



Corporate governance report 2017.

Klarna.

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About Klarna

Klarna Bank AB (publ) (corporate registration no. 556737-0431) (“Klarna”) is a Swedish public joint-stock banking (publikt bankaktiebolag) company under the supervision of the Swedish Financial Supervisory Authority (SFSA). You can find more information on our license to provide financial services in the SFSA’s register.

Klarna provides its financial services in other EEA countries through passporting its license cross-border according to EU directive 2013/36/EU. You can find more information on Klarna’s local website regarding our registration with the respective supervisory authority.

Klarna’s foreign subsidiaries provide sales support to Klarna on the local markets. Klarna is the counterparty in all agreements with merchants and consumers.

In the SFSA annual categorization of supervision, which is done according to the European Banking Authority (EBA) Guidelines on common procedures and methodologies for the supervisory review and evaluation process, Klarna was for 2017 assessed to belong to category 4. In a complementary qualitative assessment, the SFSA has decided that Klarna will for 2018 instead belong to category 3. The main reasons for the re-categorization is that Klarna manages a large customer base and large transaction volumes. Category 1 entails the highest level of supervision and category 4 the lowest with the purpose to show how the SFSA applies proportionality in its supervision of credit institutions.

Klarna has listed corporate bonds on Nasdaq Stockholm.

About the Corporate Governance Report

Klarna has produced this Corporate Governance Report according to the Swedish Annual Accounts Act, and has decided to produce a report which is separated from the Annual Report.

Klarna’s shares are not admitted to trading on a regulated market and is therefore not obliged to comply with the Swedish Corporate Governance Code.

The Corporate Governance Report also includes a separate section containing the Board’s description of internal control and risk management regarding financial reporting.

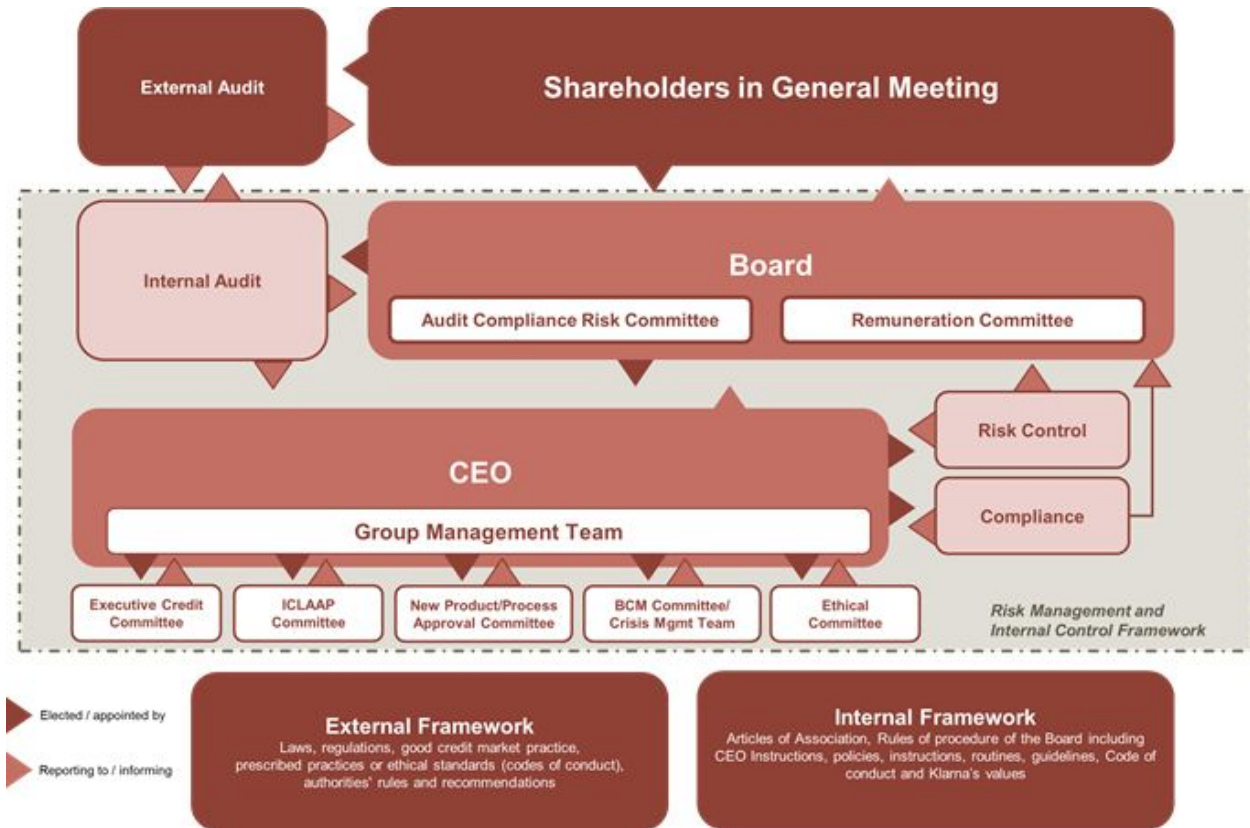
This Corporate Governance Report has been reviewed by the auditors.

Governance

Good corporate governance means ensuring that companies are run sustainably, responsibly and as efficiently as possible. Maintaining the confidence and trust of all our stakeholders are vitally important for Klarna.

Corporate Governance Structure

The corporate governance structure distributes rights and responsibilities between the shareholders, the Board and the CEO according to applicable laws, rules and processes. Well defined reporting lines and distribution of distinct responsibilities are essential. High ethical and professional standards and a sound risk culture is vital. The image below provides a summary of how governance and control are organized at Klarna.



Framework for corporate governance

The licensed activity of Klarna, means that, in addition to general laws, rules and industry practices, also complies with the detailed regulations specific to banks and credit market companies, for instance the Swedish Banking and Financing Business Act and rules and recommendations issued by the Swedish Financial Supervisory Authority with regard to, among other things, solvency and capital adequacy, including solvency ratios and liquidity rules as well as rules on internal governance and control, as well as guidelines issued by the European Banking Authority. As Klarna has corporate bonds listed at

Nasdaq Stockholm, Klarna also complies with the Rulebook for Issuers. This is usually called the external framework.

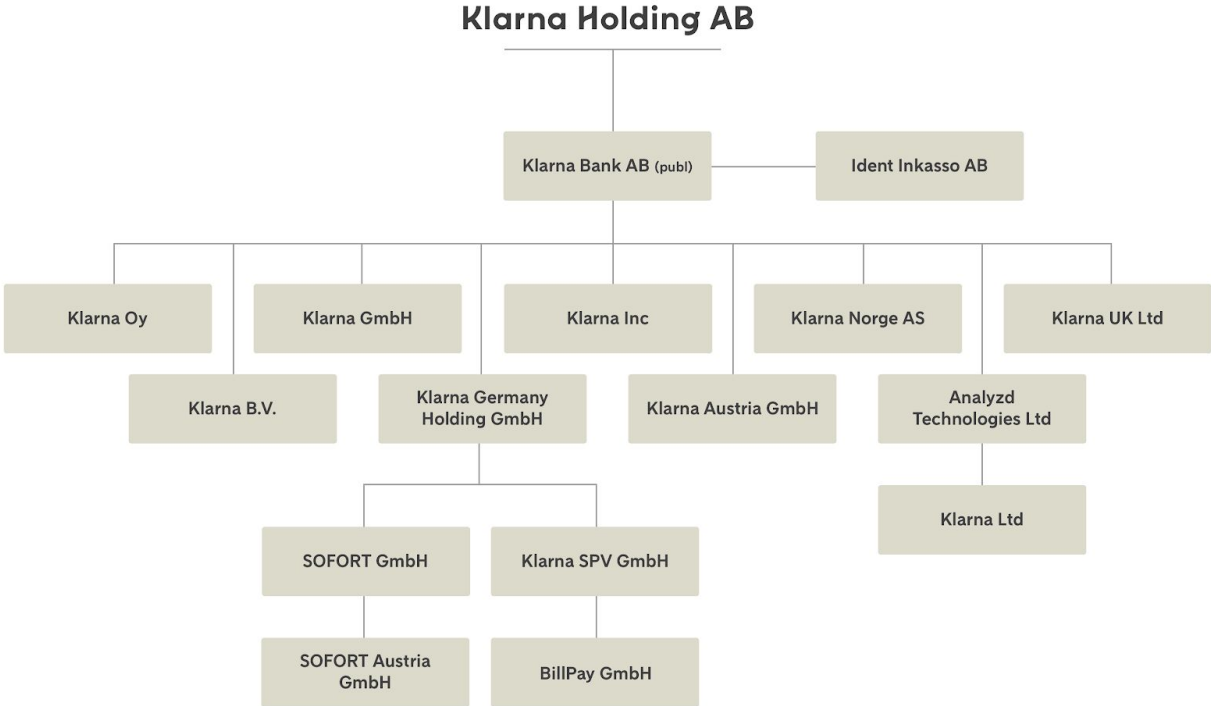
The internal framework includes, among other things, the Articles of Association, which have been adopted by the General Meeting. Policies and instructions that have been drawn up to define the division of responsibility within the Klarna Group are important tools for the Board and the CEO in their governing and controlling roles. Of special importance are the Rules of Procedure for the Board also addressing how to handle conflicts of interest for Board members, the Instructions for the CEO, the Risk Policy, the Credit Policy, the Conflicts of Interest Policy, the Code of Business Conduct, the Anti-Money Laundering and Counter Terrorist Financing Policy, the Remuneration Policy and a Sustainability Policy which is currently under development.

Klarna’s organization

Klarna’s activities are divided into seven overall divisions. All divisions are led by a CXO whom are part of the Group Management Team and report to the CEO. The CEO reports in turn to the Board. There are also three independent control functions: Risk Control, Compliance and Internal Audit. Risk Control and Compliance are both directly subordinated to the CEO and also report directly to the Board. Internal audit, which reports directly to the Board, has been outsourced to an external party.

Legal structure

Klarna Bank AB (publ) is owned by 100% by Klarna Holding AB, which is the company in which external investors own shares.



General meeting

The General Meeting is Klarna's highest decision-making body, at which shareholders exercise their voting rights. At the General Meeting, decisions are taken regarding matters such as the annual report, the income statement and balance sheet, dividend, election of the Board of Directors and auditors, and remuneration for Board members and auditors.

The annual general meeting 2018 will be held on Friday 13 April 2018.

Voting rights

All shareholders, registered in the Shareholders' Register and having notified their attendance properly, have the right to participate in the Meeting and to vote for the full number of their respective shares.

Articles of Association

The articles of association are the overall set of rules for the company which are decided by the shareholders at the General Meeting. The Swedish Companies Act sets certain minimum demands on what information they shall contain. The Articles of Association are available at the Swedish Companies Registration Office. Amendments to the Articles of Association are resolved by the General Meeting pursuant to Swedish law and are subject to the approval of the Swedish Financial Supervisory Authority.

Klarna's qualified shareholders

Shareholders with an indirect holding of 10% or more in Klarna is presented in the table below.

Name of shareholder	Percentage of votes and share capital (rounded)
Funds advised by Sequoia Capital	25%
Brightfolk A/S	13%
Victor Jacobsson	13%
Kool Investment LP	13%
Sebastian Siemiatkowski	10%

However, since Klarna is a credit institution, a direct or indirect acquisition of shares in Klarna, which causes the acquirer's total holding to comprise a qualifying holding (represents 10 % or more of the equity capital or of the voting capital) or an increase of qualified holdings, may only take place following consent by the Swedish Financial Supervisory Authority according to the Swedish Banking and Financing Business Act.

Mandate to repurchase and convey own shares

The annual general meeting 2017 neither decided on authorization to acquire nor convey own shares in Klarna. Consequently, the Board of Directors did not have such authorizations in 2017.

The Board

The Board is the highest decision-making body in Klarna's structure for management and control. The Board is responsible for the company's organization and for the management of the company's operations.

The Board members are elected by the shareholders at the annual general meeting (AGM) for a one-year term of office extending through the next AGM. The external framework does not require Klarna Bank AB (publ) to have a nomination committee. The Board has not adopted a recruitment policy, and in practice Board members are proposed and appointed by the shareholders holding a majority of the votes as well as the capital of the company. The Board has adopted Rules of Procedure that regulate the Board's role and ways of working as well as special instructions for the Board's committees. The Board has overall responsibility for the activities carried out within Klarna and has the following duties, among others:

- deciding on the nature, direction and strategy of the business as well as the framework and objectives of the activities,
- regularly following up and evaluating the operations in relation to the objectives and guidelines established by the Board,
- ensuring that the business is organized in such a way that the accounting, treasury management and financial conditions in all other respects are controlled in a satisfactory manner and that the risks inherent in the business are identified, defined, measured, monitored and controlled in accordance with external and internal framework, including the Articles of Association,
- deciding on major acquisitions and divestments as well as other major investments,
- selecting, monitoring and planning the succession of the Board members,
- appointment or dismissal of the CEO and the Chief Risk Officer,
- deciding which external party will perform the Internal Audit, and
- deciding on remuneration to the CEO, members of the Group Management Team as well as to the heads of the control functions Risk Control and Compliance.

Board members

The Board consists of the following members elected by the annual general meeting 2017.

- Jon Kamaluddin, chairman of the Board
- Sebastian Siemiatkowski, CEO and Board member
- Niklas Adalberth
- Anton J. Levy (Board member until 15 December 2017 when he resigned on his own accord)
- Sarah McPhee
- Sir Michael Moritz
- Mikael Walther
- Andrew Young (Board member from 15 December 2017).

If you would like to learn more about the Board members you find more detailed information on our website www.klarna.com/international/corporate-governance/the-board/

The composition of the Board and its committees in 2017 as well as the number of meetings held and

the attendance is shown in the table found below under the heading Meetings and attendance.

The Chairman

The Chairman of the Board organizes and leads the work of the Board. According to the Rules of Procedure, the Chairman shall through contact with the CEO follow Klarna's development, ensure that the CEO provides the Board members with the information necessary to be able to assess Klarna's current position, financial plans and future development, and deliberate with the CEO on strategic issues.

Klarna's CEO is also a Board member and participates thereby in all board meetings, except on matters in which the CEO has an interest that may be in conflict with the interests of Klarna, such as when the CEO's work is evaluated. Other members of the Group Management Team participate whenever required for purposes of informing the Board or upon request by the Board or the CEO.

The reputation, experience and assignments of the Board and the CEO

The Board members have many years of professional experience from various capacities but for Klarna all are relevant areas. The Board comprises of solid knowledge and experience e.g. within banking and finance, e-commerce, IT- and technology business, payment cards, capital procurement, risk control, accounting, international sales activities, small and medium sized business, venture capital, entrepreneurship and leadership. The Board composition also meets the need for knowledge and insight regarding the conditions and prerequisites for business in the various geographic markets where Klarna operates. A detailed presentation of the Board members' background and other assignments are found on www.klarna.com/international/corporate-governance/the-board/

Suitability assessment

In order to ensure that the Board, the Board members and the CEO meet the requirements for sufficient knowledge, insight, experience and suitability, Klarna has established a policy for suitability assessment and diversity. The suitability is assessed according to criteria for the person's experience and reputation. The ability of each of the Board members to dedicate the commitment, diligence and time required is also evaluated. The Chief Operating Officer is responsible for the assessment. When a new Board member or a new CEO assumes their duties, they are also externally assessed by the SFSA.

The CEO's performance and knowledge, insight, experience and suitability is evaluated in the corresponding way. According to the Rules of Procedure of the Board, the Board shall ensure that the CEO fulfills his duties. The Board appoints and dismisses the CEO of Klarna.

Diversity

The Suitability and Diversity Policy also serves to promote diversity of the Board. According to the policy all board assignments in Klarna are based on merit with the prime consideration being to maintain and enhance the Board's overall effectiveness. Within this, a broad set of qualities and competences is sought for and it is recognized that diversity, including age, gender, geographical provenance and educational and professional background, is a factor to take into consideration. The ambition is to ensure diversity and that the Board members complement each other to cover expertise that is vital for Klarna. It is Klarna's assessment that these objectives and targets have been achieved.

Number of assignments

Since August 2, 2014 there are regulatory limitations on the number of directorships a Board member of a bank may hold. As Klarna is not a significant institution a general assessment of reasonableness of the numbers of positions held by the Board members and the CEO shall be made, taking into consideration the circumstances in the individual cases as well as the nature, scale and complexity of Klarna's business activities. Klarna has concluded that all Board members assignments are compliant with the new rules. A detailed presentation of the members' background and other assignments can be found on www.klarna.com/international/corporate-governance/the-board/.

Training

The Board annually adopts a Board training plan and has assigned it to the Compliance Function to plan and carry through the training activities. These shall consist of an introductory program for new Board members; on-going training of individual members and the Board as a whole in matters that have been considered important by the Board itself; and the Board is also provided access to all e-learning launched by Klarna.

Board committees

The overall responsibility of the Board cannot be delegated. The Board has established separate working committees to assist the Board in preparing matters, belonging to the competence of the Board. The duties of the Board Committees, as well as working procedures, are defined in an internal policy. Each committee regularly reports on its work to the Board. Committee members are appointed by the Board for a period of one year at a time. Klarna has two Board committees: the Remuneration Committee and the Audit, Compliance & Risk Committee.

Remuneration Committee

The Remuneration Committee (Rem Co) is responsible for preparing and presenting proposals to the Board on remuneration issues. This duty includes proposals regarding the Remuneration Policy and on remuneration to members of the Group Management Team and employees who head any of the control functions.

The Rem Co shall also prepare proposals for the Annual General Meeting regarding the remuneration of the members of the Board and the auditors. Furthermore, the Rem Co shall make a competent and independent evaluation of the Remuneration Policy and Klarna's remuneration system, together with the suitable control function(s) if necessary.

The Rem Co has had two formal meetings in 2017. In addition, it has also handled upcoming matters on an ongoing basis through correspondence between the committee members with the formal decisions not covered by its delegation authority being reported to and documented by the Board at the closest following Board meeting. More information about the number of meetings and attendance can be found below.

Members during 2017:

Jon Kamaluddin (chair)
Sir Michael Moritz

Audit, Compliance & Risk Committee

The Audit, Compliance & Risk Committee (ACRC) is responsible for all risk and capital related issues as well as matters regarding internal audit and compliance.

ACRC has had seven meetings in 2017. More information about the number of meetings and attendance can be found below.

Members during 2017:

Sarah McPhee (chair)

Jon Kamaluddin

Anton J. Levy

Meetings and attendance

The table shows the number of meetings held in 2017 by the Board of Directors and its committees as well as the attendance of the individual Board members:

Year 2017	Board	Audit, Compliance and Risk Committee	Remuneration Committee
Number of meetings	8	7	2 ¹
(of which per capsulam)	(1)	(0)	(2)
Meetings attended			
Jon Kamaluddin	8	7	2
Sebastian Siemiatkowski ²	8		
Niklas Adalberth	7		
Anton J. Levy ³	4	3	
Sarah McPhee	8	7	
Michael Moritz	8		2
Mikael Walther ³	8		
Andrew Young ⁴	-		

1 In addition, the committee has also handled upcoming matters on an ongoing basis through correspondence between the committee members with the formal decisions not covered by its delegation authority being reported to and documented by the Board at the closest following Board meeting.

2 CEO and Board member

3 Board member and ACRC member until 15 December 2017 when he resigned on his own accord

4 Board member from 15 December 2017

Chief Executive Officer

Klarna's Chief Executive Officer (CEO) is responsible for the day-to-day management of the Group's activities in accordance with the external and internal frameworks. The CEO reports to the Board and submits at each board meeting a report on the performance of the business in relation to decisions made by the Board, among other things. The Board has adopted an instruction for the CEO's work and duties which also regulates the division of responsibilities and the interaction between the CEO and the Board.

The CEO appoints the heads of divisions (CXOs) and the heads of the control functions. The Chief Risk Officer appointment and replacement is also approved and decided on by the Board.

The CEO is Sebastian Siemiatkowski. If you want to know more about him you find more information on our website www.klarna.com/international/corporate-governance/the-board/sebastian-siemiatkowski/.

Group Management Team

The CEO works together with the CXOs in Klarna's Group Management Team. The Group Management Team discusses matters of common concern to several divisions, strategic issues, business plans, financial forecasts and reports.

The Group Management Team usually meets weekly or when the CEO convenes a meeting.

The Group Management Team consists of:

Sebastian Siemiatkowski, CEO

Knut Frångsmyr, deputy CEO and Chief Operating Officer

Michael Rouse, Chief Commercial Officer International

Martin Tivéus, Chief Commercial Officer Nordic

David Fock, Chief Product Officer

Koen Köppen, Chief Information Officer

Camilla Giesecke, acting Chief Financial Officer

Warren Davidson, Chief Analytics Officer

David Sandström, Chief Marketing Officer

Management committees

The CEO has, besides the Group Management Team, five separate committees at his disposal for the purpose of managing the operations:

Executive Credit Committee, which is responsible for reviewing credit risk results and trends as well as steering the company's overall generation of credit risk.

Internal Capital & Liquidity Adequacy Assessment Process Committee, which is responsible for assessment and decision within the internal capital assessment process.

New Product/Process Approval Committee, which is responsible for assessment of new or significantly amended products, activities, processes, markets or systems.

Business Continuity Management Committee/Crisis Management Team, which is responsible for planning and management of significant deviating events in the business and to ensure continued business in the event of a crisis.

Ethical Committee, which is responsible for providing guidance and taking decisions regarding specific ethical issues which might arise in diverse areas and be of diverse nature as well as working at continuously improve Klarna's ethical standards.

Risk management, risk reporting and control functions

Risk is defined as the possibility of a negative deviation from an expected financial outcome. Klarna is through its business activities subject to a number of different risks, the main ones being credit risk, market risk, liquidity risk and operational risk. Other risks include concentration risk, business risk, strategic risk, reputational risk, remuneration risk and pension risk.

Klarna has a risk appetite framework in place, set by the Board, and supported by limits for specific risk areas.

The purpose of risk management is to safeguard Klarna's long term survival, manage volatility in financial performance, and increase value for the owners by ensuring efficient capital management.

Risk management

The external framework requires good internal control, identification and management of risks and requirements for internal control functions (Risk Control Function, Compliance Function and Internal Audit Function). The Board has ultimate responsibility for Klarna's risk organization and for ensuring satisfactory internal control.

The Board and the CEO adopts policies and instructions for controlling all perceived risks and these are supplemented by detailed routines and guidelines within the organization.

Audit, Risk and Compliance Committee (ACRC) supports the Board in this work by discussing, steering and monitoring these issues and prepare for decisions by the full Board.

The CEO has overall responsibility for managing all of the Group's risks in accordance with the Board's policies and instructions. The CEO shall ensure that Klarna's organization and administration are appropriate and that the Group's operations are in compliance with the external and internal framework. In particular, the CEO shall ensure that the Board has all necessary information to make risk related decisions.

Like at all financial institutions, the basis for the risk management and internal control framework in Klarna is the three lines of defense model. This is laid down in Klarna's Risk Policy.

The first line of defense refers to all risk management activities carried out by line management and staff. All managers are fully responsible for the risks, and the management of these, within their respective area of responsibility. Hence they are responsible for ensuring that the appropriate organization, procedures and support systems are implemented to ensure a sufficient system of internal controls.

The second line of defense refers to Klarna’s independent Risk Control and Compliance Functions, which report directly to the CEO and the Board. To ensure independence, these functions are not involved in business operations. These functions set the framework and principles for the work on risk management and compliance, and carry out independent follow-up. The second line of defense should also promote a sound culture of risk management and compliance by supporting and training managers and employees in different areas of the business.

Third line of defense refers to the Internal Audit Function which performs independent periodic reviews of the governance structure and the system of internal controls.

Model for risk management and internal control with three lines of defense

Board & Senior management overall responsible		
Business line management	Risk Control & Compliance	Internal Audit
<p>“Risk Ownership” 1st line of defense</p> <p>Owns risk and risk management activities, Performs necessary controls to secure acceptable risk exposure</p>	<p>“Risk Control” 2nd line of defense</p> <p>Establishes policies and framework, Provides advise, facilitates risk assessment and follow-up</p>	<p>“Risk Assurance” 3rd line of defense</p> <p>Tests, validates and assesses efficiency in governance, risk management and internal control processes and activities</p>

Risk reporting

In the Risk Policy the Board has established how and when it shall receive information about Klarna’s risks and risk management. The periodic recurring risk reporting in Klarna is designed to provide reliable, current, complete and timely information to the recipients, reflecting the nature of different risk types as well as market developments. The Board, the ACRC, the CEO and the Group Management Team, as well as other functions that require such information, receive regular reports on the status of risks and risk management. Klarna’s Risk Control Function shall provide a risk report quarterly, which among other things include a comprehensive and objective presentation of the major risks Klarna faces as well as a follow-up of risk appetite and the level of risk management in order to enable the Board to ensure that Klarna’s risk management and control is satisfactory. The Compliance Function shall also provide a

report quarterly to the Board which among other things includes Klarna's compliance risks. Any breach of the appetite limits requiring immediate escalation according to the Risk Policy shall be reported directly to the CEO, ACRC and the Chairman of the Board. At Group Management meetings all risk related decisions, and other discussions having implication for the management and control on Board level shall be documented. Risk Control shall follow up any actions and report back to the Board.

If you would like to read more about Klarna's capital adequacy and risk management you can find it on www.klarna.com/international/corporate-governance/investor-relations/

The Risk Control Function

The Risk Control Function is independent from the business. The Board has adopted a Policy on the Risk Control Function.

The Risk Control Function has the responsibility to monitor, control, analyze and report risks in Klarna's business. This includes facilitating assessment of risks, performing testing of internal controls that have been implemented to reduce Klarna's operational risk, and an evaluation of the appropriateness of the controls. Furthermore, the function is responsible for analyzing the different risk measures that are being used, and to propose changes to these if deemed necessary.

The Director Group Risk Control (head of the Risk Control Function), who is appointed by the CEO after approval of the Board, reports on the risks on an ongoing basis to the CEO, Group Management Team, ACRC and the Board.

The Compliance Function

The Compliance Function is independent from the business while it is a support function for the business. The Board has adopted a Policy on the Compliance Function.

The Compliance Function is responsible for supporting the business and management in compliance matters and for assisting in identifying, for following-up and reporting on compliance risks, which refers to the risk of Klarna not complying with external and internal rules. Furthermore, the Compliance Function is responsible for promoting a sound compliance culture across the business by helping to ensure quality, integrity and ethical practices within the business.

The VP Compliance (head of the Compliance Function), who is appointed by the CEO after approval of the Board, reports on an ongoing basis to the CEO, Group Management Team, ACRC and the Board regarding compliance risks and compliance matters.

The Internal Audit Function

Klarna's Internal Audit Function is an independent group-wide function, directly reporting to the Board. The Board has adopted a Policy on the Internal Audit Function.

The main responsibility of Internal Audit is to provide reliable and objective assurance to the Board and the CEO regarding the effectiveness of controls, risk management and governance processes, with the aim of mitigating current and evolving risks and in so doing improve the control culture within Klarna. The Board has decided to outsource Klarna's Internal Audit Function to an external party and has appointed Deloitte as Internal Auditor. The Risk Control Function is internal coordinator for the internal audit activities.

The Internal Audit Function reports regularly to the Board through the ACRC the results of its audits, including identified risks and suggestions for improvements. Internal Audit also informs the CEO, the Group Management Team and the relevant departments on internal audit matters. The Board annually establishes a plan for the internal audit work.

External Audit

According to the Articles of Association, Klarna shall have one authorized auditor with no deputies. An authorized accounting firm may also be appointed auditor. The auditor is elected by the General Meeting for a term of one year according to Swedish law.

At the AGM 2017, Ernst & Young AB was re-elected auditor for a period up to the end of the AGM 2018. Stefan Lundberg is the auditor-in-charge.

Report on internal control and risk management regarding financial reporting

Klarna has a framework for operational risk management including a process for risk assessment and internal control. Operational risks are assessed at least yearly and controls are put in place for all identified risks. These controls are then continuously performed during the year. A risk based testing is performed annually by Risk Control and Compliance. When issues are identified in the risk assessment or in the controls testing these are reported to management and the Board and mitigating actions are implemented. The above framework is reviewed yearly by the Internal Audit Function.

The internal control and risk management regarding financial reporting is integrated in the operational risk framework.

During 2018 a process for internal control and risk management regarding financial reporting will be under review

Remuneration

Klarna has clear remuneration policies, instructions and processes, securing sound remuneration structures throughout the organization.

Klarna's remuneration structure

Klarna has a remuneration structure that recognizes the importance of well-balanced but differentiated remuneration structures, based on business and local market needs, as well as the importance of being consistent with and promoting sound and efficient risk management not encouraging excessive risk-taking and short-term profits or counteracting Klarna's long term interests.

The aim with the remuneration structure is to both support the ability to attract and retain talents in every position as well as support equal and fair treatment, but also to ensure that remuneration in Klarna is aligned with efficient risk management and compliant with existing regulations.

Klarna's Board has confirmed this in the adopted Remuneration Policy, which is revised when it is necessary, at least annually.

Statement of remuneration in Klarna in accordance with the Swedish Financial Supervisory Authority's regulatory framework

You can find Klarna's annual statements for the Klarna Group according to the Swedish Financial Supervisory Authority's regulatory framework on our website www.klarna.com/international/corporate-governance/investor-relations/.

Remuneration to the Board of Directors, the CEO and the Group Management Team

The Annual General Meeting decides on the Board member's fees in accordance with Swedish law. It is Klarna's Remuneration Committee that prepares proposals for the Annual General Meeting regarding these remunerations.

Klarna's Board of Directors decides on remuneration to the CEO and other members of the management team, following proposals from the Remuneration Committee.

You can find more detailed information in the annual report for Klarna Bank AB 2017, note 12 or in the Klarna Group's Annual Information about the Remuneration System 2017 on our website www.klarna.com/international/corporate-governance/investor-relations/

Stockholm, 15 March 2018

Jonathan Kamaluddin
Chairman of the Board

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