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MULTITUDE BANK

MULTITUDE BANK PLC
ST BUSINESS CENTRE, 120 THE STRAND, GZIRA GZR1027 – MALTA
Co Reg No. C-56251 | VAT ID MT28581016 | SWIFT FEMAMTMT

Company Announcement

Date of Announcement: 6th November 2026

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 the Capital Markets Rules issued by the Malta Financial Services Authority, including Capital Markets Rule 5.16.16:

Multitude Bank p.l.c. successfully places EUR 50 million Additional Tier 1 Capital Bonds

Quote

Further to the company announcement published earlier today, the Bank, a wholly owned subsidiary of Multitude AG, has successfully completed the bookbuilding for its inaugural issuance of EUR-denominated Floating Rate Perpetual Additional Tier 1 Capital Bonds (the "Bonds").

The issue amount has been set at EUR 50 million, and the Bonds will be issued at 100 per cent of their nominal amount. The Bonds will carry a floating rate coupon of three-month EURIBOR (subject to a zero floor) plus 9.00 per cent per annum. Interest is scheduled to be payable quarterly, subject to the terms and conditions of the Bonds.

The Bonds are perpetual and may be redeemed at the option of the Bank, subject to regulatory approval, at par plus accrued interest on the first call date five years after the issue date, on any business day during the three-month call period thereafter, and on any interest payment date after the first call date. The Bonds also include customary tax and regulatory call options.

The Bonds are expected to be rated B- by Fitch Ratings. Settlement is expected to take place on or about the 13th November 2026. The Bonds are intended to be listed on a regulated market within six months and on the Frankfurt Stock Exchange Open Market within 60 days of issuance (with intention to list within 30 days). The ISIN of the Bonds is NO0013771782.

Antti Kumpulainen, CEO of the bank commented:

"This AT1 issue is an important step in our disciplined approach to capital management. The net proceeds will further strengthen Multitude Bank's capital base and support general corporate purposes, enabling us to pursue the Bank's growth ambitions while maintaining a sound and resilient financial position. The transaction reflects our confidence in the Bank's strategy and long-term development."

Pareto Securities AB and DNB Carnegie Investment Bank AB (publ) acted as joint bookrunners for the issuance.

FE-Classification: General\Internal-Only

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Unquote

Signed by:
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Lea Liigus
Company Secretary and Director – Multitude Bank p.l.c.

About Multitude Bank p.l.c.
Multitude Bank p.l.c. is a Malta-licensed credit institution and a subsidiary of Multitude AG. Regulated by the Malta Financial Services Authority (MFSA), the Bank provides digital banking services to individuals and businesses across Europe, including savings, financing and payment solutions. Its European banking licence enables it to provide services across the European Economic Area (EEA). Multitude Bank p.l.c. is registered under the laws of Malta with registration number C56251.