## **ESG datasheet**

Key business figures	2021	2020	2019
Number of retail partners	400k+	250k+	200k+
Number of consumers	147m <sup>1</sup>	87m	85m
Number of monthly active app users	51m	37m	24m
Number of monthly active app users (YoY growth)	39%	55%	45%
Total net operating income (SEK)	13,948m	10,094m	7,202m
Total net operating income (YoY growth)	38%	40%	32%
Cash taxes paid (SEK)	229m	150m	310m

Environment	2021	2020	2019
Carbon emissions <sup>2</sup>			
Direct (Scope 1) GHG emissions (tCO <sub>2</sub> e)	279	341	234
Indirect (Scope 2) GHG emissions (tCO <sub>2</sub> e)	806	1,420	456
Other indirect (Scope 3) GHG emissions (tCO <sub>2</sub> e)	135,131	100,752	54,231
GHG emissions intensity (tCO2e per USD 1m revenue)	74	81	57
Energy use			
Total energy use (MWh)	3,560	2,157	1,851
Renewable energy (% of total energy use)	80%	N/A	N/A
Investments			
Internal carbon tax invested in high-impact climate transformation projects (USD)	1.67m	1.05m	-
1% of Klarna funding rounds pledged to Give One initiative (USD)	16.5m+	-	-

<sup>1</sup> 47 million customers through acquisitions.

<sup>2</sup> We have updated the 2019 and 2020 figures compared to the figures we published in our Climate Report 2020/2021, due to changes in the way the emissions were calculated. We are now accounting for full Scope 3 emissions of our cloud service providers and updated the emission factors associated with payment processing activity. <sup>3</sup> These figures do not include consultants.

- <sup>4</sup> Market Expansion: 2019 Australia; 2020 -Italy, Spain, France, Denmark; 2021 - Canada, Mexico, China, Japan, New Zealand, Ireland, Portugal, Poland
- <sup>5</sup> Management level: 6-8
- <sup>6</sup> Management level: Entry 5
- <sup>7</sup> Management level: 6-8
- <sup>8</sup> Management level: Entry 5

People	2021	2020	2019
Employees <sup>3</sup>			
Total	5,783	3,685	2,748
By region <sup>4</sup> (No. / %)			
Asia	3 / 0.1%	0 / 0%	N/A / N/A
Europe	5,024 / 86.9%	3,353 / 91%	N/A / N/A
North America	651 / 11.3%	287 / 7.8%	N/A / N/A
Oceania	105 / 1.8%	45 / 1.2%	N/A / N/A
By gender (No. / %)			
Women	2,509 / 43.4%	1,403 / 38.1%	988 / 36%
Men	3,274 / 56.6%	2,282 / 61.9%	1,760 / 64%
By management level - Managers <sup>5</sup>			
Women / Men	30 / 70%	- / -	- / -
By management level - Non-Managers <sup>6</sup>			
Women / Men	44% / 56%	- / -	- / -
By management level (No. / %)			
СХО	9 / 0.2%	7 / 0.2%	6 / 0.2%
Managers <sup>7</sup>	155 / 2.7%	136 / 3.7%	109 / 4%
Non-managers <sup>8</sup>	5,619 / 97.2%	3,542 / 96.1%	2,633 / 95.8%
Training			
Average training resources completed per employee	56.5	-	-
Employee engagement			
Employees who took the annual employee engagement s	survey 81%	90%	78%
Overall satisfaction score from employee engagement su	urvey 75%	77%	82%
Compensation and benefits			
Remuneration - Total staff costs (SEK)	3,968m	2,727m	2,057m

Meaningful partnerships

Additional information

<u>Climate Pledge</u> <u>Race to Zero</u> <u>Leaders for Climate Action</u> CDP 2021 Annual Report 2021 Modern Slavery and Human Trafficking statement 2021 Corporate Governance Report Supplier Code of Conduct