Klarna

NEWS RELEASE

Klarna Announces Pricing of its Initial Public Offering

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LONDON--(BUSINESS WIRE)-- Klarna Group plc ("Klarna"), the global digital bank and flexible payments provider, announced today the pricing of its initial public offering of 34,311,274 ordinary shares, of which 5,000,000 ordinary shares are sold by Klarna and 29,311,274 ordinary shares are sold by certain selling shareholders, at a public offering price of $40.00 per ordinary share, which represents an increase of $4.00 from the midpoint of the estimated price range set forth on the cover page of the preliminary prospectus related to the offering. In connection with the offering, the selling shareholders have granted the underwriters a 30-day option to purchase up to an additional 5,146,691 ordinary shares to cover over-allotments. Klarna will not receive any proceeds from the sale of ordinary shares by the selling shareholders. The ordinary shares are expected to begin trading on the New York Stock Exchange on September 10, 2025 under the symbol "KLAR."

The closing of the offering is expected to occur on September 11, 2025, subject to the satisfaction of customary closing conditions.

Goldman Sachs & Co. LLC, J.P. Morgan and Morgan Stanley are acting as joint book-running managers for the offering; BofA Securities, Citigroup, Deutsche Bank Securities, Societe Generale and UBS Investment Bank are acting as bookrunners for the offering; and BNP Paribas, Keefe, Bruyette & Woods, A Stifel Company, Nordea, Rothschild & Co, Wedbush Securities and Wolfe | Nomura Alliance are acting as co-managers for the offering.

A registration statement on Form F-1 relating to the offering has been filed with the U.S. Securities and Exchange Commission (the "SEC") and was declared effective on September 9, 2025. The offering is being made only by means of a prospectus. Copies of the prospectus relating to the offering, when available, may be obtained for free by visiting EDGAR on the SEC's website at **www.sec.gov**. Alternatively, copies of the prospectus may be obtained from Goldman Sachs & Co. LLC, Attention: Prospectus Department, 200 West Street, New York, NY 10282, by telephone at 866-471-2526 or by email at **prospectus-ny@ny.email.gs.com**; J.P. Morgan Securities LLC, c/o

Broadridge Financial Solutions, 1155 Long Island Avenue, Edgewood, NY 11717 or by email at **prospectus-eq_fi@jpmchase.com** and **postsalemanualrequests@broadridge.com**; or Morgan Stanley & Co. LLC, Attention: Prospectus Department, 180 Varick Street, 2nd Floor, New York, NY 10014.

This press release does not constitute an offer to sell or the solicitation of an offer to buy these securities, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any such state or jurisdiction. Any offers, solicitations or offers to buy, or any sales of securities will be made in accordance with the registration requirements of the Securities Act of 1933, as amended.

About Klarna

Klarna is a technology company building the next-generation commerce network. Klarna has built one of the largest commerce networks in the world, measured by the number of consumers and merchants, serving approximately 111 million active Klarna consumers and approximately 790,000 merchants in 26 countries as of June 30, 2025, and facilitating $112 billion of gross merchandise volume in the last twelve months ended June 30, 2025.

Klarna's mission is to reimagine how consumers spend and save in their daily lives. Klarna helps people save time, money and reduce financial worry. Klarna's vision is a world where Klarna empowers everyone, everywhere, through seamless commerce experiences—as a personalized, trusted assistant making financial empowerment effortless.

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Source: Klarna Group