

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



358 FTEs, thereof 28% 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.



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.



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.



Well-Established International Player

AvaFin is an international player with over 360 employees in 6 locations and a decade-long track record as one of the industry's most trusted online lenders.



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.



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



Key Financials (2023)

Revenue: **EUR 97.3m**
 EBITDA: **EUR 20.2m**
 Net profit: **EUR 7.9m**
 ROE: **35%**



Loan book (2023)

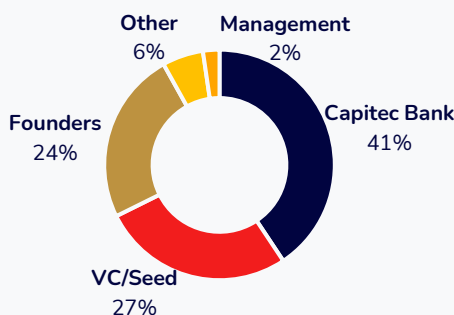
Net loan book: **EUR 65.7m**
 Average loan size: **EUR 421**
 First loan approval rate: **11%**
 Share of repeat customers: **73%**



Loan history (2023)

Unique customers: **> 1.5m**
 New customers 2023: **> 201k**
 Loans issued: **> 4.9m**
 Loan amount: **> EUR 1.6b**

Shareholding



Debt structure

