



IMPORTANT NOTICE

April 22, 2026

To: Holders of UPM-Kymmene

Re: Cash Dividend - **Final 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:	Apr 13, 2026	Apr 13, 2026
Payable Date:	Apr 21, 2026	May 05, 2026
Exchange Rate:	1.1738	
Interim Dividend: Taxable	<u>EUR0.75</u>	
Gross Dividend Total:	<u>EUR0.75</u>	USD0.88035
Dividend Fee:		USD0.07
Withholding Rate: 35.00%		<u>USD0.308123</u>
Net Dividend Rate:		<u>USD0.502227</u>
Other applicable Tax Withholding Rates:Net Rates:		35.00% :0.502227 / 50.00% :0.370175

Foreign currency transaction was executed by BNY or its Affiliates.

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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