

H.E. António Guterres Secretary-General United Nations New York, NY 10017 USA

Dear Mr. Secretary-General,

I am pleased to confirm that Ikano Bank AB supports the Ten Principles of the United Nations Global Compact on human rights, labour, environment and anti-corruption. With this communication, we express our continued intent to implement those principles. We have already embarked on the journey of embedding the principles into our strategy, culture and operations and reiterated our commitment to our stakeholders in our sustainability report and website.

We have identified a set of sustainable goals for the years to come for our bank, but we also recognise and value the opportunity to engage in collaborative projects. The Communication on Progress (COP) describes our company's efforts to implement the Ten Principles. We support public accountability and transparency, and therefore commit to report on progress annually according to the UN Global Compact COP policy.

Sincerely yours,

Henrik Eklund

Chief Executive Officer

Ikano Bank AB

18th of January, 2022