

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person * MORITZ MICHAEL J (Last) (First) (Middle)	2. Date of Event Requiring Statement (MM/DD/YYYY) 3/12/2026	3. Issuer Name and Ticker or Trading Symbol Klarna Group plc [KLAR]
C/O MAPLEBEAR INC., 50 BEALE STREET, SUITE 600 (Street)	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input checked="" type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below)	6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person
SAN FRANCISCO, CA 94105 (City) (State) (Zip)	5. If Amendment, Date Original Filed (MM/DD/YYYY)	

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Klarna Group plc Ordinary Shares	3,472,845 (1)	I	Crankstart Foundation

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivate Security (Instr. 4)	2. Date Exercisable and Expiration Date (MM/DD/YYYY)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares			
Klarna Group plc Restricted Stock Units	(2)	(2)	Klarna Group plc Ordinary Shares	37,500	(2)	D	

Explanation of Responses:

- (1) These Klarna Group plc ordinary shares were acquired in multiple open market purchase transactions consisting of an aggregate of 3,472,845 ordinary shares for total consideration of \$49,913,138.73, at prices ranging from \$13.1791 to \$16.1128 per ordinary share, executed from March 3, 2026 through March 11, 2026. The price reported is a weighted average price per ordinary share (rounded to cents). The reporting person undertakes to provide to the issuer, any security holder of the issuer, or the staff of the Securities and Exchange Commission, upon request, full information regarding the number of shares purchased at each separate price within the range set forth in this footnote.
- (2) Klarna Group plc Restricted Stock Units vest in four equal annual installments starting from the first anniversary of the grant date and upon vesting are settled into Klarna Group plc ordinary shares.

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
MORITZ MICHAEL J C/O MAPLEBEAR INC. 50 BEALE STREET, SUITE 600 SAN FRANCISCO, CA 94105	X			

Signatures

Boudien Moerman, as attorney-in-fact

3/12/2026

Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.