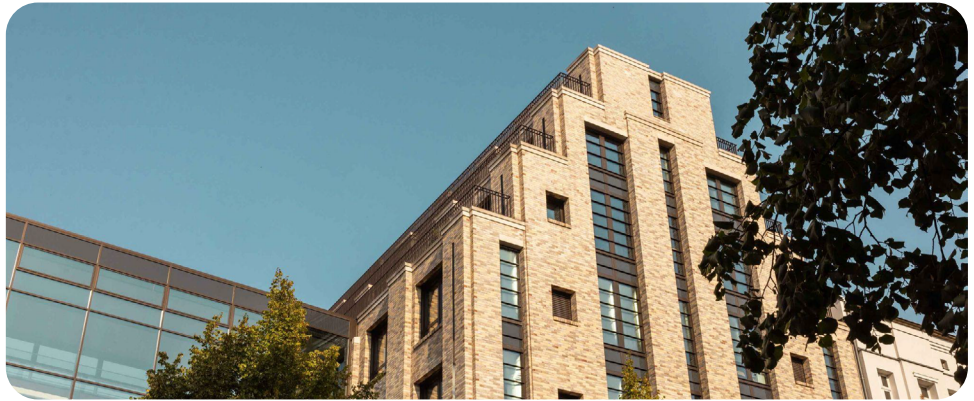


Raisin at a Glance

Savings and Investments without barriers



The world's leading
platform for savings and
investment products

>300

Deposit-Taking Banks

>€80 billion

In Assets On Platform

>€7 billion

Returns For Consumers

>1 million

Active Users

11

Consumer Markets

Contact

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Germany
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raisin.com

What do we do?

Raisin makes money perform better

Raisin is the world's leading platform for savings and investment products. Founded in 2012, the fintech connects over 1 million consumers with banks in the EU, the UK, and the US. Raisin helps to "Raise your interest" by offering access to better saving and investment products. Consumers worldwide have earned over €7 billion in interest via the Raisin platform.

The Raisin Platform



For Retail Consumers:

Raisin offers a transparent and user-friendly online platform for accessing a wide range of savings, investment, and pension products from numerous banks with attractive interest rates, no fees on savings, and low costs on investments.



For Partner Banks:

Raisin offers over 300 partner banks stable, granular retail funding and a diversified customer base.



For Distribution Partners:

Raisin enables partners to add savings products to their existing services, supported by simple integration and operational support.

Partner Banks

Morgan Stanley

 UniCredit

 CRÉDIT AGRICOLE
CONSUMER FINANCE

Deutsche Bank 

LB≡BW

 standard
chartered

 Santander
International

Klarna

From a German Start-up to a Global Scale-up

Raisin founded in Berlin, launched as Weltsparen for the German market

2014
Closed a Series A funding round to accelerate growth

2015
Raisin is 50 people strong, 11 different nationalities

2012

2018
Raisin enters the UK market

2016
First billion in assets on platform and first market expansion to Austria

2020
Raisin enters the US market

2021
Raisin and Deposit Solution join forces

2019
Closed our largest round of Series D Funding (€100M), Acquired MHB-Bank (now Raisin Bank) and launched Investment & Pension Products offering

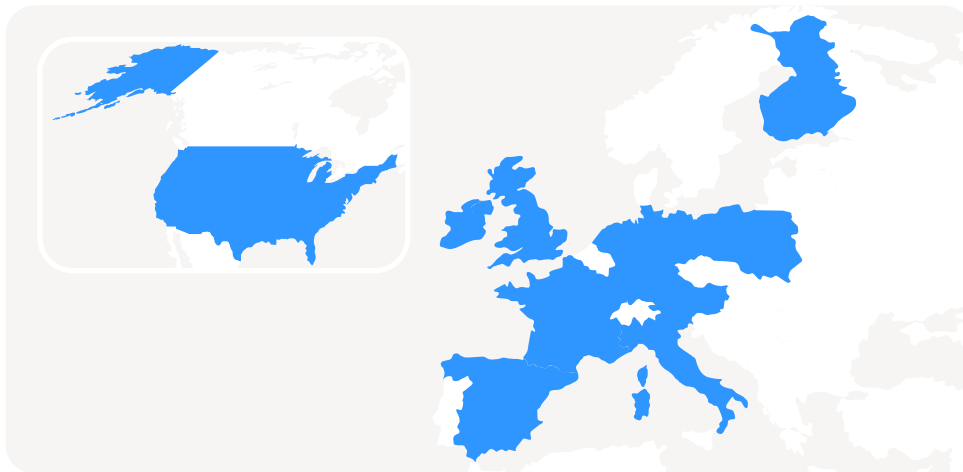
2022
EBITDA positive for the first time

2026

2025
Raisin unifies brand identity across all markets

2023
Launched Digital Wealth Management

Raisin International Footprint - One Platform, Many Markets



Executive Board



Dr. Tamaz Georgadze
CEO & Co-Founder



Dr. Frank Freund
CFO & Co-Founder



Michael Stephan
COO & Co-Founder



Katharina L  th
Chief Client Officer



Key Financial Highlights: FY24 (in €)

237 million

Revenue

2.26 million

Net Profit

34 million

EBITDA



>800 Employees



>75 Nationalities



8 Office Locations



~6:4 Male:Female Split