



IMPORTANT NOTICE

December 22, 2025

To: Holders of Kesko OYJ

Re: Cash Dividend - **Approximate Rate**

Security Name: Kesko OYJ

Country of Incorporation: FINLAND

CUSIP: 492531108

Ratio (Local Shares:DRs): 1:2

| | <u>Local Shares</u> | <u>DRs</u> |
|---------------------------------------------------|---------------------|-----------------------------------|
| Record Date: | Jan 13, 2026 | Jan 13, 2026 |
| Payable Date: | Jan 20, 2026 | Feb 04, 2026 |
| Approximate Exchange Rate: | 1.1709 | |
| Interim Dividend: Taxable | <u>EUR0.22</u> | |
| Gross Dividend Total: | <u>EUR0.22</u> | USD0.128799 |
| Dividend Fee: | | USD0.025759 |
| Withholding Rate: 35.00% | | <u>USD0.04508</u> |
| Net Dividend Rate: | | <u>USD0.05796</u> |
| Other applicable Tax Withholding Rates:Net Rates: | | 35.00% :0.05796 / 50.00% :0.03864 |

Should you have any questions regarding this matter, please contact us at
Toll Free 1-888-BNY-ADRS(1-888-269-2377) or International Callers 1-201-680-6825.

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