



# MULTITUDE

Creating Success Stories in FinTech

## Elevator Pitch

Lasse Mäkelä  
Chief Strategy and IR Officer  
Multitude SE  
2024

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



Founded in Finland in 2005, HQ in Helsinki

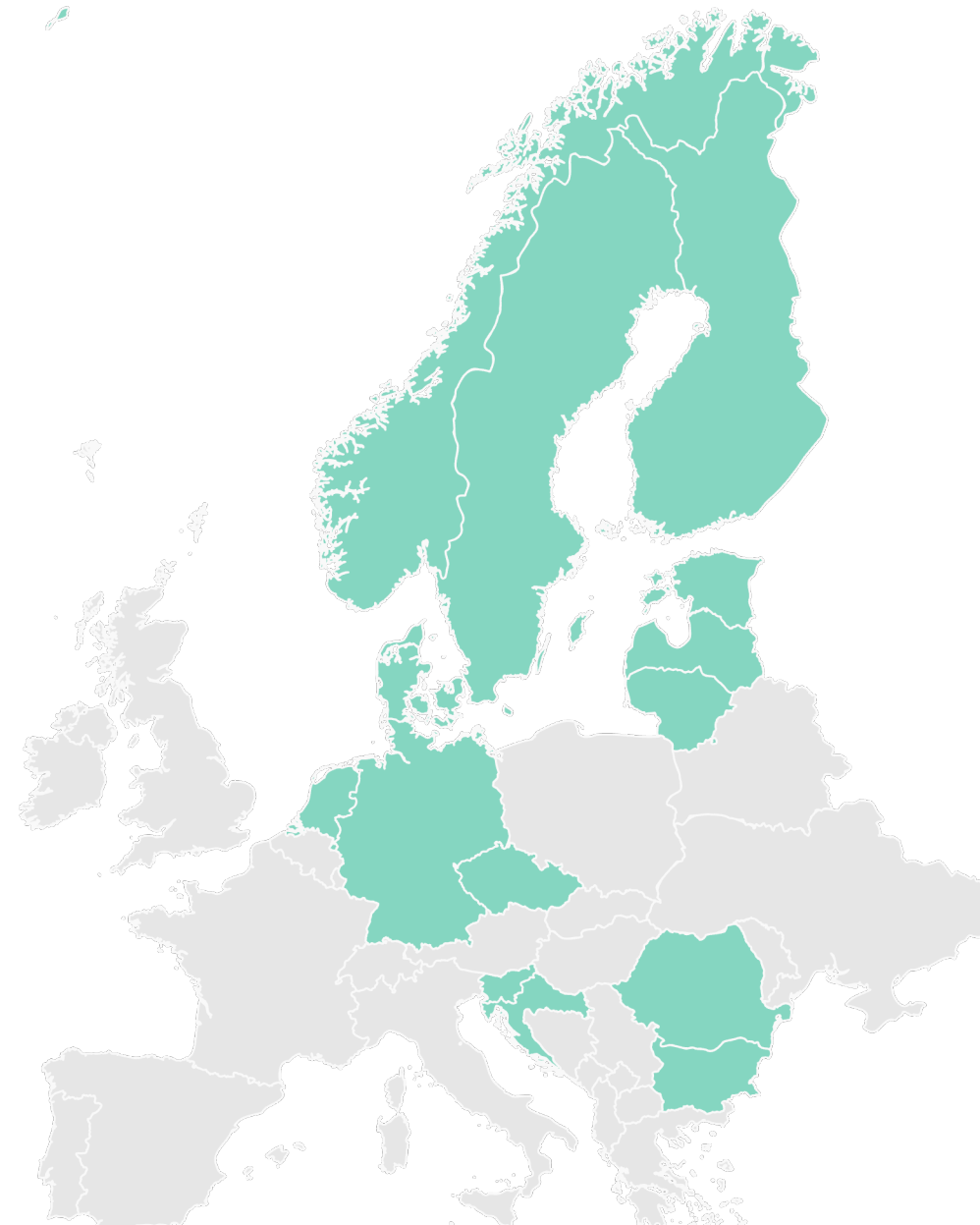


EU wide banking licence



Listed on the Frankfurt Stock Exchange

“Since our foundation, we have focused on helping customers who are overlooked by traditional banks, with an amazing and fully digital customer experience.”



Customers

~400,000

Revenue 2023

EUR 230m

Net profit 2023

EUR 16.4m

Employees

~700

Countries

16

# OUR VISION GIVES OUR TEAM A COMMON DIRECTION, WITH AN INSPIRING MISSION



## VISION

Building the most valuable financial platform for overlooked customers

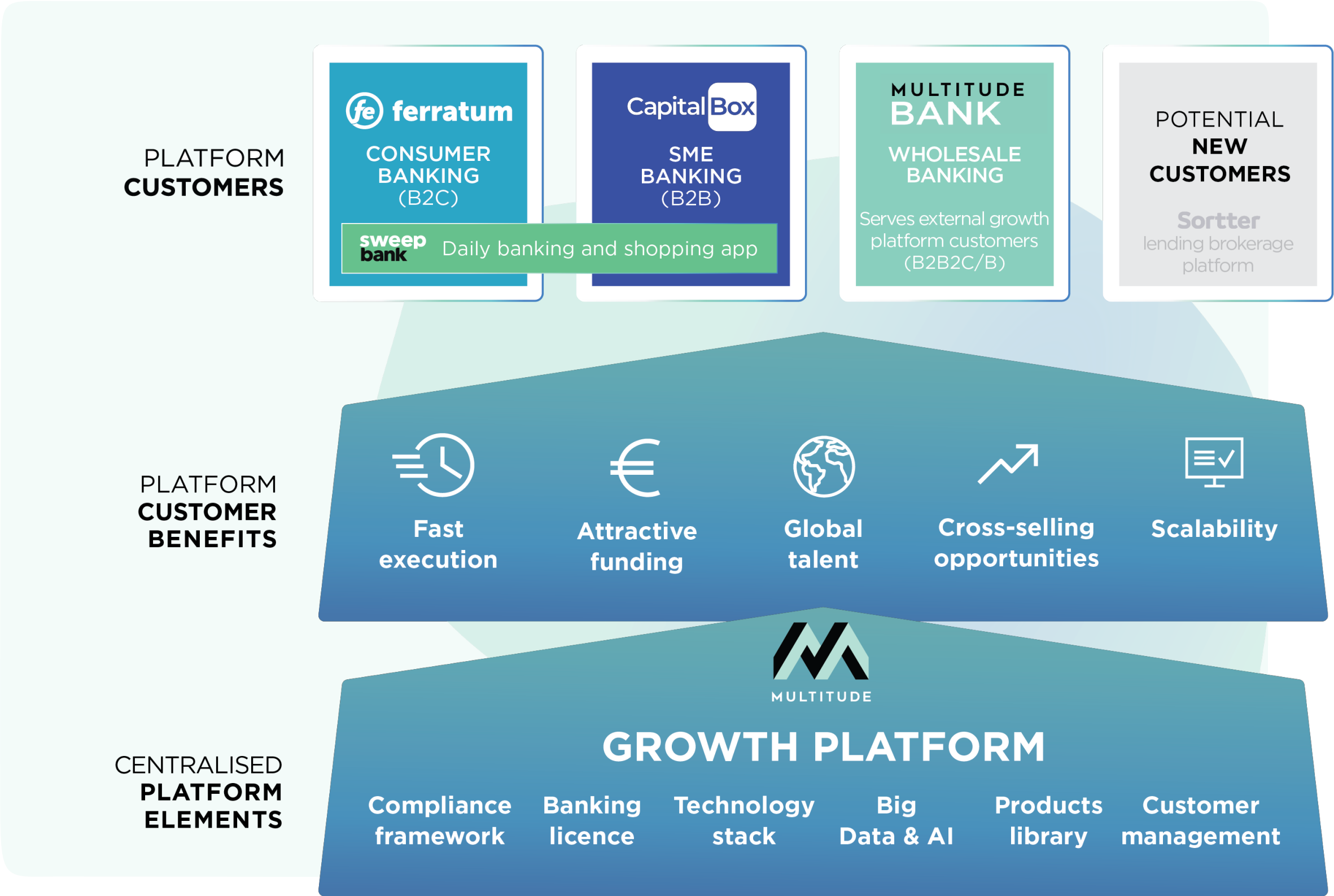
## MISSION

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

## OUR VALUES

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

# WE HAVE THREE BUSINESS UNITS, WHICH USE OUR INTERNAL BANKING-AS-A-SERVICE GROWTH PLATFORM



# THERE IS SIGNIFICANT GROWTH POTENTIAL FOR ALL OUR BUSINESS UNITS\*

EUR

**24.9** bn

Total Outstanding Portfolio



**2.3%**

Our Current Share-%

EUR

**14.8** bn

Total Outstanding Portfolio



**1.0%**

Our Current Share-%

EUR

**15.7** bn

Total Outstanding Portfolio

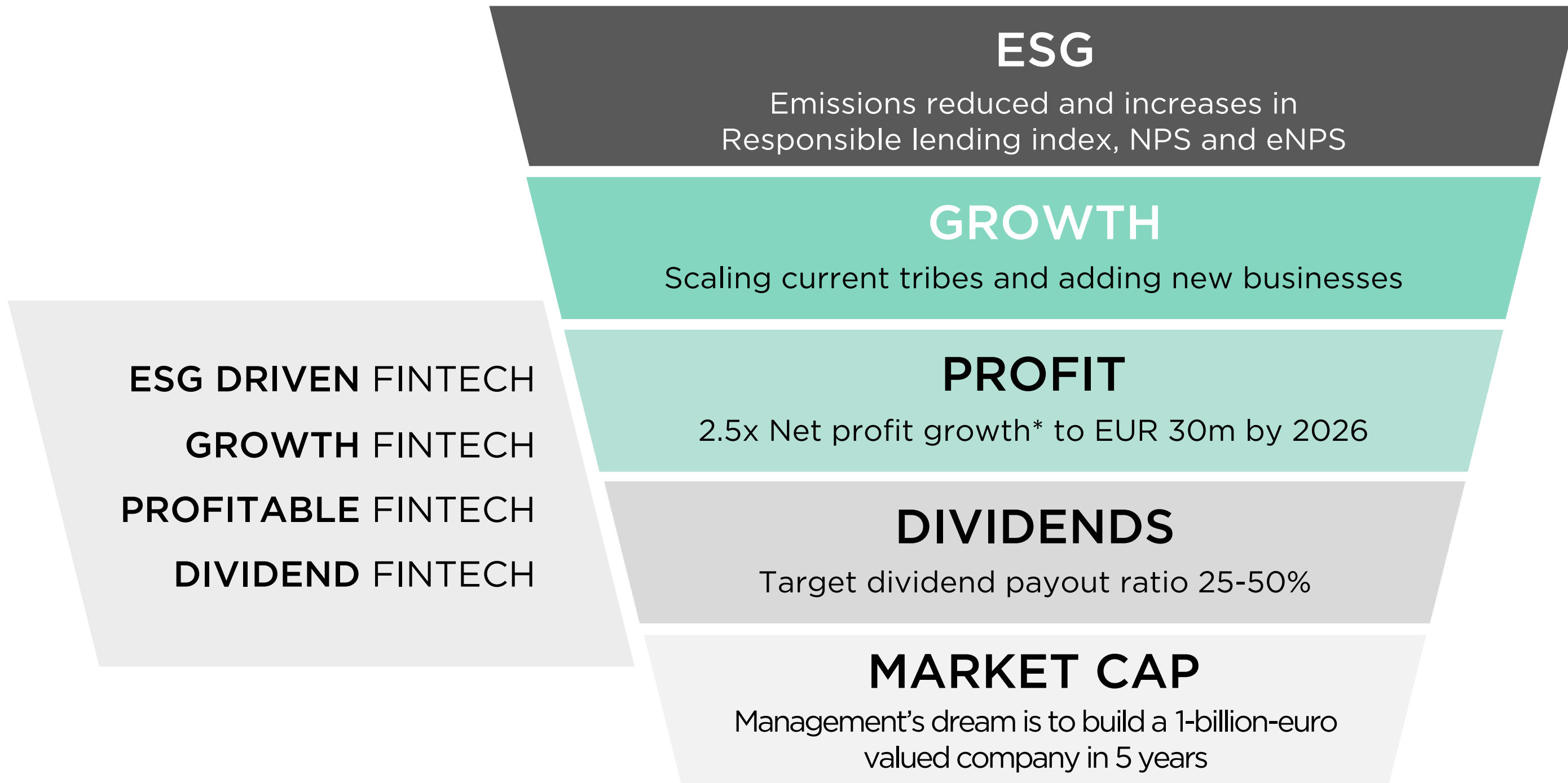
MULTITUDE  
BANK

**0.3%**

Our Current Share-%

\*Total Addressable Market; Full Potential For The Products and Markets of The Future

# OUR GUIDANCE FRAMEWORK: STABLE PROFITABLE GROWTH, COMMITMENT TO ESG VALUES AND DIVIDEND DISTRIBUTION TO SHAREHOLDERS



\*Source file: Capital Markets Day 2023 presentation; refers to Net profit 2022

## KEY TAKEAWAYS

- WE ARE A LISTED, GROWING AND PROFITABLE FINTECH COMPANY
- WE HAVE ALMOST 20 YEARS OF EXPERIENCE FROM OUR INDUSTRY
- WE HAVE A EUROPEAN-WIDE BANKING LICENSE
- WE HAVE HUGE GROWTH POTENTIAL
- THE MANAGEMENT HAS HIGH AMBITION-LEVEL, WANTING TO CREATE A 1-BILLION-EURO COMPANY IN THE NEXT 5 YEARS

THANK YOU!



Lasse Mäkelä  
Chief Strategy and IR Officer  
MULTITUDE SE

[lasse.makela@multitude.com](mailto:lasse.makela@multitude.com)