

NOT FOR PUBLICATION, DISTRIBUTION OR RELEASE, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES OF AMERICA, AUSTRALIA, BELARUS, CANADA, THE HONG KONG SPECIAL ADMINISTRATIVE REGION OF THE PEOPLE'S REPUBLIC OF CHINA, JAPAN, NEW ZEALAND, RUSSIA, SINGAPORE, SOUTH AFRICA, SOUTH KOREA, SWITZERLAND OR ANY OTHER JURISDICTION WHERE SUCH PUBLICATION, DISTRIBUTION OR RELEASE WOULD BE UNLAWFUL OR REQUIRE REGISTRATION OR ANY OTHER MEASURES. PLEASE SEE "IMPORTANT INFORMATION" AT THE END OF THE PRESS RELEASE.

Morrow Bank AB: Morrow Bank AB (publ) publishes prospectus in connection with its listing on Nasdaq Stockholm

On 29 April 2025, it was announced that the Morrow Bank AB ("the Company") had adopted a cross-border merger plan with Morrow Bank ASA, with the Company as the acquiring entity, in order to effect the relisting of Morrow Bank AB's shares on Nasdaq Stockholm (the "Relisting"). On 12 December 2025, it was announced that Nasdaq Stockholm had assessed that Nasdaq Stockholm's listing requirements have been fulfilled and that Nasdaq Stockholm will approve an application for admission to trading of the Company's shares, subject to the fulfilment of certain customary conditions, including the approval and registration of a prospectus by the Swedish Financial Supervisory Authority.

The prospectus that has been prepared in connection with the Relisting has today been approved and registered by the Swedish Financial Supervisory Authority and is now available on the Company's website, www.ir.morrowbank.com, and on the Swedish Financial Supervisory Authority's website, www.fi.se.

The cross-border merger was completed on 2 January 2026, upon which shareholders had their shares in Morrow Bank ASA exchanged one-for-one with shares in the Company. The last day of trading on Oslo Børs was 30 December 2025 and the first day of trading on Nasdaq Stockholm is expected to be 9 January 2026.

Advokatfirman Vinge is acting as legal advisor to Morrow Bank on Swedish legal matters and Wiersholm is acting as legal advisor to Morrow Bank on Norwegian legal matters.

For further information regarding the Relisting, please go to Morrow Bank's website: <https://ir.morrowbank.com/merger-information>

Contact information:
Eirik Holtedahl, CFO
Tel: +47 96 91 22 91
Email: ir@morrowbank.com

The information was submitted for publication, through the agency of the contact persons set out above, on 5 January 2026 at 12.40 CET.

About Morrow Bank

Morrow is a Nordic consumer finance bank offering digital and flexible financing solutions to creditworthy individuals in Norway, Sweden and Finland. The bank offers consumer loans, flexible credit products, credit cards and high-yield deposit accounts, supported by a modern and scalable banking platform.

IMPORTANT INFORMATION

The publication, release or distribution of this press release may be restricted in certain jurisdictions. Recipients of this press release in the jurisdictions in which this press release has been published, released or distributed should inform themselves about and observe such restrictions. This press release does not constitute an offer, or a solicitation of any offer, to buy or subscribe for any securities in Morrow Bank in any jurisdiction.

This press release does not identify or attempt to identify any risks (direct or indirect) that may be associated with an investment in securities of Morrow Bank. The information contained in this press release is published for background purposes only and does not purport to be complete.

This press release does not constitute an offer or invitation to purchase or subscribe for securities in the United States. The securities referred to herein may not be sold in the United States absent registration or an applicable exemption from registration under the U.S. Securities Act of 1933, as amended. The information contained in this press release may not be announced, published, copied, reproduced or distributed, directly or indirectly, in whole or in part, in or into the United States, Australia, Belarus, Canada, Hong Kong, Japan, New Zealand, Russia, Singapore, South Africa, South Korea, Switzerland or any other jurisdiction where such announcement, publication or distribution of this information would be contrary to applicable laws and regulations.

This press release is not a prospectus as defined in Regulation (EU) 2017/1129 (the "Prospectus Regulation") and has not been approved by any regulatory authority in any jurisdiction. Morrow Bank has not authorized any offer of securities to the public in any member state of the European Economic Area ("EEA").

This press release contains certain forward-looking statements that reflect the Company's current views with respect to future events and financial and operational performance. Words such as "intends", "expects", "anticipates", "may", "plans", "believes", "estimates" and other expressions that are indicative or predictive of future developments or trends, and that are not based on historical facts, constitute forward-looking statements. By its nature, forward-looking information involves known and unknown risks and uncertainties because it is dependent on future events and circumstances. Forward-looking statements are not guarantees of future performance or development and actual results may differ materially from those expressed in the forward-looking statements.

Attachments

[Morrow Bank AB Prospekt](#)