



March 15<sup>th</sup>, 2016

To our stakeholders:

I am pleased to confirm that OP Financial Group reaffirms its support of the Ten Principles of the United Nations Global Compact in the areas of Human Rights, Labour, Environment and Anti-Corruption. OP Financial Group became a signatory to the United Nations Global Compact in year 2011.

In this annual Communication on Progress, we describe our actions to continually improve the integration of the Global Compact and its principles into our business strategy, culture and daily operations. We also commit to sharing this information with our stakeholders using our primary channels of communication.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Reijo Karhinen', written over a light blue rectangular background.

Reijo Karhinen  
President, Group Executive Chairman

OP Financial Group