



MULTITUDE

Creating Success Stories in FinTech

COMPANY PRESENTATION

Lasse Mäkelä

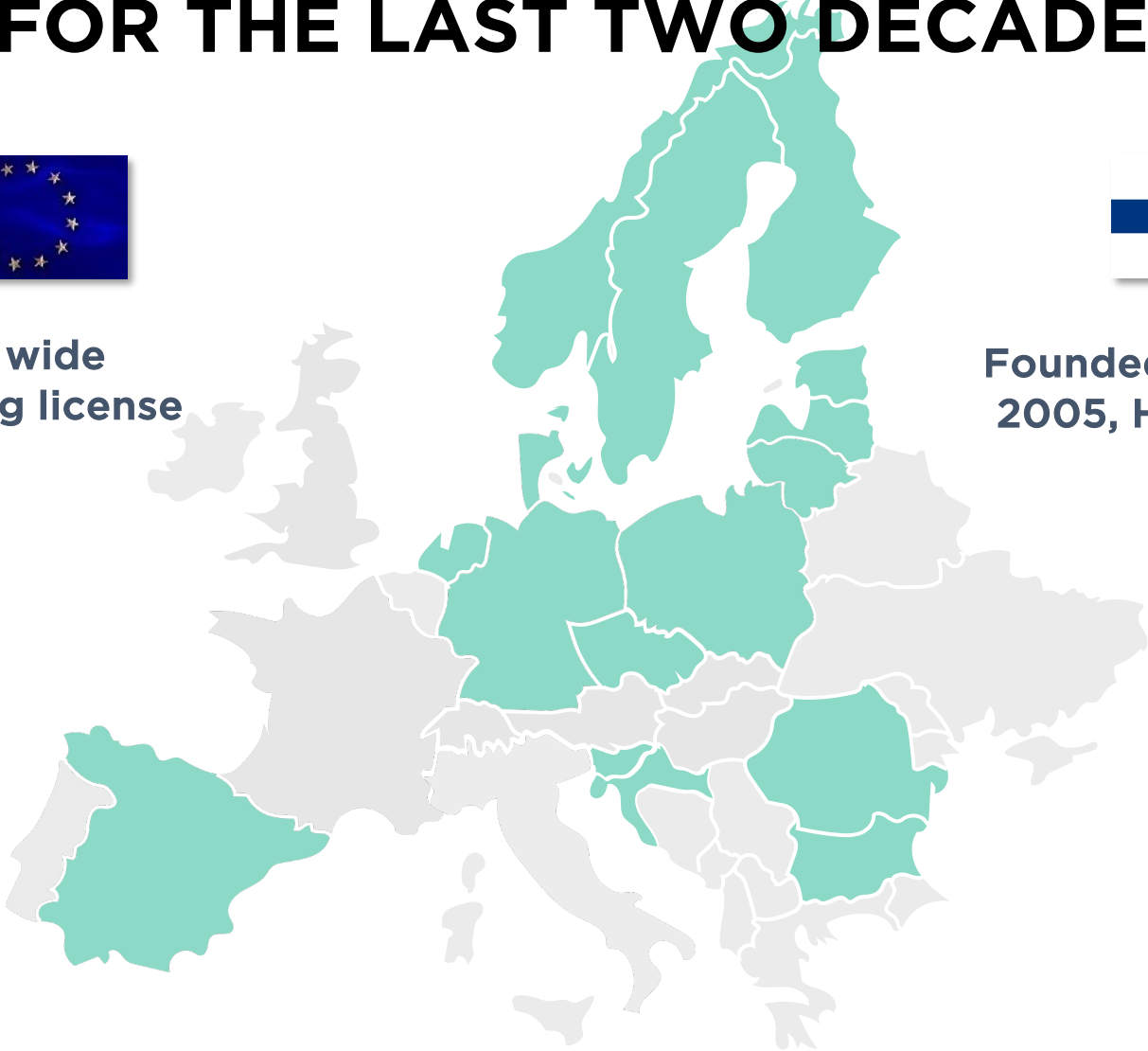
WE HAVE BEEN CREATING SUCCESS STORIES IN FINTECH FOR THE LAST TWO DECADES



EU wide banking license



Founded in Finland in 2005, HQ in Helsinki



Group Revenue 2022*

€212m

Employees

~700

Countries

18

Customers

~400,000

Listed company

On the Frankfurt Stock Exchange

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

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

VISION

Create the most valued financial ecosystem

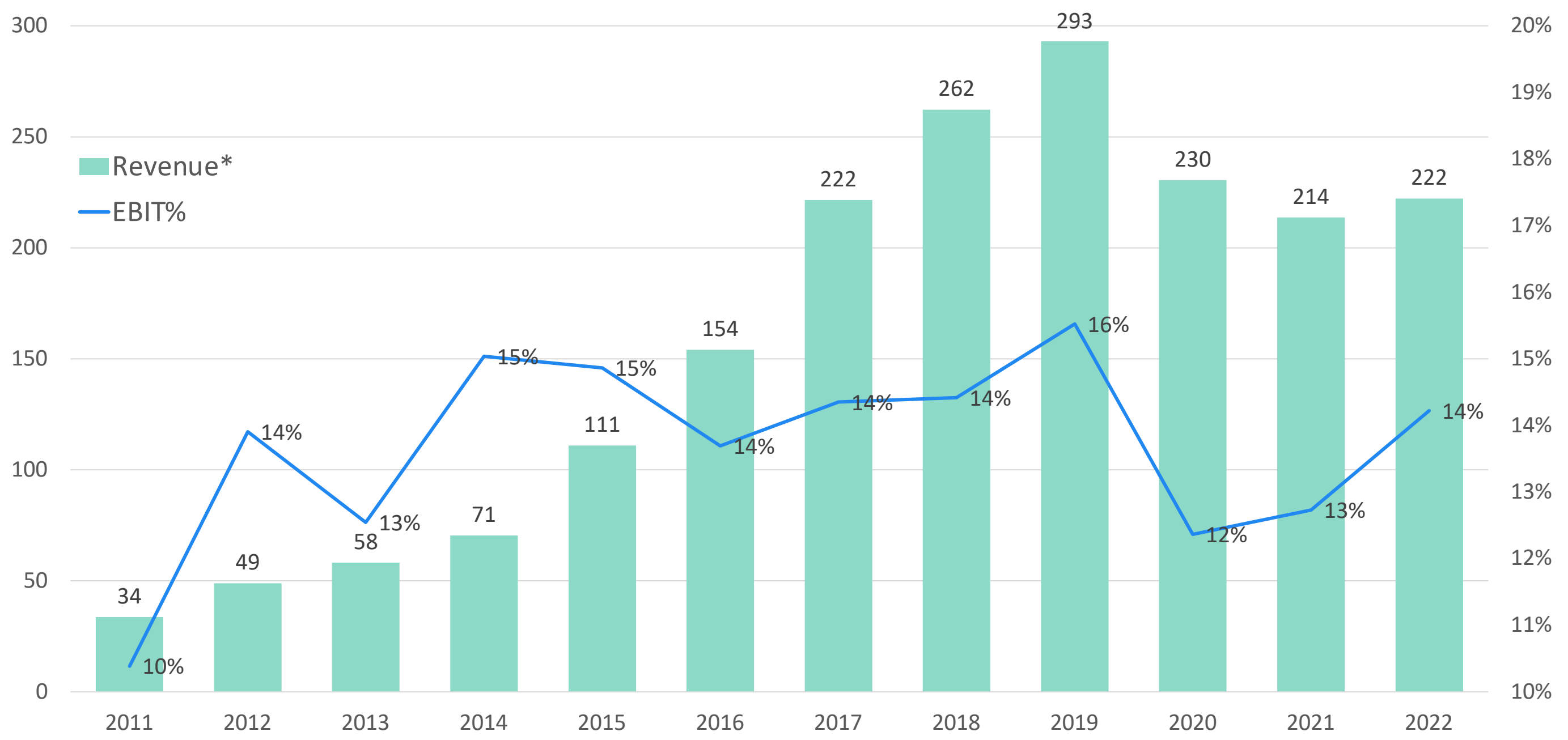
MISSION

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

OUR VALUES

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

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.

MULTITUDE CONSISTS OF THREE INDEPENDENT BUSINESS UNITS SUPPORTED BY OUR GROWTH PLATFORM



**sweep
bank**

Shopping and financing app
6% of sales
24% of loan portfolio
5 countries

Focus:
To achieve
profitable growth



Consumer lending
84% of sales
58% of loan portfolio
14 countries

Focus:
Continue on profitable
growth path

CapitalBox

SME lending
10% of sales
18% of loan portfolio
5 countries

Focus:
Scale up
growth and profits



**MULTITUDE
GROWTH PLATFORM**

The centralised functions and technical and regulatory know-how supporting all our tribes and customers.

**MULTITUDE
BANK**

Multitude Bank p.l.c. is the backbone of our banking and financial operations and is part of the Multitude growth platform. SweepBank and Ferratum's consumer loans are issued by Multitude Bank.

FERRATUM - SIMPLIFIED AND INCLUSIVE BANKING FOR EVERYONE



WHAT FERRATUM OFFERS

- **MicroLoan** - customers rapid and straight-forward access to small cash amounts
- **PlusLoan** - products are offered to customers in larger amounts, up to EUR 4,000 for 18 months
- **The Credit Limit product** - unlike instalment loans, it is a revolving credit product for consumers, up to EUR 5,000
- Operating in 14 markets across **Europe in the Nordics, Baltics, Central and Eastern Europe**

CUSTOMERS

- Unplanned financial need
- Based on unexpected life event
- Speed and convenience is important

PRODUCTS

- Credit limit, PlusLoan and MicroLoan
- Digital onboarding - 95% automated

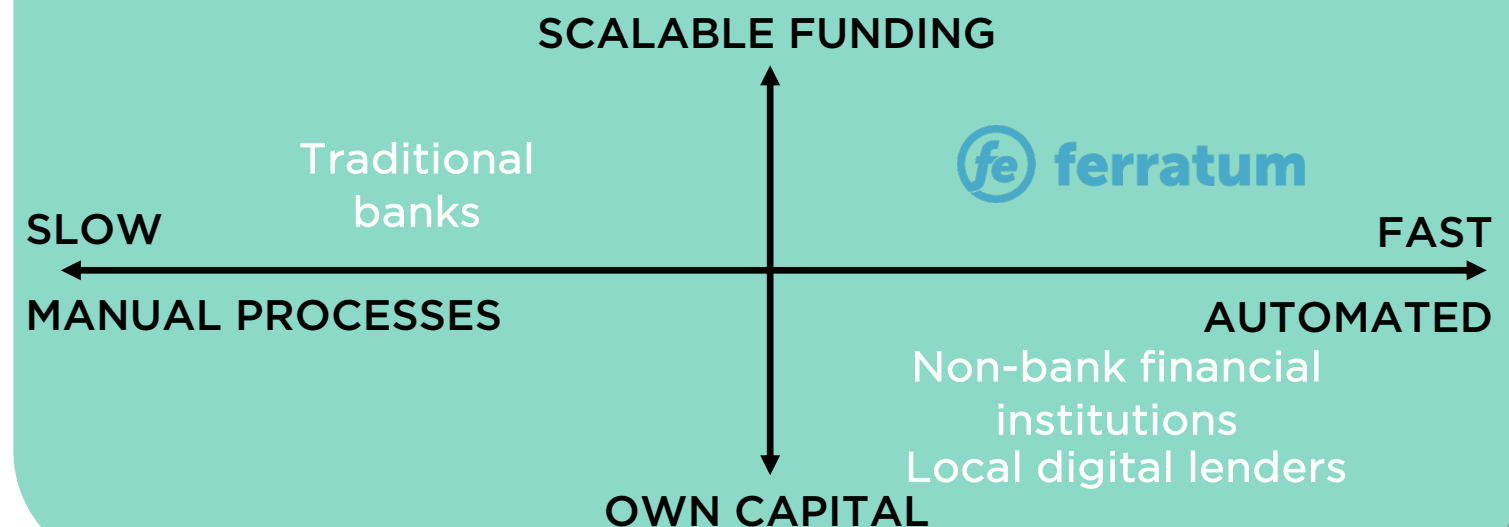
TEAM

- 130+ professionals
- Working in small agile teams
- Plus additional AI Customer Service tools

MARKET

- Operating in 14 markets across Europe
- Scalable funding

UNIQUE POSITION IN MARKET SEGMENT



CAPITALBOX - LEADING EUROPEAN ONLINE LENDING PLATFORM FOR SME'S



WHAT CAPITALBOX OFFERS

- **Instalment loans** - amounts up to EUR 100,000 serving as working capital injections
- **Flexible credit lines** - ranging from smaller sums up to EUR 350,000
- **Secured loans** - designed for substantial investments, up to EUR 2.0 million
- **Extensive use of data analysis & AI** employed, resulting in an easy-to-access and automated credit process
- Operates in 5 markets: **Finland, Denmark, Sweden, Lithuania and the Netherlands**

CUSTOMERS

- 7 years in business
- EUR 500k in annual revenues

NEW PRODUCTS

- Secured lending of up to €2.0M to larger SMEs

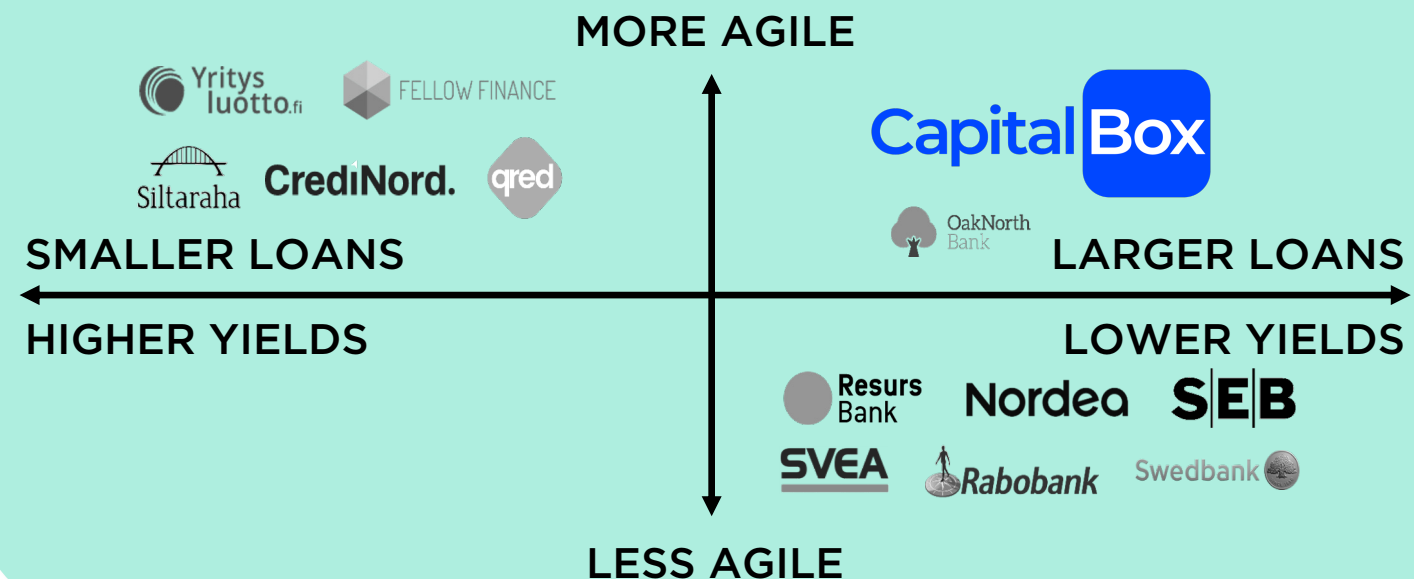
MARKET POTENTIAL

- EUR 280bn European wide SME funding gap
- 25m SMEs in Europe

MARKET

- Serving underbanked small businesses in 5 European countries

UNIQUE POSITION IN MARKET SEGMENT



SWEEP BANK - DIGITAL SHOPPING AND FINANCING APP



WHAT SWEEP BANK OFFERS

- Proprietary **mobile banking platform** with an open API architecture
- Digital credit card
- Prime loan financing
- Basic banking with a mobile wallet solution

- Available products vary across the 5 active markets: **Finland, Latvia, Denmark, Germany and Sweden**

CUSTOMERS

- Young professionals who like to customize what they need in their banking experience

PRODUCTS

- Prime Loan, Mobile Wallet and Credit Card
- Digital onboarding, secure and easy to use app

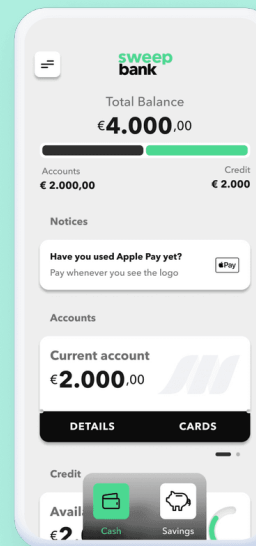
TEAM

- Revamped and refined SweepBank team of experts in the field, following a 2022 restructure

MARKET

- 5 active markets with varying products offered
- Focus on growing Latvian prime loan business and Finnish credit card business

ALL FUNCTIONS ACCESSIBLE IN APP



Debit Card, Current account & savings



Credit Card



Prime Loans

KEY TAKEAWAYS

- DIGITAL BANKING AND LENDING **EXPERTISE FOR OVER TWO DECADES**
- **STRONG TRACK RECORD** AND HISTORY OF DELIVERING GROWING AND PROFITABLE BUSINESS
- CLEAR SYNERGISTIC BENEFITS OF USING **ONE GROWTH PLATFORM** TO SERVE VARIOUS DIFFERENT CUSTOMER SEGMENTS
- PORTFOLIOS THAT ARE **ATTRACTIVELY DIVERSIFIED** GEOGRAPHICALLY AND THROUGH DIFFERENT CUSTOMER SEGMENTS
- UNIQUELY POSITIONED EUROPEAN-WIDE FINTECH PLAYER WITH **FULL ACCESS TO DEPOSIT FUNDING**

THANK YOU FOR YOUR ATTENTION

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