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Multitude SE successfully places EUR 40 million in subsequent bonds

Helsinki, 8 April 2022 - Multitude SE (together with its subsidiaries, the "Group") is pleased to announce that Ferratum Capital Germany GmbH has completed a subsequent bond issue of EUR 40 million under its existing senior unsecured bond framework (SE0012453835) with maturity in April 2023.

The net proceeds from the subsequent bond issue will, together with existing cash in the Group, be used towards refinancing the Group's outstanding bond maturing in May 2022 (ISIN SE0011167972) and to execute the Group's growth path and business strategy. The outstanding bond maturing on 25 May 2022 will be repaid on the maturity date.

The subsequent bond issue was priced at 99.00 per cent of the nominal amount. After the subsequent bond issue, the total outstanding amount of the Group's bonds with maturity in April 2023 will amount to EUR 120 million. The bonds will be

listed on Nasdaq Stockholm and Frankfurt Stock Exchange Prime Standard.

Pareto Securities has acted as sole bookrunner in the subsequent bond issue.

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 +16 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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[PDF](#) /

[<< Back](#)

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[Careers](#) →

[ESG](#) →

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