IMPORTANT NOTICE

August 4, 2026
To: Holders of Swedbank
Re: Cash Dividend - **Final Rate**

Security Name: Swedbank
Country of Incorporation: SWEDEN
CUSIP: 870195104
Ratio (Local Shares:DRs): 1:1

	Local Shares	DRs
Record Date:	Mar 26, 2026	Mar 26, 2026
Payable Date:	Mar 31, 2026	Apr 10, 2026
Exchange Rate:	9.492397	
Cash Dividend: Taxable	SEK20.45	
Special Dividend: Taxable	SEK9.35	
Gross Dividend Total:	SEK29.8	USD3.139354
Dividend Fee:		USD0.03
Withholding Rate: 15.00%		USD0.470903
Net Dividend Rate:		USD2.638451
Tax Relief Fee (if applicable):		USD 0.01
Other applicable Tax Withholding Rates:Net Rates:		0.00% :3.099354 / 5.00% :2.944886 10.00% :2.787919 / 15.00% :2.630951 20.00% :2.473983 / 22.50% :2.395499 25.00% :2.317015 / 30.00% :2.167548

Foreign currency transaction was executed by BNY or its Affiliates.

Addendum: - see below
SEK29.80 comprised of SEK20.45 Cash and SEK9.35 Special Dividend

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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