

## 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 * <b>Fock David</b>	2. Date of Event Requiring Statement (MM/DD/YYYY) <b>3/12/2026</b>	3. Issuer Name and Ticker or Trading Symbol <b>Klarna Group plc [KLAR]</b>
(Last) (First) (Middle) <b>10 YORK ROAD</b>	4. Relationship of Reporting Person(s) to Issuer (Check all applicable) <input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input checked="" type="checkbox"/> Officer (give title below) <input type="checkbox"/> Other (specify below) <b>Chief Product Design Officer /</b>	
(Street) <b>LONDON, X0 SE1 7ND</b>	5. If Amendment, Date Original Filed(MM/DD/YYYY)	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
(City) (State) (Zip)		

**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)
<b>Klarna Group plc Ordinary Shares</b>	<b>176,838 <sup>(1)</sup></b>	<b>D</b>	

**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			
<b>Larkan AB Restricted Stock Units</b>	<b><sup>(2)</sup></b>	<b><sup>(2)</sup></b>	<b>Klarna Group plc ordinary shares</b>	<b><sup>(2)</sup></b>	<b><sup>(2)</sup></b>	<b>D</b>	
<b>Larkan SPV Warrants L4:1</b>	<b>9/1/2027</b>	<b>11/15/2027</b>	<b>Klarna Group plc ordinary shares</b>	<b>1,052,412 <sup>(3)</sup></b>	<b>\$6,885.33 <sup>(4)</sup></b>	<b>D</b>	
<b>Larkan SPV Warrants L5:2</b>	<b>9/1/2027</b>	<b>11/15/2027</b>	<b>Klarna Group plc ordinary shares</b>	<b>1,078,224 <sup>(5)</sup></b>	<b>\$6,885.33 <sup>(4)</sup></b>	<b>D</b>	
<b>Larkan SPV Warrants L10:2</b>	<b>9/1/2028</b>	<b>11/30/2028</b>	<b>Klarna Group plc ordinary shares</b>	<b>363,720 <sup>(6)</sup></b>	<b>\$6,885.33 <sup>(4)</sup></b>	<b>D</b>	
<b>Klarna Group plc Options</b>	<b>12/31/2024</b>	<b>6/29/2029</b>	<b>Klarna Group plc ordinary shares</b>	<b>212,520</b>	<b>\$374.25 <sup>(4)</sup></b>	<b>D</b>	

**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			
<b>Klarna Group plc Options</b>	<b>3/5/2025</b>	<b>9/5/2029</b>	<b>Klarna Group plc ordinary shares</b>	<b>211,584</b>	<b>\$374.25 <sup>(4)</sup></b>	<b>D</b>	
<b>Klarna Group plc Options</b>	<b>3/5/2026</b>	<b>9/5/2029</b>	<b>Klarna Group plc ordinary shares</b>	<b>410,712 <sup>(7)</sup></b>	<b>\$748.5 <sup>(4)</sup></b>	<b>D</b>	
<b>Klarna Group plc Options</b>	<b>3/5/2026</b>	<b>9/5/2029</b>	<b>Klarna Group plc ordinary shares</b>	<b>913,020 <sup>(7)</sup></b>	<b>\$1,122.75 <sup>(4)</sup></b>	<b>D</b>	

**Explanation of Responses:**

- (1) Includes 27,000 Klarna Group plc ordinary shares (Shares) purchased on March 9, 2026 in open market transactions at a price per ordinary shares of \$14.39 (rounded to cents) for an aggregate consideration of \$388,552.14. In addition to the ordinary shares reported in this Form 3, the reporting person beneficially owns a number of the Klarna Group plcs (the Issuer) Class B shares equal to the number of ordinary shares so reported.
- (2) Represents 14,015 restricted stock units in Larkan AB (Larkan), an indirect subsidiary of Klarna Group plc (the Issuer). Once shares of Larkan are delivered in settlement of the restricted stock units, approximately four shares of Larkan are convertible into one Share. Restricted Stock Units in Larkan vest quarterly, at a total vesting of 25% of the initial grant per year.
- (3) Represents warrants to acquire 87,701 shares of Larkan IV AB, a direct subsidiary of the Issuer. Each underlying share of Larkan IV AB is convertible into approximately twelve Shares based on a formula set forth in the applicable award agreement, resulting in 1,052,412 Shares being subject to the warrant, that is vesting annually by 20% for a period of four years with an additional 20% vesting on August 27, 2027.
- (4) Value in SEK
- (5) Represents warrants to acquire 89,852 shares of Larkan V AB, a direct subsidiary of the Issuer. Each underlying share of Larkan V AB is convertible into approximately twelve Shares based on a formula set forth in the applicable award agreement, resulting in 1,078,224 Shares being subject to the warrant, that is vesting annually by 20% for a period of four years with an additional 20% vesting on August 27, 2027.
- (6) Represents warrants to acquire 30,310 shares of Larkan X AB, a direct subsidiary of the Issuer. Each underlying share of Larkan X AB is convertible into approximately twelve Shares based on a formula set forth in the applicable award agreement, resulting in 363,720 Shares being subject to the warrant, that is vesting annually in equal installments over a period of four years.
- (7) Represents an option to acquire Shares that vest in four equal annual installments beginning on the first anniversary of the grant date.

**Reporting Owners**

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
<b>Fock David 10 YORK ROAD LONDON, X0 SE1 7ND</b>			<b>Chief Product Design Officer</b>	

**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.

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