



# **STRATEGY EVOLUTION NOT REVOLUTION**

**Jorma Jokela**  
**CEO & Founder**

**DRIVEN BY OUR DREAM: 18 YEARS OF ASPIRING TO  
REVOLUTIONISE THE FINANCIAL INDUSTRY!**

Purely digital customer touch points

Everything happens in real-time

Easy and effortless customer experience

Focused on serving those often overlooked





**MULTITUDE RIDING THE WAVE OF FINTECH AND DIGITALISATION MEGATRENDS:  
POSITIONED WITH THE RIGHT RESOURCES AT THE RIGHT TIME**



Commitment to  
sustainable finance

Embracing open  
banking

Digitalisation in  
daily use

**OUR  
MEGATRENDS**

Promoting financial  
inclusion

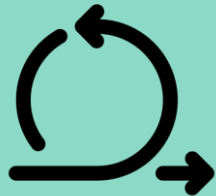
Prioritizing customer  
experience over products

Leveraging AI and  
machine learning

## OUR CORE BELIEFS DRIVING TACTICAL DECISIONS AND LEADING OUTSTANDING RESULTS



We leverage vast amounts of data, harnessing the power of **AI and Machine Learning** across all functions, from marketing to credit risk.



Our organisation is designed in an **AGILE** way for swift actions and rapid iterations. We've always sought out the **best talent** wherever it might come from.



We've constructed our solutions using **modern microservice architecture and cloud-based systems**.



We believe in giving **our customers a great experience** with our products. Every day, we look for small ways to make things better for them.

**CURRENT STRATEGY HAS DELIVERED AMAZING +50% EBIT GROWTH YEARLY.  
FOUR STRATEGIC ADJUSTMENT TO INCREASE MULTITUDE'S SHAREHOLDER VALUE.  
WE WANT EVOLUTION, NOT REVOLUTION:**



**Sharpen the Multitude vision**

**Sweep team and tech stack integrated  
to consumer and SME business Tribes**

**Launch the new Wholesale Banking Tribe**

**Guidance shifted from EBIT to Net Income**

**SHARPENING OUR VISION:  
DELIVERING VALUE THROUGH OUR FINANCIAL PLATFORM TO DIVERSE SEGMENTS  
OFTEN OVERLOOKED BY OTHER BANKS**



**OUR VISION TODAY**

Building the most valuable financial ecosystem

**OUR VISION TOMORROW**

Building the most valuable financial platform for overlooked customers

**OUR SHARPENED VISION GIVE 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

# INTEGRATING SWEEP BANK WITH CURRENT TRIBES AND WELCOMING NEW WHOLESALE BANKING TRIBE FOR FUTURE GROWTH





# PLATFORM GROWTH IS BUILT ON THREE FUNDAMENTALS: ORGANIC DEVELOPMENT, PARTNERSHIPS, AND ACQUISITIONS



## ORGANIC DEVELOPMENT

- Enhance customer-facing and internal processes
- Product and country portfolio expansion
- Bolster our unique selling points (USP) for customers

## PARTNERS

- With sales allies
- With white-label collaborators
- With service provider partners

## ACQUISITIONS

- Entering new countries or introducing new products
- Enhancing our current offerings within existing markets and products
- Integrating new tribes into our Growth platform

SIGNIFICANT ROOM FOR GROWTH FOR ALL TRIBES\*

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

# DELIVERING STABLE PROFITABLE GROWTH, BASED ON OUR ESG VALUES, AND DISTRIBUTING DIVIDEND PAYMENTS FOR SHAREHOLDERS



## ESG

Emissions reduced and increases in Responsible lending index, NPS and eNPS

## GROWTH

Scaling current tribes and adding new businesses

## PROFIT

2.5x Net profit growth to EUR 30m by 2026

## DIVIDENDS

Target dividend payout ratio 25-50%

## MARKET CAP

Management's dream is to build a 1-billion-euro valued company in 5 years

**ESG DRIVEN FINTECH**  
**GROWTH FINTECH**  
**PROFITABLE FINTECH**  
**DIVIDEND FINTECH**



# THANK YOU

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