IMPORTANT NOTICE

November 17, 2026
To: Holders of UPM-Kymmene
Re: Cash Distribution - **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	Nov 23, 2026
Payable Date:	Nov 02, 2026	Nov 30, 2026
Exchange Rate:	1.0	
Shares: Tax exempt	USD0.574311	
Gross Dividend Total:	USD0.574311	USD0.574311
Dividend Fee:		USD0.07
Withholding Rate: 0.00%		USD0.0
Net Dividend Rate:		USD0.504311

Foreign currency transaction was executed by BNY or its Affiliates.

Addendum: - see below
Cash Distribution Resulting from the Sale of Wisa Group OYJ/SHS Shares.

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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