

Multitude bond

Important: This is selected summary information about the bond. It is not prepared based on any EU guidelines as therefore it is not seen as a complete list of information, nor is it updated after the date of its preparation. It is investors sole responsibility to make an informed decision about making an investment, including, but not limited, to reviewing other information not mentioned in this summary.

Multitude

[multitude.com](#)

Bond issuer, country:

Multitude Capital Oyj, Finland

Area of operations:

Banking

Investor relation room:


[multitude.com](#)

Bond stock exchange listing:

[boerse-frankfurt.de](#)

Bond terms and conditions and/or prospectus:

[multitude.com](#)



About the bond issuer and their business

Multitude is a European financial services group providing financing to consumers, SMEs and other financial institutions via its key segments, including Consumer banking (Ferratum), SME Banking (CapitalBox) and Wholesale Banking (Multitude Bank). The Group was founded in 2005 by the current CEO and largest shareholder (~55%), Mr. Jorma Jokela. Its shares are listed on the Frankfurt Stock Exchange with current market capitalization above EUR 100m.

Early call options for the issuer

The bond can be called, i.e. early repaid before maturity at the following dates and following events

Call date	Call price
Before 27 June 2026	103,375% of nominal + remaining interest payments
27 June 2026 - 27 December 2026	103,375% of nominal + unpaid accrued interest
27 December 2026 - 27 June 2027	102,55% of nominal + unpaid accrued interest
27 June 2027 - 27 December 2027	101,7% of nominal + unpaid accrued interest
27 December 2027 - 27 June 2028	100,85% of nominal + unpaid accrued interest

Note: If you buy the bond at a price above the call option price and this option is exercised, you may lose the difference between the paid purchase price and call price before accounting for interest earned.

Multitude bond

Important: This is selected summary information about the bond. It is not prepared based on any EU guidelines as therefore it is not seen as a complete list of information, nor is it updated after the date of its preparation. It is investors sole responsibility to make an informed decision about making an investment, including, but not limited, to reviewing other information not mentioned in this summary.

Multitude

[multitude.com](#)


Bond issuer, country:Multitude Capital Oyj, Finland

Area of operations:Banking

Investor relation room:[multitude.com](#)

Bond stock exchange listing:[boerse-frankfurt.de](#)

Bond terms and conditions and/or prospectus:[multitude.com](#)



Selected financial figures

Currency, EUR '000	1Q 2025	1Q 2024
Interest income	64 411	64 174
Net interest income	54 094	55 594
Profit before income taxes	8 298	2 996
Net result	7 233	2 578

Currency, EUR '000	31 March 2025	31 December 2024
Deposits from customers	887 867	800 805
Loans to customers	664 808	649 928
Equity	200 647	193 753
Total assets	1 223 364	1 098 731