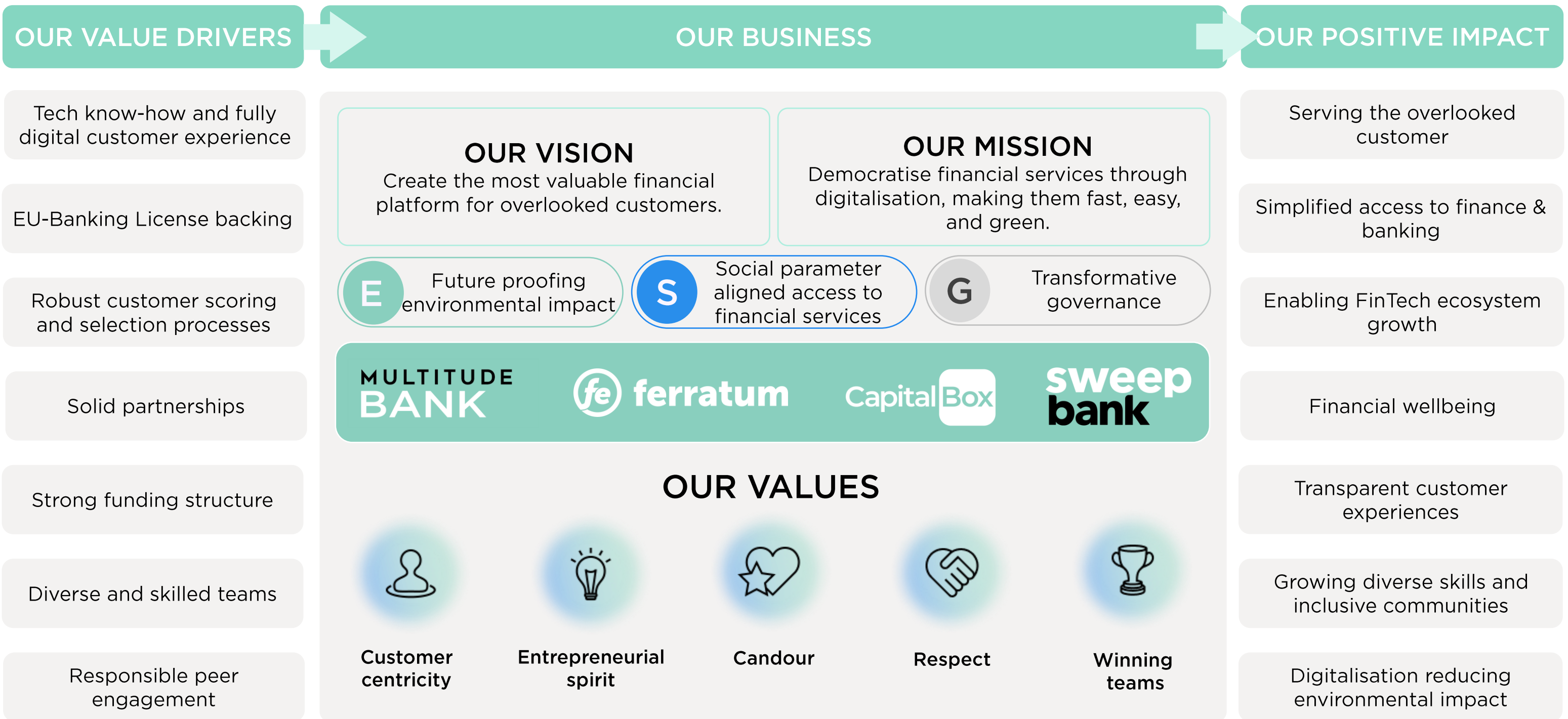




RESPONSIBLE FINANCIAL SERVICES FOR OVERLOOKED CUSTOMERS

Nontokoza Khumalo
Group ESG Officer

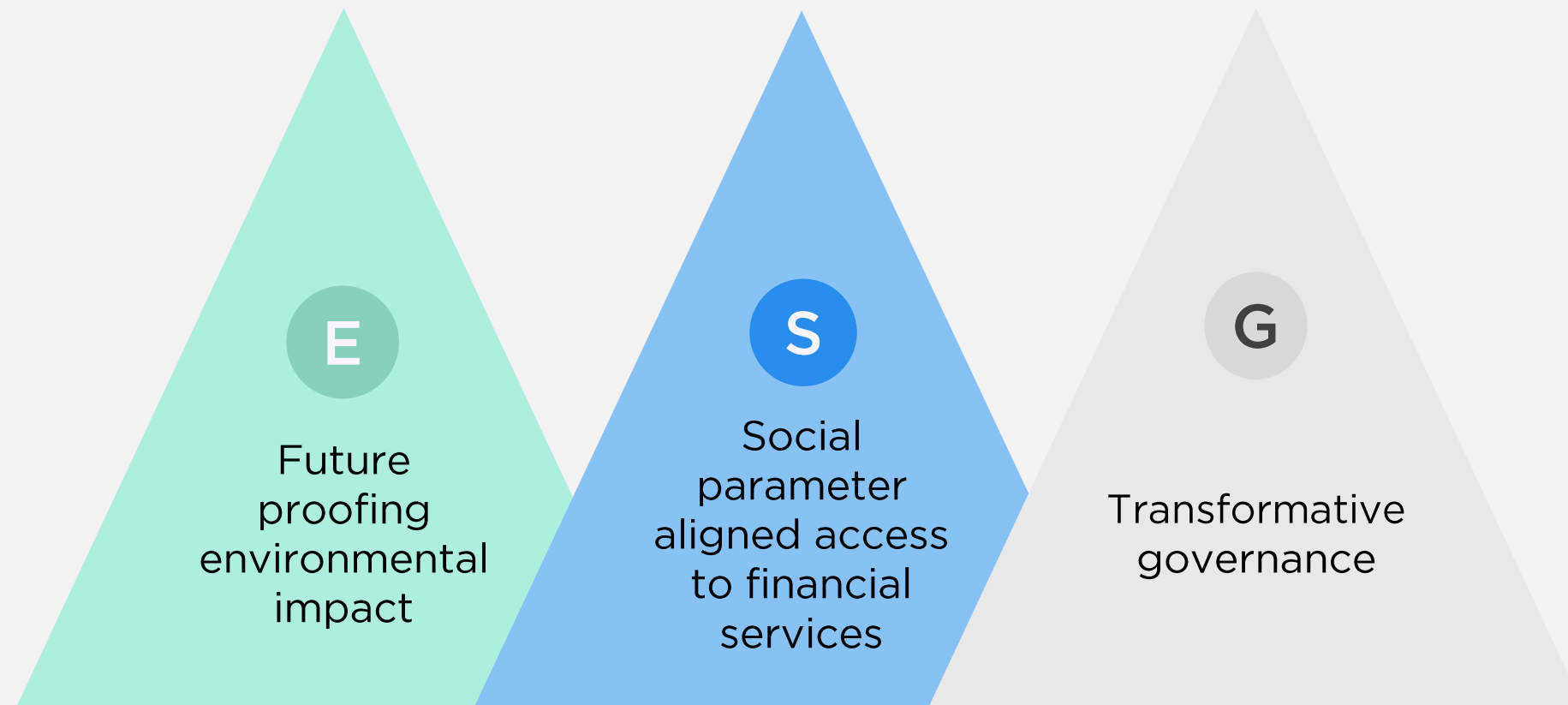
OUR BUSINESS ACTIVITIES ENABLE POSITIVE IMPACT GENERATION



SOCIAL IMPACT IS AT THE CENTRE OF OUR APPROACH



Responsible financial services for the overlooked customers



OUR MISSION UNDERPINS OUR APPROACH

Democratise financial services through digitalisation, making them fast, easy, and green.

2025 ESG Goals

- E** Understand and reduce the Group environmental footprint.
- S** Monitor, report on and improve stakeholder wellbeing.
- G** Embed ESG conscious practices.

FUTURE PROOFING OUR ENVIRONMENTAL IMPACT



2025 Goal: Understand and reduce the Group environmental footprint

2024/2025 ACTIONS		
E	FY2022 Emissions	2025 Targets
	203 Tons CO ₂ e per EURm financed	SME loan carbon intensity reduced by 20% from 2022
	8,575 Tons CO ₂ e	Scope 3 Purchased emissions reduced by 20% and net zero by 2035
	196 Tons CO ₂ e	Scope 2 emissions reduced by 30% and net zero by 2030
Partnership for Carbon Accounting Financials (PCAF) alignment		
Value chain impact deep-dive		
Proactive steering and identification of opportunities		
↓		
Low carbon banking and finance for the overlooked customer		

SOCIAL PARAMETER ALIGNED ACCESS TO FINANCE

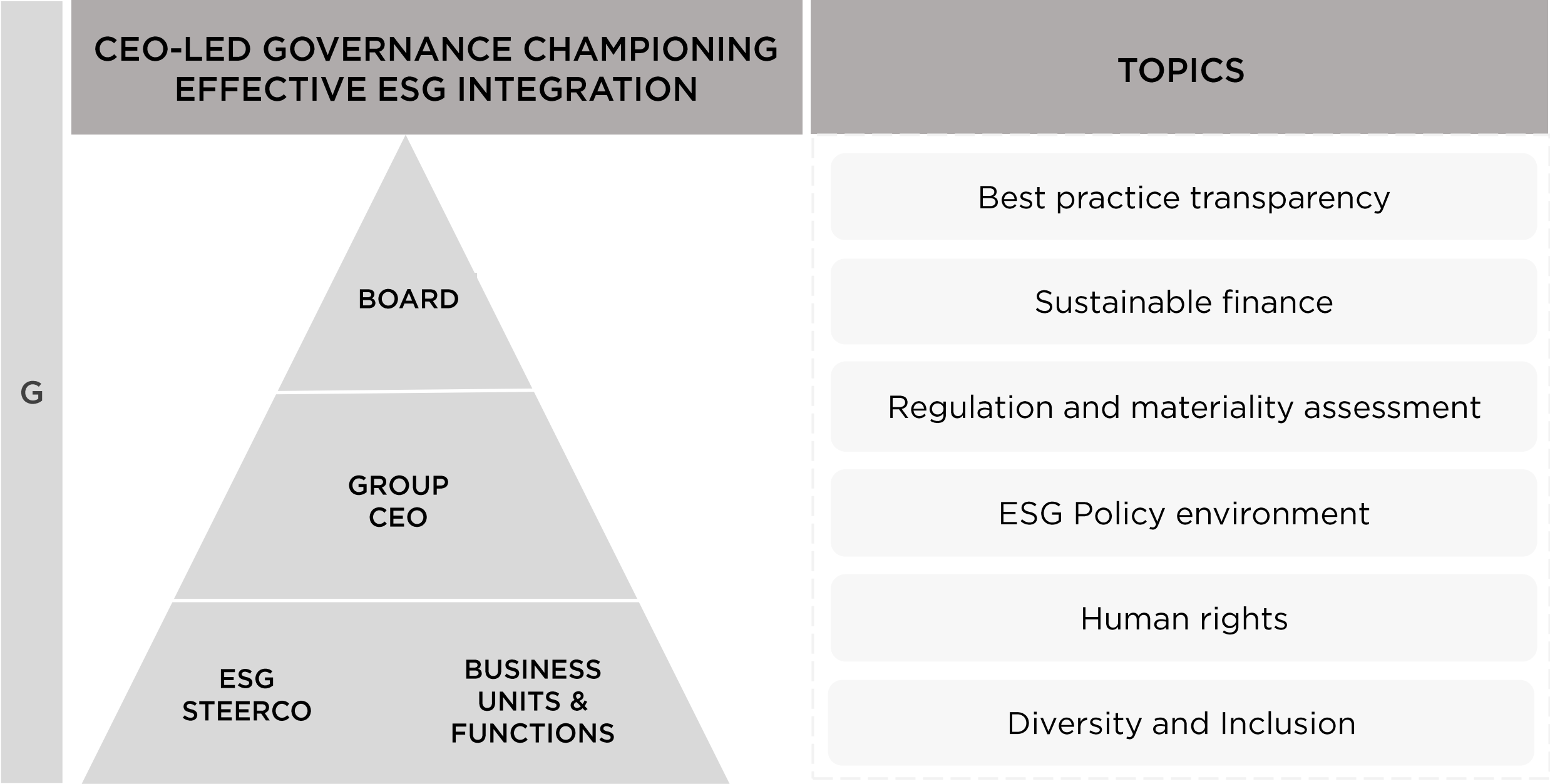


2025 Goal: Monitor, report on and improve stakeholder wellbeing

			2024/2025 ACTIONS
S	Performance	2025 Targets	Strengthened stakeholder wellbeing metrics
	Responsible Lending Index: 4.3/5	Responsible Lending Index target: 4.5/5	Leverage cross-functional knowledge
	eNPS: 19	eNPS: 25	↓ Insights driven responsible access to finance
	Board Diversity: Female: 33%	Board Diversity: Female: 38%	

TRANSFORMATIVE GOVERNANCE

2025 Goal: Embed ESG conscious practices



OUR NEXT PHASE IS CONSCIOUS AND TRANSFORMATIVE



Responsible
financial services
for the overlooked
customer

Green, future proof, products and services

Parameters that measure what matters

Transformative governance, enabling ESG

THANK YOU

ir@multitude.com

[linkedin.com/company/multitudegroup](https://www.linkedin.com/company/multitudegroup)

MULTITUDE SE
RATAMESTARINKATU 11 A
00520 HELSINKI
FINLAND