

SUPPLEMENT DATED 26 FEBRUARY 2013 TO THE BASE PROSPECTUS DATED 5 APRIL 2012

Aktia

AKTIA BANK PLC
(Incorporated with limited liability in Finland)

€1,000,000,000
Euro Medium Term Note Programme

This supplement to the base prospectus dated 5 April 2012, as supplemented by the first supplement dated 15 May 2012, by the second supplement dated 10 August 2012, by the third supplement dated 13 November 2012 and by the fourth supplement dated 19 December 2012, constitutes a prospectus supplement for the purposes of Article 13 of Chapter 1 of Part II of the Luxembourg Act dated 10 July 2005 on prospectuses for securities and is prepared in connection with the €1,000,000,000 Euro Medium Term Note Programme established by Aktia Bank plc.

This supplement is supplemental to, and should be read in conjunction with, the base prospectus dated 5 April 2012, the first supplement dated 15 May 2012, the second supplement dated 10 August 2012, the third supplement dated 13 November 2012 and the fourth supplement dated 19 December 2012. This supplement will be available for viewing on the website of the Luxembourg Stock Exchange (www.bourse.lu).

Terms defined in the base prospectus have the same meaning when used in this supplement.

To the extent that there is any inconsistency between (a) any statement in this supplement or any statement incorporated by reference into the base prospectus by this supplement and (b) any other statement in or incorporated by reference in the base prospectus, the statements in (a) above will prevail.

ACCOUNTS ANNOUNCEMENT 1 JANUARY – 31 DECEMBER 2012

On 14 February 2013 Aktia Bank plc published its consolidated unaudited accounts announcement for the period 1.1.-31.12.2012. A copy of the accounts announcement is available in electronic form on the websites of Aktia Bank plc (www.aktia.fi/aktia_bank/reports), the Finnish stock exchange Nasdaq OMX Helsinki (www.nasdaqomxnordic.com) and of the Luxembourg Stock Exchange (www.bourse.lu).

The account announcement contains the information set out at the following pages:

Consolidated Balance Sheet	Page 10
Consolidated Income Statement	Page 8
Consolidated Statement of Comprehensive Income	Page 9
Consolidated Cash Flow Statement	Page 12

By virtue of this supplement the accounts announcement is incorporated in, and forms part of, the base prospectus. The information incorporated by reference that is not included in the cross-reference list, is considered as additional information and is not required by the relevant schedules of the Prospectus Regulation.

The credit ratings are ratings issued by either Moody's Investors Service Ltd or Standard & Poor's Credit Market Services Europe Limited, both of which are established in the European Union and registered as credit rating agencies in accordance with Regulation (EC) No. 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies (as amended) (the "CRA Regulation"); as such they are included in the list of credit rating agencies published by the European Securities and Markets Authority on its website (<http://www.esma.europa.eu/page/List-registered-and-certified-CRAs>) in accordance with such Regulation.

GENERAL

Aktia Bank plc accepts responsibility for the information contained in this supplement. To the best of the knowledge of Aktia Bank plc (having taken all reasonable care to ensure that such is the case) the information contained in this supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

Save as disclosed in this supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the base prospectus since the publication of the fourth supplement dated 19 December 2012.

In accordance with Article 13 paragraph 2 of the Luxembourg Act dated 10 July 2005 on prospectuses for securities, investors who have agreed to purchase or subscribe for the securities before this supplement is published have the right, exercisable no later than 28 February 2013, to withdraw their acceptances.