

## Adressplacering

### Disbursement of interest on convertibles

The disbursement of interest for 2019 from ÅF will be carried out to participants in the 2015, 2016, 2017 and 2018 convertible programmes on the 10<sup>th</sup> of February 2019. 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 ÅF is paid out to, on the 10<sup>th</sup> of February.

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 10<sup>th</sup> of February.

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.

#### 2015 convertible programme

Interest disbursement from ÅF:

$900,000 \times 1.34\% \times (360 \text{ days}/360 \text{ days})$ : SEK 12,060

Total deposited on your bank account: SEK 12,060

Interest payment to Handelsbanken:

$900,000 \times 1.45\% \times (360 \text{ days}/360 \text{ days})$ : SEK 13,050

The difference that you will need to deposit on your account for the 2015 programme is SEK **990** (i.e. SEK 13,050 - SEK 12,060)

#### 2016 convertible programme

Interest disbursement from ÅF:

$900,000 \times 1.19\% \times (360 \text{ days}/360 \text{ days})$ : SEK 10,710

Total deposited on your bank account: SEK 10,710

Interest payment to Handelsbanken:

$900,000 \times 1.60\% \times (360 \text{ days}/360 \text{ days})$ : SEK 14,400

The difference that you will need to deposit on your account for the 2016 programme is SEK **3,690** (i.e. SEK 14,400 - SEK 10,710)

#### **2017 convertible programme**

Interest disbursement from ÅF:

$900,000 \times 0.88\% \times (360 \text{ days}/360 \text{ days})$ : SEK 7,920

Total deposited on your bank account: SEK 7,920

Interest payment to Handelsbanken:

$900,000 \times 1.65\% \times (360 \text{ days}/360 \text{ days})$  SEK 14,850

The difference that you will need to deposit on your account for the 2017 programme is SEK **6,930** (i.e. SEK 14,850 - SEK 7,920)

#### **2018 convertible programme**

Interest disbursement from ÅF:

$900,000 \times 0.59\% \times (173 \text{ days}/360 \text{ days})$ : SEK 2,551.75

Total deposited on your bank account: SEK 2,551.75

Interest payment to Handelsbanken:

$900,000 \times 1.65\% \times (173 \text{ days}/360 \text{ days})$  SEK 7,136.25

The difference that you will need to deposit on your account for the 2018 programme is SEK **4,584.50** (i.e. SEK 7,136.25 - SEK 2,551.75)

Please note if you are participating in all the programmes, the following amount must be available on your bank account on the 10<sup>th</sup> of February 2018: **SEK 16,194.50** (SEK 990 + 3,690 + 6,930 + 4,584.50)

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 8 674 19 30 or [af@handelsbanken.se](mailto:af@handelsbanken.se).

If you have any questions regarding ÅF's convertible programme please contact:

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