IMPORTANT NOTICE

January 8, 2026

To: Holders of Covestro AG

Re: Depositary Service Fee

Please be advised that a Depositary Service Fee will be charged to the holders based on the below mentioned record date for the security(ies) listed below in accordance with the terms of the respective Deposit Agreement(s).

Security Name:	Covestro
CUSIP:	22304D207
Security Type:	DR
Fee:	$0.02
Record Date:	Feb 10, 2026
Billing Period:	February

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.

PLEASE SEE INVESTOR DISCLOSURE ON LAST PAGE

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