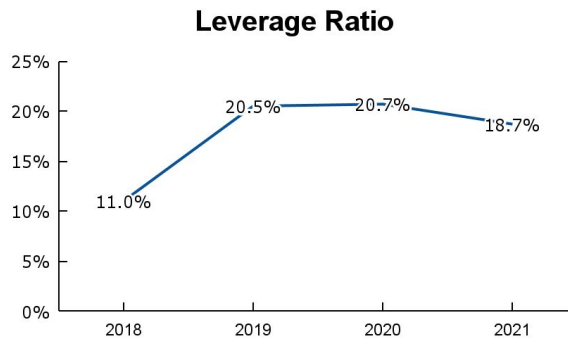
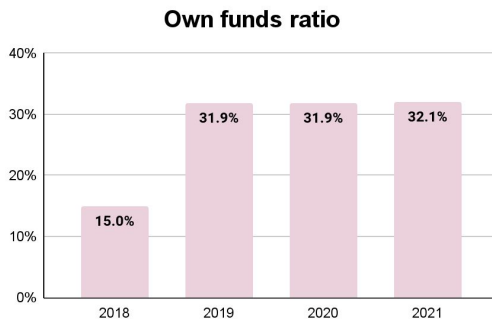


# Klarna

A close-up photograph of a woman's hands holding a faceted, crystal perfume bottle. She is wearing a light pink, flowing dress with a large bow at the waist and a silver bracelet on her left wrist. Her nails are painted with a dark green and white design. The background is a green, grid-like pattern.

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# Strong Capital Position.



- Strong commitment from shareholders to support current investments.
- Healthy buffer of CET1.
- Strong leverage ratio positions to support further growth in the medium term.
- Further comfort drawn from Klarna's demonstrated access to capital.
- The Additional Tier 1 capital instrument issued by Klarna Bank AB is coming up for its first call, in May 2022. The company continues to assess the value of regulatory capital instruments as part of the Group's and Klarna Bank's strong capital position.
- While Klarna remains well capitalized, the company is continuously exploring ways to optimize its capital position. As part of that ongoing work, Klarna is looking into structured risk sharing arrangements with external investors.

Note: Figures refer to Klarna Holding AB (publ). In accordance with the capital adequacy regulations, the consolidated situation is made up of Klarna Holding AB (publ) (Klarna Bank AB (publ)'s parent company) and its subsidiaries. All subsidiaries are fully consolidated in the Group.