NEWS RELEASE

Klarna Group plc Publishes Full Year 2025 Results

2026-02-26

NEW YORK--(BUSINESS WIRE)-- Klarna Group plc (NYSE: KLAR) today published its full year 2025 results for the period ended December 31, 2025. The results and related materials can be found on Klarna's Investor Relations website at **https://investors.klarna.com/**

Full Year 2025 Summary

- GMV of $127.9 billion (+22% YoY)
- Total Revenue of $3.5 billion (+25% YoY)
- Adjusted Operating Profit of $65 million (adjusted operating margin of 1.9%)
- Basic / Diluted EPS of $(0.79) for FY'25 - Q4 EPS $(0.12)
- 118 million active consumers (+28% YoY)
- 966,000 merchants (+42% YoY)

About Klarna

Klarna is a global digital bank and flexible payments provider. With over 118 million global active Klarna users and 3.4 million transactions per day, Klarna's AI-powered payments and commerce network is empowering people to pay smarter with a mission to be available everywhere for everything. Consumers can pay with Klarna online, in-store and through Apple Pay & Google Pay. More than 966,000 retailers trust Klarna's innovative solutions to drive growth and loyalty, including Uber, H&M, Saks, Sephora, Macy's, Ikea, Expedia Group, Nike and Airbnb. Klarna is listed on the New York Stock Exchange (NYSE: KLAR). For more information, visit **Klarna.com**.

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Source: Klarna Group Plc