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# Multitude Capital Oyj successfully places EUR 80 million in senior guaranteed unsecured bonds

Multitude SE / Key word(s): Bond

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13.06.2024 / 07:00 CET/CEST

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## Multitude Capital Oyj successfully places EUR 80 million in senior guaranteed unsecured bonds

Helsinki, 13 June 2024 – Multitude SE (“Multitude” or the “Group”) is pleased to announce the successful placement of an EUR 80 million senior unsecured bonds (NO0013259747) with maturity in July 2028 (the “Bonds”). The Bonds will be issued by Multitude Capital Oyj, a wholly owned Finnish subsidiary of Multitude SE. Multitude SE will act as guarantor of the new Bonds.

The net proceeds from the Bonds will be used towards refinancing Multitude SE’s outstanding senior bonds maturing in December 2025 (NO0012702549), for which a call option has been exercised simultaneously, and general corporate

purposes of the Group. A separate call notice of the outstanding senior bond will follow in due course.

The Bond issuance saw strong demand from both existing and new investors and will carry a floating rate coupon of 3 month Euribor plus 6.75 per cent and was priced at 97.6 per cent of the nominal amount. The Bonds will be listed on a regulated market within six months and the Frankfurt Stock Exchange Open Market within 60 days (with the intention to list within 30 days).

Fitch Ratings has previously assigned Multitude SE with a Long-Term Issuer Default Rating (IDR) at 'B+' with a Positive Outlook and the long-term rating of the outstanding senior unsecured bonds issued by Multitude SE at 'B+'. The new Bonds are expected to receive a 'B+' ratings by Fitch Ratings following receipt of the final issue documents.

Arctic Securities and Pareto Securities acted as joint bookrunners in the bond issuance.

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**About Multitude:**

*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), 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 listed on the Prime Standard segment of the Frankfurt Stock Exchange under the symbol 'FRU'.*

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Language:	English
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Listed:	Regulated Market in Frankfurt (Prime Standard); Regulated Unofficial Market in Berlin, Dusseldorf, Hamburg, Hanover, Munich, Stuttgart, Tradegate Exchange; Stockholm
EQS News ID:	1923915

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