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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: 11th 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:

Fitch assigns final 'B-' rating to Multitude Bank's Additional Tier 1 capital bonds

Quote

Further to Company Announcement MUL56 dated 6 November 2026, the Bank announces that Fitch Ratings has assigned a final long-term rating of 'B-' to the Bank's EUR50 million Floating Rate Perpetual Additional Tier 1 capital bonds, ISIN NO0013771782.

The final rating is in line with the expected rating previously disclosed in Company Announcement MUL56.

Fitch Ratings' full Rating Action Commentary is available on Fitch Ratings' website.

For further information contact:

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Unquote

Signed by:
Lea Liigus
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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.

FE-Classification: General\Internal-Only