

Adressplacering

Disbursement of interest on convertibles

The disbursement of interest for 2021 from AFRY will be carried out to participants in the 2017, 2018, 2019 and 2020 convertible programmes on the 10th of February 2021. The interest payment will be made to the bank account number linked to the VP account or custody account where your convertibles are held.

If your subscription of convertibles was financed with a loan from Handelsbanken, the interest payment will be deducted from the same account as the interest payment from AFRY is paid out to, on the 10th of February 2021.

Handelsbanken will automatically deduct the interest on the loan from the account that is linked to the loan(s), but you yourself must ensure that there are sufficient funds on the account on the 10th of February 2021.

Below is an example of a calculation for a person who was subscribed for convertibles worth SEK 900,000 and has financed their subscription with a loan from Handelsbanken.

2017 convertible programme (ÅF KV 8B)

Interest disbursement from AFRY:

$900,000 \times 1.37\% \times (360 \text{ days}/360 \text{ days})$: SEK 12,330

Total deposited on your bank account: SEK 12,330

Interest payment to Handelsbanken:

$900,000 \times 1.83\% \times (360 \text{ days}/360 \text{ days})$: SEK 16,470

The difference that you will need to deposit on your account for the 2017 programme is SEK **4,140** (i.e. SEK 16,470 - SEK 12,330)

2018 convertible programme (ÅF KV 9B)

Interest disbursement from AFRY:

$900,000 \times 1,10\% \times (360 \text{ days}/360 \text{ days})$: SEK 9,900

Total deposited on your bank account: SEK 9,900

Interest payment to Handelsbanken:

$900,000 \times 1.83\% \times (360 \text{ days}/360 \text{ days})$ SEK 16,470

The difference that you will need to deposit on your account for the 2018 programme is SEK **6,570** (i.e. SEK 16,470 – SEK 9,900)

2019 convertible programme (ÅF KV 10B)

Interest disbursement from AFRY:

$900,000 \times 1,78\% \times (360 \text{ days}/360 \text{ days})$: SEK 16,020

Total deposited on your bank account: SEK 16,020

Interest payment to Handelsbanken:

$900,000 \times 1.83 \% \times (360 \text{ days}/360 \text{ days})$ SEK 16,470

The difference that you will need to deposit on your account for the 2019 programme is SEK **450** (i.e. SEK 16,470 – SEK 16,020)

2020 convertible programme (ÅF KV 11B)

Interest disbursement from AFRY:

$900,000 \times 2,97\% \times (173 \text{ days}/360 \text{ days})$: SEK 12,845

Total deposited on your bank account: SEK 12,845

Interest payment to Handelsbanken:

$900,000 \times 2,72 \% \times (173 \text{ days}/360 \text{ days})$ SEK 11,764

You will not need to deposit any amount on your account for the 2020 programme since your convertible has had a higher interest than your loan at Handelsbanken (i.e. SEK 11,764 – SEK 12,845 = - 1,081).

Please note if you are participating in all the programmes, the following amount must be available on your bank account on the 10th of February 2021: **SEK 10 079** (SEK 4,140 + 6,570 + 450 – 1,081)

A notification from Handelsbanken has been sent out stating how much interest you must pay, and which account from which the money will be deducted. The notification was distributed electronically to all customers with Handelsbanken Online Banking; a notification on paper will be sent by post to other customers.

If you have any questions regarding your bank loans, account numbers, instructions for international payments etc. please contact Handelsbanken's Arenastaden branch on +46 8 67 419 30 or afry@handelsbanken.se.

If you have any questions regarding AFRY's convertible programme please contact: Cecilia Karlsen, cecilia.karlsen@afry.com, +46 10 505 2091 or +46 72 544 3204 .