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Multitude SE Launches All-Employees Shareholder Programme to Strengthen Employee Ownership

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Multitude SE Launches All-Employees Shareholder Programme to Strengthen Employee Ownership

Helsinki, 12 February 2024 – Multitude SE, is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, and other FinTechs (ISIN: FI4000106299, WKN: A1W9NS) (“**Multitude**” or “**Company**”) announces the initiation of its Multitude Employees Shareholder Programme, where all eligible employees are entitled to receive 50 free Multitude shares this year.

This programme’s primary purpose is to align the interests of employees and shareholders and provide extra rewards for

them. On the other hand, the All-Employees Shareholder Programme not only strengthens employee ownership and dedication to the Company but also expresses the new focus on generating more shareholder value as per the latest strategy update in November 2023, announced during Capital Markets Day 2023.

Notably, the Company will cover all costs associated with the share delivery, including potential transfer taxes and income taxes arising from receiving the shares.

Each participating employee will have a custody account opened with a selected stockbroker (Evli), and after a 1-year holding period, employees can opt to keep or sell their allocated shares through the custody account. Dividends will be disbursed directly into the employees' cash accounts, allowing employees the flexibility to withdraw funds at any time.

Multitude is committing its treasury shares to the program. 501 participants took the opportunity to participate in the All-Employees Shareholder Program and the Company distributed a total of 25,050 shares. Following these distributions, the number of treasury shares held by Multitude SE stands at 80,786 or 0.37% of the total shares outstanding.

“This strategic initiative reflects Multitude’s ongoing commitment to recognising and rewarding the contributions of our valued employees. By aligning the interests of our workforce with those of our shareholders, we aim to foster a collaborative and prosperous future for all stakeholders,” said Jorma Jokela, Multitude’s CEO.

Find out more about Multitude’s Matching Share Plan in previous releases:

[The Board of Directors of Multitude SE Decided on a New Key Management’s Matching Share Plan for 2025-2028 and Granting Loans to Key Management Team Members \(investis.com\)](#)

[MULTITUDE SE: Distribution of Own Shares to Employees Based on Matching Share Plan Vesting \(investis.com\)](#)

Read the Capital Markets Day (CMD) 2023 strategy update:

[Multitude presents an update on future strategy and targets for profitable growth until 2026](#)

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About Multitude SE:

Multitude is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, 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), business 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 212 million euros in 2022. Multitude was founded in Finland in 2005 and is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'FRU'.

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