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Multitude p.l.c.: the Board of Directors of Multitude p.l.c. has decided to start a share buyback programme

Multitude P.L.C. / Key word(s): Share Buyback

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Multitude p.l.c.: the Board of Directors of Multitude p.l.c. has decided to start a share buyback programme

Malta, Gzira, 14 November 2024 - The Board of Directors of Multitude p.l.c., a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized businesses, and other FinTechs (ISIN: MT0002810100, WKN: A40G1Q) (“**Multitude**”, “**Company**” or “**Group**”), has, pursuant to Article 106(4) of the Companies Act (Chapter 386 of the Laws of Malta) (the “**Maltese Companies Act**”), resolved to implement a share buyback programme to repurchase up to 200,000 of the Company’s own shares for an aggregate maximum consideration of up to EUR 1 million (the “**Programme**”) and to proceed to undertake one or more share buybacks subject to the satisfaction of a

number of conditions, including:

that the shares acquired pursuant to the Programme be utilised solely for the purpose of meeting the Company's obligations arising from its employee incentive schemes;

that the shares acquired pursuant to the Programme be distributed within one year of their acquisition;

that the acquisition of shares pursuant to the Programme shall be made in full compliance with the provisions of the Maltese Companies Act, including that the acquisition of shares pursuant to this authorisation shall be financed out of profits available for distribution;

that any shares acquired pursuant to the Programme be repurchased on a trading venue where the shares are admitted to trading or traded, and at the prevailing market price on the date of the relevant repurchase;

that the Programme may be implemented on one or several occasions until 30 June 2025; and

that the acquisition of shares pursuant to the Programme be carried out in full compliance with the safe harbour provisions set out in article 5 of Regulation (EU) 596/2014 ("MAR") and the provisions of Delegated Regulation (EU) 2016/1052 (including the price limits set out in article 3(2) thereof).

The repurchase of shares will start at the earliest on 15.11.2024 and end at the latest on 30.06.2025. As mentioned above, the maximum number of shares to be acquired under the Programme is 200,000, corresponding to approximately 0.9% of all shares in the Company. However, the maximum amount to be used for the acquisition of shares is EUR 1 million.

To date, total number of shares in issue is 21,723,960. As at 13.11.2024, the Company held 154,993 of its own shares.

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About Multitude p.l.c.:

Multitude is a listed European FinTech company, offering digital lending and online banking services to consumers, small and medium-sized enterprises, 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), SME 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 230 million euros in 2023. Multitude was founded in Finland in 2005 and is in the process of relocating to Switzerland. Multitude is listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'E4I'. www.multitude.com

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