



# **INTRODUCTION AND OPENING WORDS**

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**Chief Strategy and IR Officer**

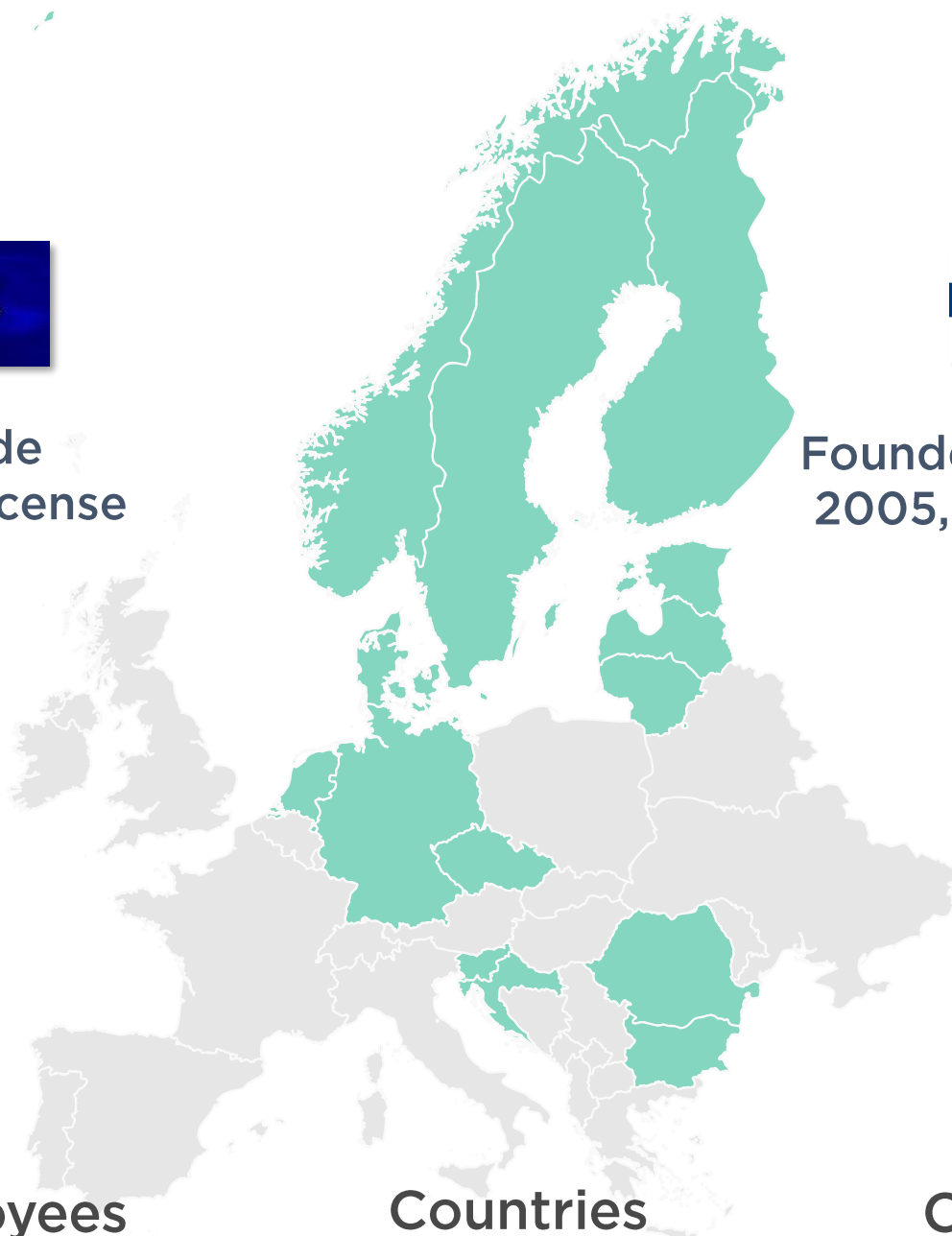
WE HAVE BEEN CREATING SUCCESS STORIES IN FINTECH FOR THE LAST TWO DECADES



EU wide  
banking license



Founded in Finland in  
2005, HQ in Helsinki



Group Revenue  
2022\*

EUR 212m

Employees

~700

Countries

16

Customers

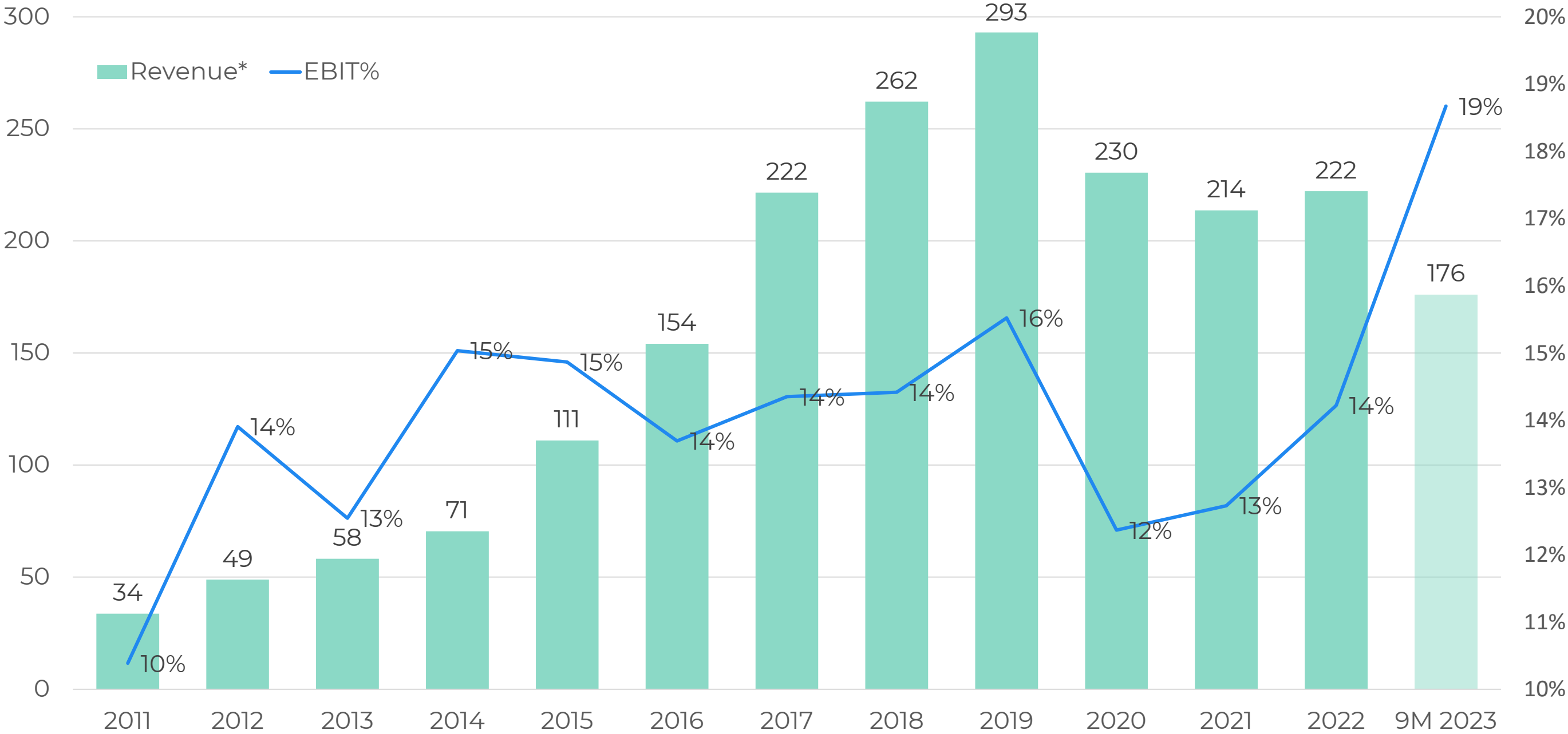
~400,000

Listed company

On the  
Frankfurt Stock  
Exchange

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

# WE HAVE DELIVERED 18 PROFITABLE YEARS AND WE ARE NOW BACK ON GROWTH PATH



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

# OUR MISSION OF DEMOCRATISING FINANCIAL SERVICES HAS ALWAYS BEEN OUR GUIDING PRINCIPLE



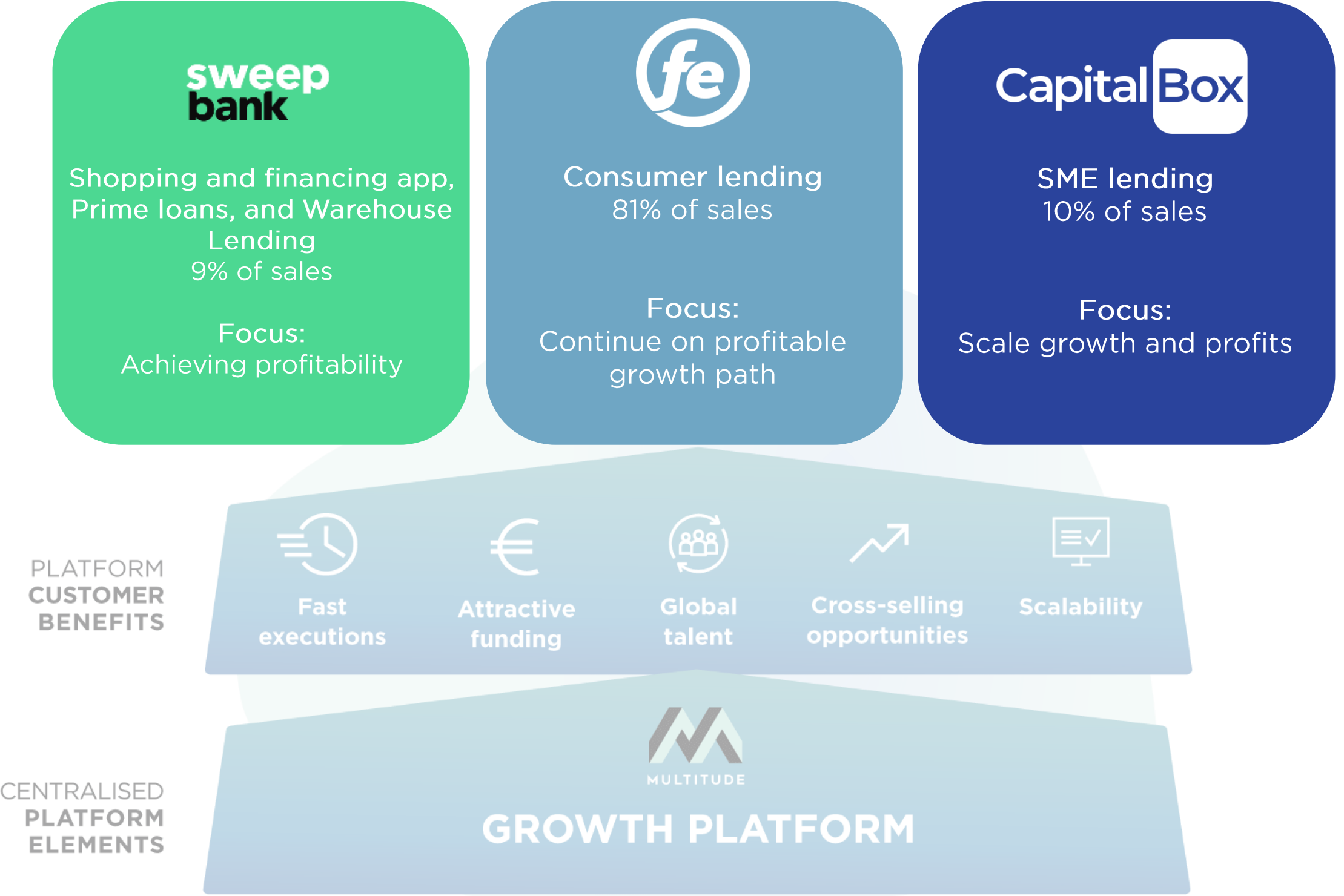
## MISSION

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

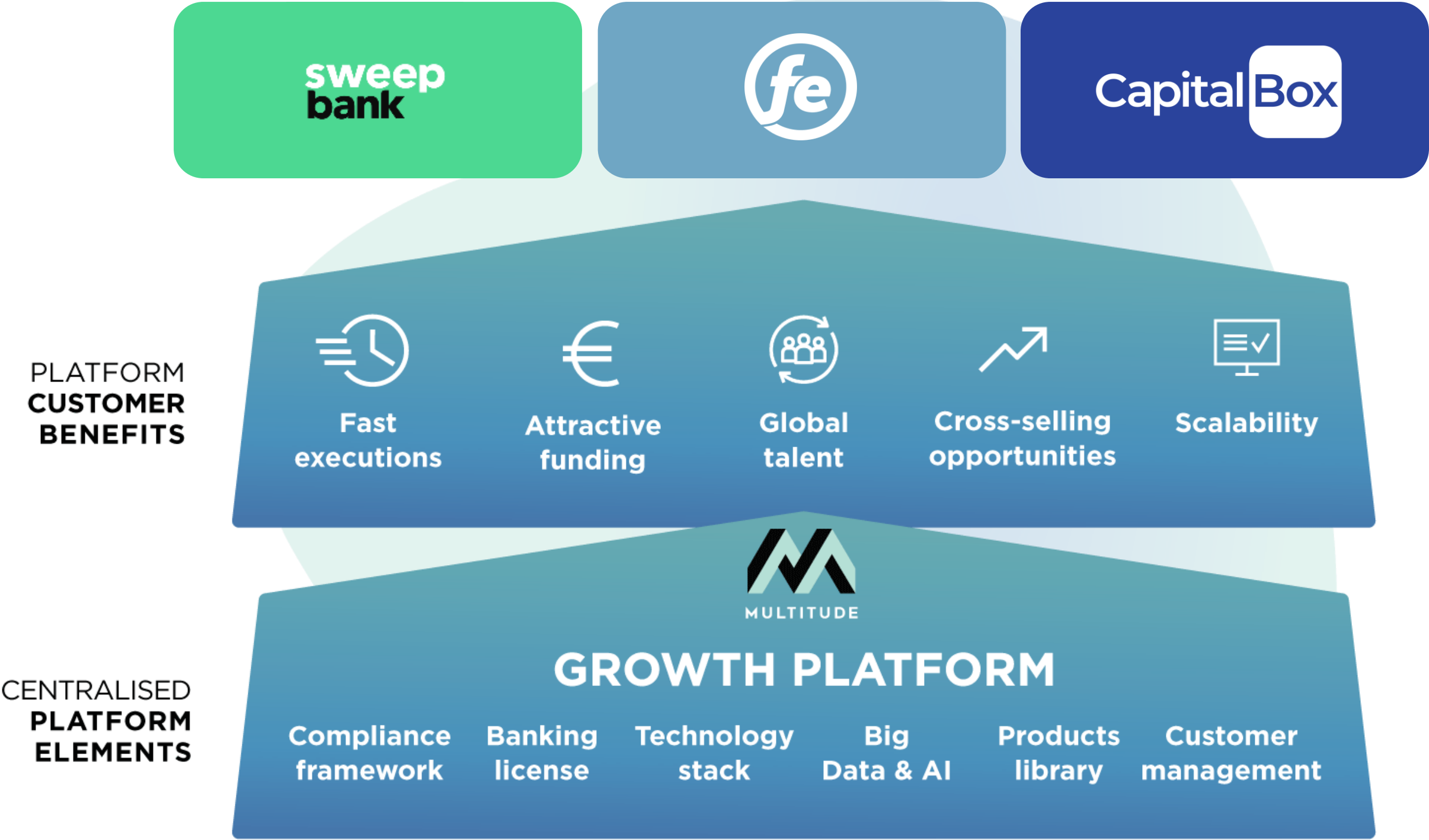
## OUR VALUES

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

MULTITUDE CONSISTS CURRENTLY OF THREE BUSINESS UNITS, WHICH ARE SUPPORTED BY OUR GROWTH PLATFORM



MULTITUDE GROWTH PLATFORM IS THE KEY ELEMENT FOR ENABLING OUR GROWTH AND SCALABILITY. IT ACTS AS AN INTERNAL BANKING AS A SERVICE PLATFORM



## KEY QUESTIONS FROM OUR INVESTORS DURING THE LAST YEAR



What are Multitude's key growth drivers during the next few years?



What does SweepBank's future development look like?



How is the recent uncertainty in the market influencing Multitude's businesses?



What are the key guidance metrics for Multitude going forward?

# THANK YOU

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