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Multitude SE: Multitude Group publishes its first ESG Policy

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Multitude Group publishes its first ESG Policy

Helsinki, 30 June 2022 – Multitude SE (ISIN: FI4000106299, WKN: A1W9NS) (“Multitude” or the “Group”) announces that the ESG policy has been published on the Group’s website today.

Multitude has published its first ESG policy as part of implementation of the ESG strategy defined in the 4th quarter of 2021. In March this year, the Group published its first ESG Report under the new Group strategy, outlining 2025 ESG goals. The Group ESG policy describes the Group’s management of ESG and sustainability matters and supports the delivery of the 2025 ESG goals which include the ambition to embed ESG conscious practices.

The Group ESG policy incorporates, amongst others, the new Environmental policy describing commitments to managing environmental impacts and a description of the ESG Risk Management and governance process. Key topics for the Group

such as data protection and responsible lending are, in addition, addressed including the Group's comprehensive and stringent procedures that support lending to customers that can afford loans.

The Group already has several ESG related policies in place, which are referenced in the ESG policy, and the new ESG policy serves to supplement and strengthen the Group's existing policy environment, outlining common approaches that will be evolved in line with best practice, regulation, and stakeholder needs.

The ESG policy is available at: <https://www.multitude.com/investors/results-reports-and-publications/2022>

As part of strengthening of the ESG policy environment, the Group has today also published a Human Rights Statement articulating commitments to upholding human rights including those of employees and customers.

The Human Rights Statement is available at: <https://www.multitude.com/investors/results-reports-and-publications/2022>

The Group will continue to engage stakeholders regarding the development of policies and processes that enable effective management of ESG matters and the fulfilment of reporting requirements.

About Multitude SE:

Multitude is a fully regulated growth platform for financial technology. Its ambition is to become the most valued financial ecosystem. This vision is backed by +17 years of solid track record in building and scaling financial technology. Through its full European banking license, profound know-how in technology, regulation, cross-selling, and funding, Multitude enables a range of sustainable banking and financial services to grow and scale. Currently, it has three independent business units on this growth platform: Ferratum as consumer lender, CapitalBox as business lender, and SweepBank as shopping and financing app. Multitude and its independent units employ over 700 people in 19 countries, and they together generated EUR 214 million turnover in 2021. Multitude was founded in 2005 in Finland and is listed in the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'FRU.' www.multitude.com

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