

FINAL TERMS
for Loan No. 105
under Klarna Bank AB (publ)'s Swedish medium term note programme

The following are the final terms and conditions (“**Final Terms**”) of Loan No. 105, (the “**Loan**”) that Klarna Bank AB (publ) (the “**Issuer**”) issues in the capital market.

The Loan shall be subject to the general terms and conditions dated 16 October 2018 (the “**General Terms and Conditions**”) set out in the Issuer’s base prospectus for the issuance of medium term notes, dated 27 November 2020 (the “**Prospectus**”) as supplemented on 24 May 2021, 9 June 2021 and 2 September 2021, and the Final Terms set out below. Words and expressions not defined in the Final Terms shall have the meaning set out in the General Terms and Conditions.

This document constitutes the Final Terms for the purposes of Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”) and must be read in conjunction with the Prospectus as supplemented. Full information on the Issuer and the offer of the Loan is only available on the basis of the combination of these Final Terms, the Prospectus as supplemented and any documents incorporated therein by reference. These documents are available via www.klarna.com.

Terms and conditions for the Loan

1.	Loan no: (i) Tranche:	105 1
2.	Total Nominal Amount (i) for the Loan in total: (ii) for the tranche:	SEK 500,000,000 SEK 500,000,000
3.	Nominal Amount per Note:	SEK 2,000,000
4.	Price per Note:	100.000% of the Nominal Amount per Note
5.	Currency:	SEK
6.	Interest Commencement Date:	Issue Date
7.	Issue Date:	13 September 2021
8.	Maturity Date:	13 September 2023
9.	Voluntary redemption of Notes by the Issuer:	Not applicable
10.	Type of interest rate:	Floating interest rate

11.	Additional terms and conditions for Loans with fixed interest rate	Not applicable
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12.	Additional terms and conditions for Loans with floating interest rate	Applicable
	(i) Interest Base:	3-month(s) STIBOR
	(ii) Margin:	+ 1.13 percentage points
	(iii) Interest Determination Date:	Two Banking Days prior to the first day of each Interest Period, beginning on 11 September 2021

(iv) Interest Period:	The first Interest Period runs from but excluding 13 September 2021 to and including 13 December 2021, and thereafter from but excluding one Interest Payment Date to and including the next Interest Payment Date
(v) Interpolation:	Not applicable
(vi) Interest Payment Date(s):	Quarterly in arrear, 13 December, 13 March, 13 June and 13 September in each year, commencing on 13 December 2021 up to and including the Maturity Date

Other information

13.	Expected rating for Loan on Issue Date:	Not applicable
14.	Issuing House(s):	Swedbank AB (publ)
15.	Administrative Agent:	Swedbank AB (publ)
16.	ISIN code:	SE0013104726
17.	Listing:	Applicable
	(i) Regulated Market:	Nasdaq Stockholm
	(ii) The estimated earliest date on which the Notes will be admitted to trading:	Issue Date
	(iii) Estimate of the total expenses related to the admission to trading:	SEK 52,500
	(iv) Total number of Notes admitted to trading:	250
18.	Resolutions as basis for the issuance:	Not applicable
19.	Interests:	Not applicable
20.	Information from third parties:	Not applicable
21.	The use of the proceeds:	General financing of the Issuer's and the Group's business activities
22.	The estimated net amount of the proceeds:	SEK 500,000,000 less customary transaction costs and fees.

We hereby confirm that the above Final Terms are applicable to Loan No. 105 together with the General Terms and Conditions and undertake to repay the Loan and to pay interest in accordance herewith. We confirm that any material event after the date of the Prospectus that could affect the market's assessment of the Loan and the Issuer have been made public.

Stockholm, 7 September 2021

KLARNA BANK AB (publ)