

*Please note that the example-calculation regarding 2020 convertible programme (AFRY KV 11 B) has been updated.*

## Disbursement of interest on convertibles

The disbursement of interest for 2023 from AFRY will be carried out to participants in the 2019 and 2020 convertible programmes on the 10<sup>th</sup> of February 2023. The interest payment will be made to the bank account number linked to the 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 10<sup>th</sup> of February 2023.

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 9<sup>th</sup> of February 2023.

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.

### 2019 convertible programme (AFRY KV 10 B)

#### Interest disbursement from AFRY:

$900\,000 \times 1,62\% \times (360 \text{ days}/180 \text{ days})$  SEK 7 290

$900\,000 \times 3,51\% \times (360 \text{ days}/180 \text{ days})$  SEK 15 795

**Total deposit in your bank account: SEK 23 085**

#### Interest payment to Handelsbanken:

$900\,000 \times 1,67\% \times (360 \text{ days}/180 \text{ days})$  SEK 7 515

$900\,000 \times 3,55\% \times (360 \text{ days}/180 \text{ days})$  SEK 15 975

**Total amount due: SEK 23 490**

**The difference that you will need to deposit on your account for the 2019 programme is SEK 405 (i.e. SEK 23 490 – 23 085)**

**2020 convertible programme (AFRY KV 11 B)****Interest disbursement from AFRY:**

900 000 x 2,93% x (360 days/180 days) SEK 13 185

900 000 x 4,81% x (360 days/180 days) SEK 21 645

**Total deposit in your bank account: SEK 34 830**

**Interest payment to Handelsbanken:**

900 000 x 2,67% x (360 days/180 days) SEK 12 015

900 000 x 4,55% x (360 days/180 days) SEK 20 475

**Total amount due: SEK 32 490**

**Updated info**

*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 32 490 – SEK 34 830 = -2 340)*

A notification from Handelsbanken has been sent out stating how much interest you must pay, and from which account 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](mailto:afry@handelsbanken.se).

If you have any questions regarding AFRY's convertible programme please contact: Anna Molander, [anna.molander@afry.com](mailto:anna.molander@afry.com), +46 72 171 81 96, +46 10 505 51 45.,