

Multitude SE: The Board of Directors of Multitude SE resolves a share buyback programme

Gzira, 3 July 2024 – The Board of Directors of Multitude SE, a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, and other FinTechs (ISIN: MT0002810100, WKN: A40G1Q) (“**Multitude**”, “**Company**” or “**Group**”), has, pursuant to Article 106(4) of the Companies Act (Chapter 386 of the Laws of Malta) (the “**Maltese Companies Act**”), resolved to implement a share buyback programme to repurchase up to 80,000 of the Company’s own shares (the “**Programme**”) and to proceed to undertake one or more share buybacks subject to the satisfaction of a number of conditions, including:

- i. that the shares acquired pursuant to the Programme be utilised solely for the purpose of meeting the Company’s obligations arising from its employee incentive schemes;
- ii. that the shares acquired pursuant to the Programme be distributed within one year of their acquisition;
- iii. that the acquisition of shares pursuant to the Programme shall be made in full compliance with the provisions of the Maltese Companies Act, including that the acquisition of shares pursuant to this authorisation shall be financed out of profits available for distribution;
- iv. that any shares acquired pursuant to the Programme be repurchased through public trading on the Prime Standard of the Frankfurt Stock Exchange at the prevailing market price on the date of the relevant repurchase;
- v. that the Programme may be implemented on one or several occasions until the earliest of: (i) the completion of the Company’s re-domiciliation to Switzerland and (ii) 31 December 2024; and
- vi. that the acquisition of shares pursuant to the Programme be carried out in full compliance with the safe harbour provisions set out in article 5 of Regulation (EU) 596/2014 (“**MAR**”) and the provisions of Delegated Regulation (EU) 2016/1052.

The repurchase of shares will start at the earliest on 3.7.2024 and end at the latest on 31.12.2024. As mentioned above, the maximum number of shares to be acquired under the Programme is 80,000, corresponding to approximately 0.4% of all shares in the Company. However, the maximum amount to be used for the acquisition of shares is EUR 560,000.

Currently, the total number of issued shares in the Company is 21,723,960. At 2.7.2024, the number of treasury shares held by the Company was 74,993.

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About Multitude SE :

Multitude is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, and other FinTechs overlooked by traditional banks. The services are provided through three independent business units, which are served by our internal Banking-as-a-Service 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 16 countries, achieving a combined

turnover of 230 million euros in 2023. Multitude was founded in Finland in 2005 and is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'E4!'. www.multitude.com