

AvaFin is an international fintech company that leverages an in-house cutting-edge financial technology platform to offer convenient loan products with minimal time-to-cash and maximum customer convenience.



Founded in **2012**



5 Markets - 6 Offices



355 FTEs, thereof 18% in Tech



Leading Digital Non-Bank Consumer Lender

AvaFin provides smart consumer loans for underbanked consumers in 5 markets, empowering its customers to reach their financial objectives with ease and convenience.



Strong Customer Portfolio

AvaFin offers a unique range of transparent loan products designed for underbanked customers with attractive risk profiles. A noteworthy 96% of customers receive their loans within 2 hours.



Leading Data-Driven Underwriting Approach

Smart data scoring models enable quick evaluation and very high accuracy of credit score. Constant improvement of risk models with real-time transactional data.



Fully-Integrated Technology Platform

AvaFin's lending process is fully-automated encompassing front-end, back-end as well as risk engine. The platform is ready to scale for new markets and increasing loan volume.



Well-Established International Player

AvaFin is an international player with over 350 employees in 6 locations and a decade-long track record as one of the industry's most trusted online lenders.



Strong Financial Performance

AvaFin demonstrates a strong track record of profitable and sustainable growth, consistently expanding its equity base, and demonstrating outstanding adaptability and market resilience.

Markets and product portfolio



Single payment loan



Credit line



Instalment loan



Key Financials (2022)

Revenue: **EUR 73.6m** (+52%)
 EBITDA: **EUR 19.2** (+63%)
 Net profit: **EUR 8.3m** (+144%)
 ROE: **56%**



Loan book (2022)

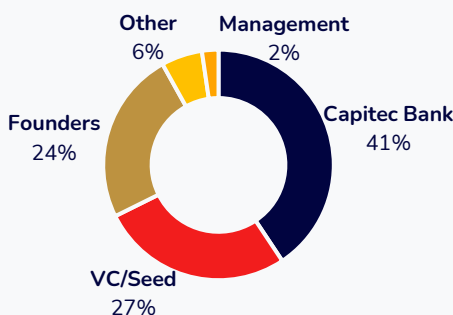
Net loan book: **EUR 44.5m** (+27%)
 Average loan size: **EUR 355**
 First loan approval rate: **14%**
 Share of repeat customers: **69%**



Loan history (2022)

Unique customers: > **1.3m**
 New customers 2022: > **185k**
 Loans issued: > **4.1m**
 Loan amount: > **EUR 1.2b**

Shareholding



Debt structure

