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Multitude SE: Appointment of Group Chief Risk Officer

Multitude SE / Key word(s): Personnel

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27.01.2022 / 16:00

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Appointment of Group Chief Risk Officer

Helsinki, 27 January 2022 - Multitude SE (ISIN: FI4000106299, WKN: A1W9NS) ("Multitude" or the "Group") is pleased to announce that Dr. Clemens Krause has rejoined the Leadership Team as Group Chief Risk Officer, succeeding Daniel Kliem, effective as of 1 January 2022.

Clemens initially joined Multitude in 2012 as the Group's CFO and took up the CRO role in 2019 until November 2020, after which he served as a member of the Board of Directors. Clemens completed his PhD thesis on credit rating with Artificial Intelligence in 1992 and occupied various leadership roles at companies including Bankgesellschaft Berlin AG, Deutsche Bahn, E-Loan Europe, E*Trade Germany, GE Money Bank (General Electric) and Commerzbank.

As Group CRO Clemens shall be focusing on leading risk, data science and credit teams to support the business and growth of the Group.

We would like to take this opportunity to thank Daniel for his contributions to the Group over the last year and wish him all

the best in his future endeavours outside of Multitude.

About Multitude SE:

Multitude is an international provider of mobile banking and digital consumer and small business loans, distributed and managed by mobile devices. Founded in 2005 and headquartered in Helsinki, Finland, Multitude has expanded to operate across Europe, South America, Australia and Asia.

As a pioneer in digital and mobile financial services technology, Multitude is at the forefront of the digital banking revolution. The Group has approximately 465,000 active customers that have an open Mobile Bank or Wallet account or an active loan balance in the last 12 months (as of 30 September 2021).

Multitude SE is listed on the Prime Standard of Frankfurt Stock Exchange under symbol 'FRU.' For more information, visit www.multitude.com.

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27.01.2022 Dissemination of a Corporate News, transmitted by DGAP - a service of EQS Group AG.

The issuer is solely responsible for the content of this announcement.

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ISIN:	FI4000106299
WKN:	A1W9NS
Listed:	Regulated Market in Frankfurt (Prime Standard); Regulated Unofficial Market in Berlin, Dusseldorf, Hamburg, Hanover, Munich, Stuttgart, Tradegate Exchange

EQS News ID:	1273797
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