



MULTITUDE

Addition of Mr Alain Nydegger as an Eligible Participant under the Group's Matching Share Plan 2025-2028

Malta, Gzira, 22 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**") hereby announces that Mr Alain Nydegger (Tribe CEO - Wholesale Banking) has been added as an eligible participant under the group's key management share plan for 2025 - 2028 ("**Matching Share Plan**").

As a result, Mr Nydegger has been granted a loan of EUR 200,000 for the purpose of acquiring shares in the Company ("**Loan**"). The principal of the Loan must be repaid in full in one instalment on 31 December 2028. The Loan carries a fixed interest of 5.5% which must be paid annually. The Loan terms include customary default provisions and a bad leaver provision.

Under the Matching Share Plan, Mr Nydegger has a right to receive an amount of shares (from the Company) equal to the amount of shares which he purchases with the Loan Proceeds at a ratio of 1:1 (the "**Matching Shares**"). In this respect, the Company will transfer the Matching Shares to Mr Nydegger after 31 December 2028, if the conditions for receiving shares under the Matching Share Plan have been fulfilled.

Further details of the Matching Share Plan and the terms and conditions of the Loan can be found in the Company's press release dated 29 December 2023, which can be accessed [here](#). For the avoidance of doubt, the maximum aggregate value of loans that may be granted (EUR 1.9 million), and the maximum aggregate number of treasury shares that can be transferred (900,000 shares), to key management in terms of the Matching Share Plan have remained unchanged.

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