IMPORTANT NOTICE

November 12, 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

	Local Shares	**DRs**
Record Date:	Oct 30, 2026	Oct 30, 2026
Payable Date:	Nov 06, 2026	Nov 23, 2026
Exchange Rate:	1.1136	
Interim Dividend: Taxable	EUR0.75	
Gross Dividend Total:	EUR0.75	USD0.8352
Dividend Fee:		USD0.07
Withholding Rate: 35.00%		USD0.29232
Net Dividend Rate:		USD0.47288

Other applicable Tax Withholding Rates:Net Rates: 35.00% :0.47288 / 50.00% :0.3476

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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