

**Company Announcement**

Date of Announcement

15<sup>th</sup> February 2024

*The following is a Company Announcement issued by Multitude Bank p.l.c. (C56251) (the "Bank") with its registered office at ST Business Centre, 120, The Strand Gzira, GZR 1027, Malta, pursuant to Section 5.13 of the Capital Market rules as issued by the Malta Financial Services Authority:*

**Quote**

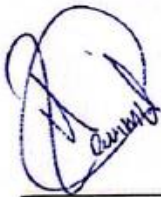
**Fitch Revises Outlook on Multitude's Long-Term IDR to Positive; Affirms at B+**

The Bank would like to bring to the attention of the public the following press release published by Multitude SE regarding the revision by Fitch Rating of its Outlook on the latter and the Bank as one of its subsidiaries. The Long-Term Issuer Default Ratings (IDRs) was revised from Stable to Positive, while affirming the Long-Term IDRs at 'B+'.

For further details, we encourage you to review the press release on the official website of Multitude SE by visiting the below link:

[https://otp.tools.investis.com/clients/de/ferratum\\_group4/omx/omx-story.aspx?cid=1305&newsid=77304&culture=en-US](https://otp.tools.investis.com/clients/de/ferratum_group4/omx/omx-story.aspx?cid=1305&newsid=77304&culture=en-US)

**Unquote**



---

Kenneth Zammit  
Chief Financial Officer  
Multitude Bank p.l.c.