

Multitude p.l.c. distributes own shares to employees based on matching share plan vesting

Malta, Gzira, 18 November 2024 – Multitude p.l.c., a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized enterprises, and other FinTechs (WKN: A40G1Q, ISIN: MT0002810100) ("Multitude", "Company" or "Group") is pleased to announce the distribution shares from the Matching Share Plan ("MSP") to its employees.

The Group launched a Matching Share Plan in Q1 2021. The plan allowed employees to invest up to 10% of their annual gross salary in Multitude shares. The total potential investment of 10% was split into two rounds of up to 5%, which the Group committed to matching for free at a 1:1 ratio after a vesting period of two years, providing that participating employees have held the shares and been employed by Multitude during the entire holding period without interruptions.

Shaun Vella, Chief HR Officer, said, "We are very happy by the continued engagement in the Matching Share Plan initiative. This program showcases our employees' long-term commitment to Multitude, which underscores the mutual alignment of interests between the company and our people. It reflects the trust we have built together and the shared vision we are working towards."

A total of 42,346 of the Group's treasury shares are conveyed without consideration, according to the MSP terms. At the moment of grant 47 employees were eligible to receive shares under this programme.

Following the share distribution, the number of treasury shares now stands at 112,647 or 0.52% of the total shares outstanding.

Multitude p.l.c. Board of Directors

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About Multitude p.l.c.:

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 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 in the process of relocating to Switzerland. Multitude is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'E4I'. www.multitude.com