Klarna

NEWS RELEASE

Klarna files registration statement for proposed Initial Public Offering

2025-03-14

London, United Kingdom, March 14, 2025 — Klarna Group plc ("Klarna"), the Al-powered global payments network and shopping assistant, announced today that it has publicly filed a registration statement on Form F-1 (the "Registration Statement") with the U.S. Securities and Exchange Commission (the "SEC") relating to a proposed initial public offering of its ordinary shares. The number of shares to be offered and the price range for the proposed offering have not yet been determined. Klarna has applied to list its ordinary shares on the New York Stock Exchange under the symbol "KLAR."

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

The proposed offering will be made only by means of a prospectus, which forms a part of the Registration Statement. Copies of the Registration Statement and the preliminary prospectus included therein relating to the proposed 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, when available, 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.

The Registration Statement relating to the proposed offering has been filed with the SEC but has not yet become

effective. These securities may not be sold, nor may offers to buy be accepted, prior to the time the Registration Statement becomes effective.

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. The offering is subject to market conditions, and there can be no assurance as to whether or when the offering may be completed, or as to the actual size or terms of the offering.

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 93 million active Klarna consumers and more than 675,000 merchants in 26 countries as of December 31, 2024, and facilitating \$105 billion of gross merchandise volume in 2024.

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.