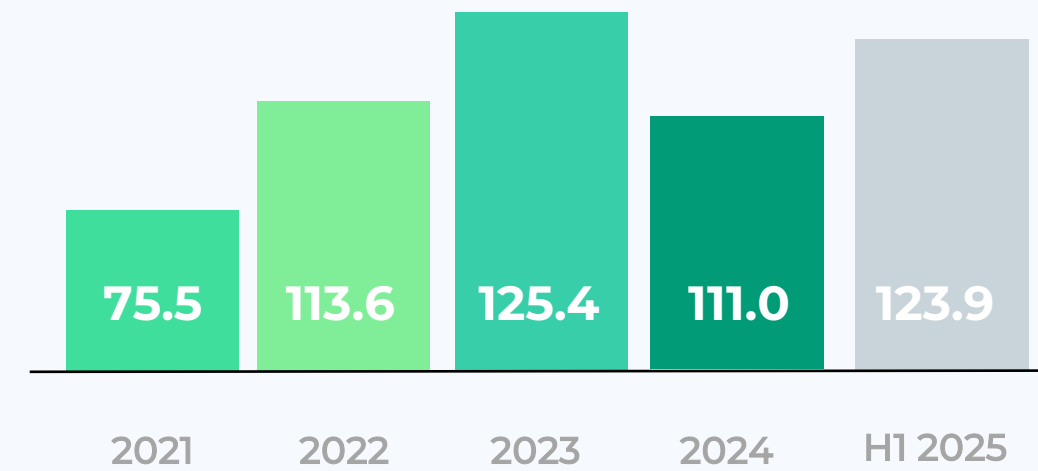
In 2024, UnaFinancial remained focused on enhancing operational efficiency.

The Group issued USD 741 M worth of loans.

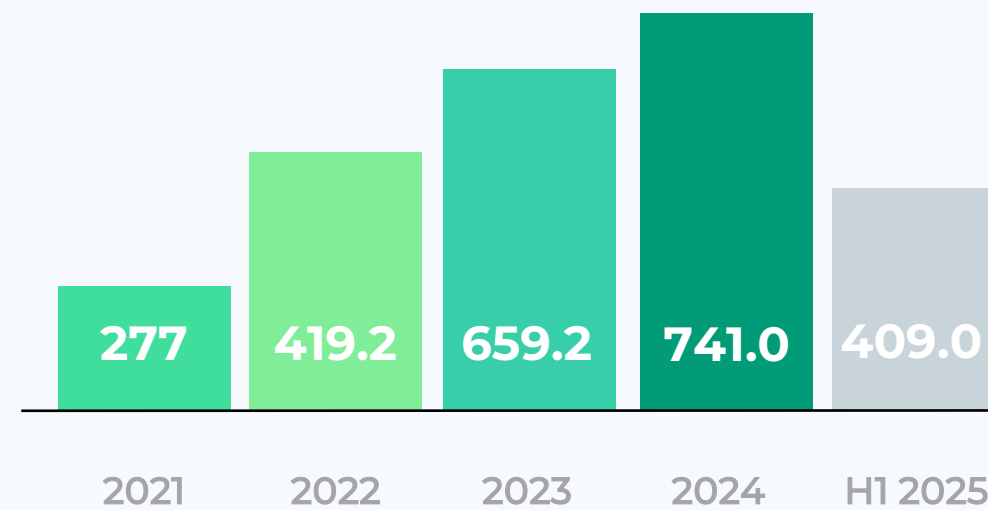
The revenue\* for 2024 amounted to USD 202.3 M. Net profit stood at USD 0.6 M.

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

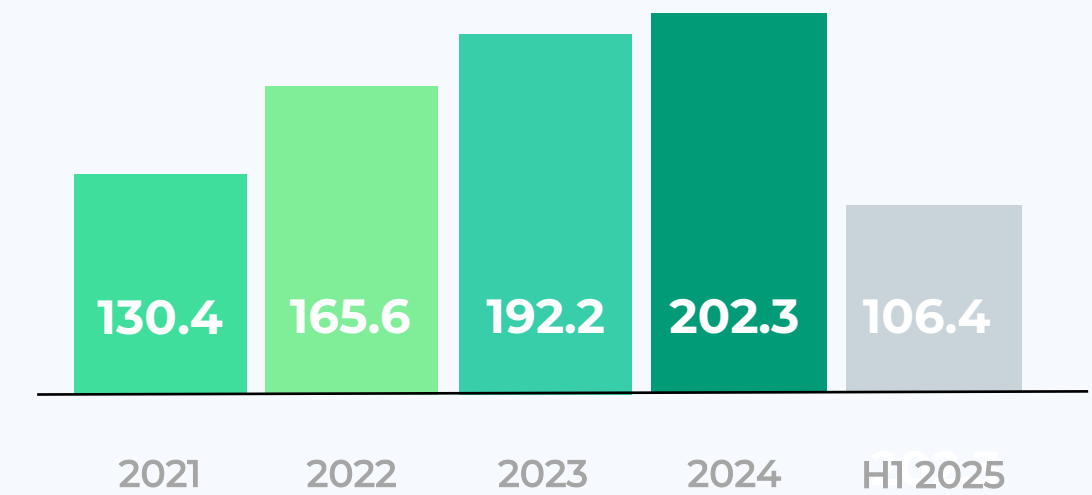
Total assets, M USD



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



**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



**#39 / 100**

100 Singapore's fastest-growing companies in 2023



**2024 Global Recognition Award**



**#38 / 100**

100 Singapore's fastest-growing companies in 2025



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

2021

2022

2023

2024

2025



# Contacts

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