



IMPORTANT NOTICE

October 15, 2025

To: Holders of UPM-Kymmene

Re: Cash Dividend - **Approximate Rate**

Security Name: UPM-Kymmene

Country of Incorporation: FINLAND

CUSIP: 915436208

Ratio (Local Shares:DRs): 1:1

	<u>Local Shares</u>	<u>DRs</u>
Record Date:	Oct 31, 2025	Oct 31, 2025
Payable Date:	Nov 07, 2025	Nov 21, 2025
Approximate Exchange Rate:	1.162	
Interim Dividend: Taxable	<u>EUR0.75</u>	
Gross Dividend Total:	<u>EUR0.75</u>	USD0.8715
Dividend Fee:		USD0.05
Withholding Rate: 35.00%		<u>USD0.305025</u>
Net Dividend Rate:		<u>USD0.516475</u>
Other applicable Tax Withholding Rates:Net Rates:		35.00% :0.516475 / 50.00% :0.38575

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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