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# Finnish-born FinTech Multitude AG Celebrates 20 Years of Growth and 10 Years on the Frankfurt Stock Exchange

EQS-Media / 18.09.2025 / 07:30 CET/CEST

Zug, 18 September 2025 - Multitude AG, a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized enterprises, and other FinTechs (WKN: A40VJN, ISIN: CH1398992755) (“Multitude”, “Company” or “Group”) proudly marked its 20th anniversary earlier this year. The milestone will be celebrated in Vierumäki over four days, starting today, together with customers, partners, and employees in Finland, where the company was founded in 2005.

Multitude’s services are divided into Consumer Banking, SME Banking and Wholesale Banking. Listed on the Frankfurt Stock Exchange since 2015, Multitude today operates in 17 countries and employs around 700 digital finance professionals, including about 50 in Finland. In 2024, the Group’s revenue reached EUR 263.7 million, with a profit of EUR 67.6 million.

## From Finnish Roots to a European Growth Platform

Founded in Helsinki in 2005 as Ferratum, Multitude pioneered mobile consumer loans in Europe and rapidly expanded across the continent. With an EU banking license granted in 2012, the company grew to become a pan-European financial player. The IPO on the Frankfurt Stock Exchange in 2015 marked another defining moment, alongside the launch of CapitalBox to serve SMEs.

The company rebranded as Multitude in 2021 and, in 2024, registered its parent company in Switzerland, reinforcing its European footprint. Today, Multitude operates three business units under these brands: Ferratum (Consumer Banking), CapitalBox (SME Banking), and Multitude Bank (Wholesale Banking).

### Building on Strong Values

“Our heritage is Finnish, and our principles are grounded in moderation, resilience, and ambition in technology development. Through persistent work and innovation, we have earned our place in Europe’s financial landscape. Now it is time to thank our customers, partners, and employees as we look ahead,” said Antti Kumpulainen, CEO of Multitude.

Multitude’s success has been shaped by its core values: entrepreneurial spirit, sustainability, innovation, collaboration, and customer centricity. These values guide how the Group develops products, builds partnerships, and nurtures its culture across 42 nationalities and multiple geographies.

### Celebrating Together

As part of the anniversary, Multitude will meet its customers and partners in Helsinki, followed by a company-wide gathering at Vierumäki sports resort. Over four days, 530 employees from across Europe will come together to exchange ideas, discuss strategy, and strengthen community through shared activities.

“These in-person moments are invaluable for us. With colleagues spread across 17 countries, gatherings like this foster collaboration, trust, and a sense of belonging,” said Kumpulainen.

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### About Multitude AG:

*Multitude is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized enterprises, and other FinTechs overlooked by traditional banks. The services are provided through three independent business units, which are served by our internal Growth Platform. Multitude’s business units are Consumer Banking (Ferratum), SME Banking (CapitalBox), and Wholesale Banking (Multitude Bank). Multitude Group employs over 700 people in 25 countries and offers services in 17 countries, achieving a combined turnover of 274 million euros in 2024. Multitude was founded in Finland in 2005, is registered in Switzerland and is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'MULT'. [www.multitude.com](http://www.multitude.com)*

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Issuer: Multitude AG  
Key word(s): Enterprise

18.09.2025 CET/CEST Dissemination of a Press Release, transmitted by EQS News - a service of EQS Group.  
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Language:	English
Company:	Multitude AG
	Grafenauweg 8
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E-mail:	ir@multitude.com
Internet:	https://www.multitude.com/
ISIN:	CH1398992755
WKN:	A40VJN
Listed:	Regulated Market in Frankfurt (Prime Standard); Regulated Unofficial Market in Berlin, Tradegate Exchange; Stockholm
EQS News ID:	2199322

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