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## Fitch Affirms Multitude at 'B+', Revises Outlook on Multitude to Stable

Multitude SE / Key word(s): Rating

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Helsinki, 28 February 2022 - Multitude SE (ISIN: FI4000106299, WKN: A1W9NS) ("Multitude" or the "Group") announces that Fitch Ratings has revised the Outlook on Multitude SE's (Multitude) Long-Term Issuer Default Rating (IDR) to Stable from Negative and affirmed the rating at 'B+'.

The senior unsecured notes issued by Ferratum Capital Germany GmbH (Ferratum Capital Germany) were affirmed at 'B+' / RR4 and the subordinated hybrid perpetual capital notes issued by Multitude were affirmed at 'B-' / RR6. At the same time a Shareholder Support Rating (SSR) of 'ns' (No Support) has been assigned.

#### 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 +15 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 800 people in 19 countries, and they together generated EUR 230 million turnover in 2020. Multitude was founded in 2005 in Finland and is listed in the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'FRU.

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