

Announcement on the rebranding of Ferratum Bank p.l.c. to Multitude Bank p.l.c.

Malta, 30th September 2022 – Ferratum Bank p.l.c. ("the Bank") announces that its name, Ferratum Bank p.l.c., is rebranded and renamed to Multitude Bank p.l.c. The renaming of the Bank follows the broader rebranding by Multitude SE, the ultimate parent company of the Multitude Group, of which the Bank forms part and which was, until June 2021, called Ferratum Oyj. The new name represents the Bank's growing national and international presence and allows for easier association with the Group.

"The new name shows our unity and direct connection with and to the Group. It was a natural step after the Group rebranded from Ferratum to Multitude. It also shows how we, as a Bank, have evolved and are proud to have grown our offering over the years and are now catering to businesses, in addition to consumers."

The Bank's new website is being launched on this occasion: www.multitudebank.com.

The website and change to the Bank's name will come into effect from tomorrow, 1st October 2022.

Antti Kumpulainen, CEO Ferratum Bank p.l.c.

About Ferratum Bank p.l.c

Ferratum Bank p.l.c., a subsidiary of the Multitude SE, is licenced by the Malta Financial Services Authority to provide a range of banking services to its clients. Its EU banking license enables it to provide its services from Malta to other jurisdictions within the EEA, including the acceptance of deposits, which are covered by the Maltese Depositor Compensation Scheme.

Ferratum Bank p.l.c. is a public limited company, registered under the laws of Malta with number C56251, with its registered address at ST Business Centre 120, The Strand, Gzira, GZR 1027, Malta. Ferratum Bank p.l.c. is licensed as a credit institution by the Malta Financial Services Authority, Notabile Road, BKR 3000, Attard, Malta (http://www.mfsa.com.mt/). Details on how the Bank is regulated by the Malta Financial Services Authority are available upon request.