



MULTITUDE

Creating Success Stories in FinTech

Elevator Pitch

Lasse Mäkelä

May 12, 2023

KEY IR CONTACTS



JORMA JOKELA
Chief Executive Officer

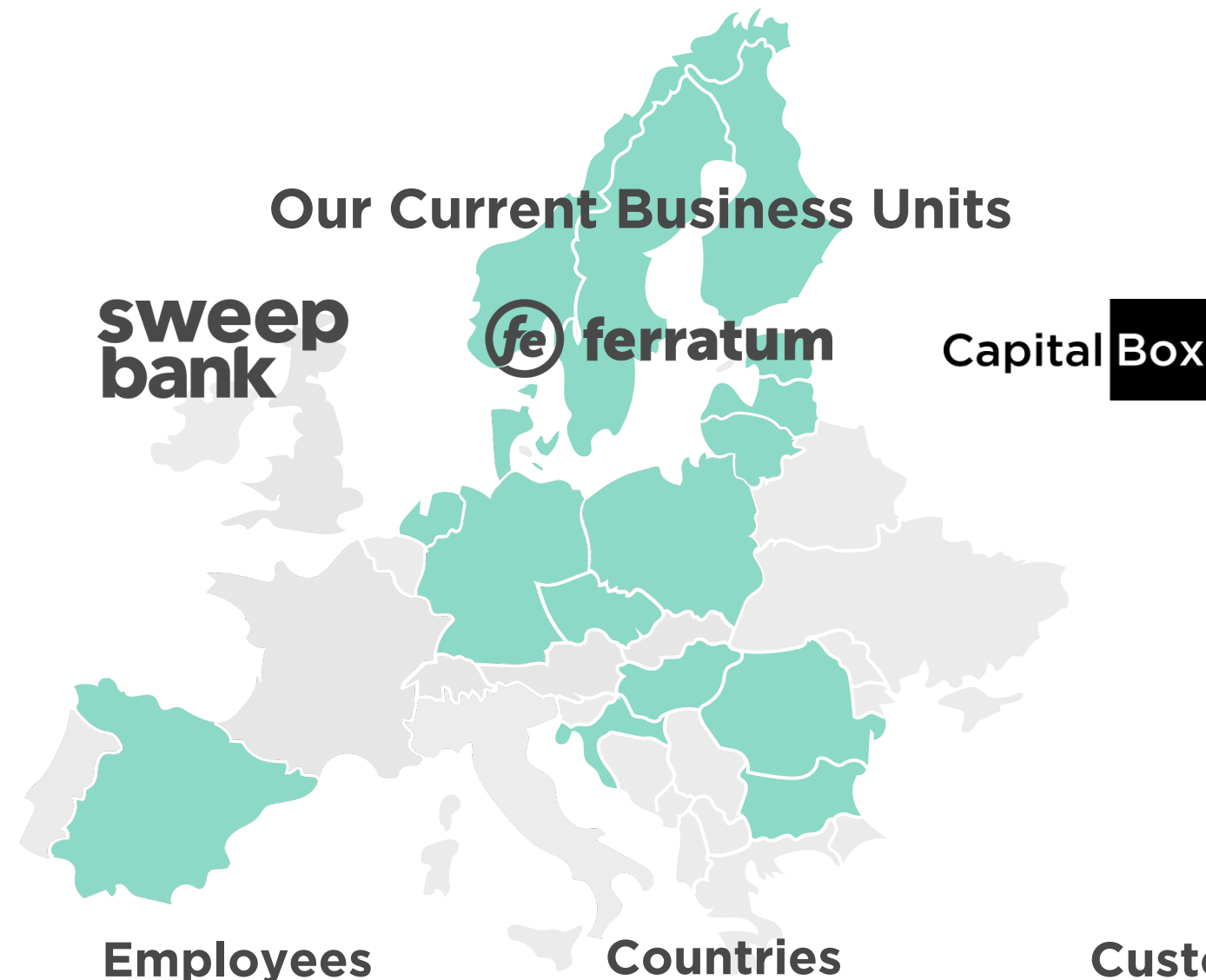


BERND EGGER
Chief Financial Officer



LASSE MÄKELÄ
Chief Strategy and IR
Officer

WE HAVE BEEN CREATING SUCCESS STORIES IN FINTECH FOR THE LAST TWO DECADES



Founded in Finland in 2005, HQ in Helsinki



EU wide banking license

Group Revenues
2022*

€212m

Employees

~700

Countries

18

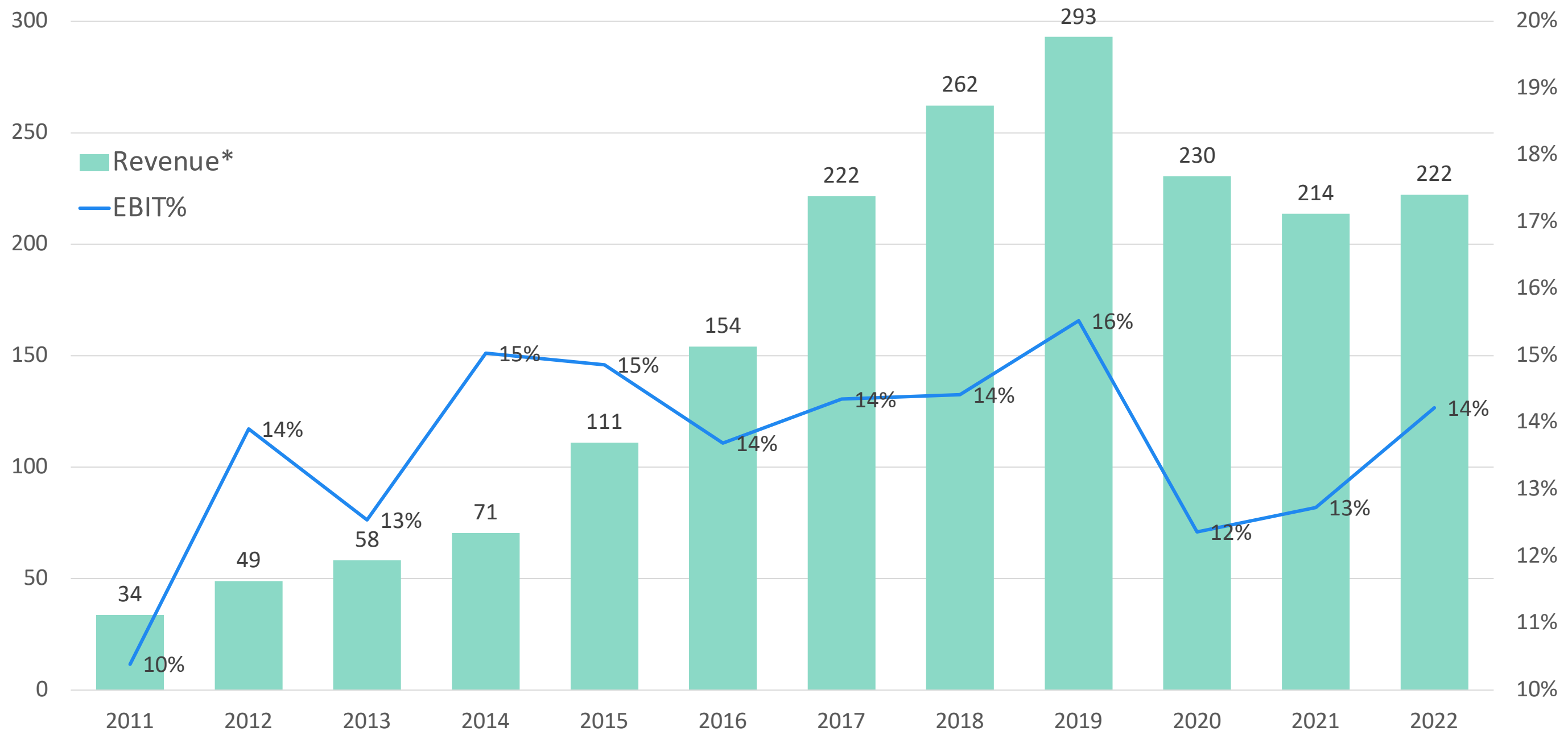
Customers

~400,000

Listed on the
Frankfurt Stock
Exchange

* Net revenue is net of directly attributable transaction costs. For comparison purposes, gross revenue is €222m in 2022.

WE ARE CAPABLE OF DELIVERING PROFITABLE GROWTH WITH 18 YEARS OF EXPERIENCE



* For comparison purposes, gross revenue numbers shown, without netting of directly attributable transaction costs.

WE HAVE A CLEAR VISION OF BUILDING THE MOST VALUED FINANCIAL ECOSYSTEM



VISION

Create the most valued financial ecosystem

MISSION

Democratise financial services through digitalisation, making them fast, easy & green

OUR VALUES

- Customer centricity – Entrepreneurial spirit –
Candour – Respect – Winning teams

OUR STRATEGY

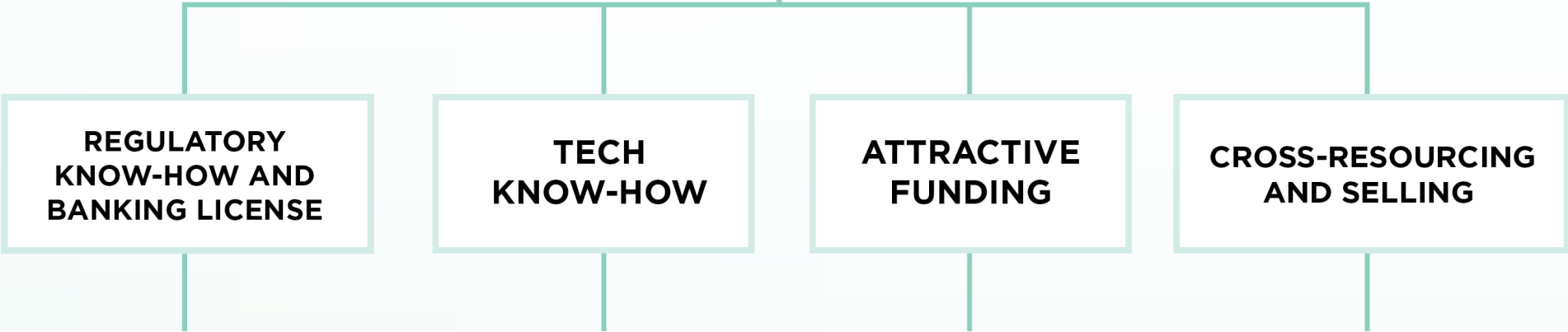


MULTITUDE GROWTH PLATFORM

CUSTOMERS WHO BENEFIT FROM MULTITUDE'S GROWTH PLATFORM RESOURCES



BENEFITS THAT WE PRODUCE



GROWTH PLATFORM

MULTITUDE BANK

CURRENTLY OUR ECOSYSTEM INCLUDES THREE INDEPENDENT BUSINESS UNITS AND OUR GROWTH PLATFORM



**sweep
bank**

Shopping and financing app
7% of sales
5 countries

Focus:
To achieve
profitable growth



Consumer lending
84% of sales
15 countries

Focus:
Continue on profitable
growth path

Capital Box

SME lending
10% of sales
5 countries

Focus:
Scale up
growth and profits



MULTITUDE

Growth platform
Centralised functions

Focus:
Scalability and new opportunities

KEY TAKEAWAYS OF THIS PRESENTATION

- **We are a listed and profitable Fintech company**
- **We have 18 year's experience in our industry**
- **We have a European-wide banking license**
- **Our growth platform operates as an internal Banking-as-a-service provider and we have started to open some services to selected customers**

THANK YOU!



Lasse Mäkelä
Chief Strategy and IR Officer
MULTITUDE SE

lasse.makela@multitude.com