SUPPLEMENT DATED 30 JULY 2026 TO THE BASE PROSPECTUS DATED 29 MAY 2026

AKTIA BANK PLC
(Incorporated with limited liability in Finland)

€6,000,000,000

Euro Medium Term Note and Covered Bond Programme

This supplement is supplemental to, and must be read in conjunction with the base prospectus dated 29 May 2026 prepared by Aktia Bank plc with respect to its €6,000,000,000 Euro Medium Term Note and Covered Bond Programme and constitutes a supplement for the purposes of Article 23 (1) of Regulation (EU) No. 2017/1129 (The "Prospectus Regulation")

This supplement will be available for viewing on the website of the Luxembourg Stock Exchange (https://www.luxse.com/programme/Programme-AktiaBank/13744) and on the websites of Aktia Bank plc (https://www.aktia.com/en/investors/debt-and-funding/funding).

Purpose of this Prospectus Supplement

Update of Major Shareholders

The section "The Major Shareholders of the Issuer" on pages 164-165 of the base prospectus shall be deemed deleted and replaced with the following:

"Major Shareholders

The Issuer's shares are publicly listed on the Official List of NASDAQ Helsinki Ltd. The Issuer's shares trading code is AKTIA and its ISIN code is FI4000058870.

Some of the Issuer's largest owners are domestic savings bank foundations ("Aktia foundations"). The foundations have a long history with a primary aim to enhance individual life savings, support the local community and preserve savings banks' traditions in the geographic region where the Issuer performs its business activities. The largest of these foundations is the Tre Smeder Foundation (*Stiftelsen Tre Smeder*) (formerly Helsinki Savings Bank foundation).

The major shareholders of the Issuer as at 30 June 2026 are:

Companies controlled by Erkki Etola:
19.97 per cent. of the Issuer's issued shares

Veritas Pension Insurance Company Ltd:
8.21 per cent. of the Issuer's issued shares

Varma Mutual Pension Insurance Company:
4.65 per cent. of the Issuer's issued shares

Åbo Akademi University Foundation:
4.07 per cent. of the Issuer's issued shares

Mandatum Life Insurance Company Ltd:
3.24 per cent. of the Issuer's issued shares

Nordea Life Assurance Finland Ltd:
2.79 per cent. of the Issuer's issued shares

Stiftelsen Tre Smeder:
2.33 per cent. of the Issuer's issued shares

Aktia Foundation Porvoo (*Aktiastiftelsen i Borgå*):
2.04 per cent. of the Issuer's issued shares

OP Life Assurance Company Ltd:
1.82 per cent. of the Issuer's issued shares

Aktia Foundation Vaasa (*Aktiastiftelsen i Vasa*):
1.66 per cent. of the Issuer's issued shares

The Issuer is not aware of agreements, the operation of which may, at a subsequent date, result in major changes in ownership of its shares."

Update of Recent Developments

The section "Recent Developments" on page 160 of the base prospectus shall be deemed deleted and replaced with the following:

"Recent Developments

S&P Global Ratings affirmed Aktia Bank Plc's ratings

On 10 June 2026, S&P Global Ratings affirmed Aktia Bank Plc's 'A-/A-2' long- and short-term issuer credit ratings. The negative outlook was maintained. S&P Global Ratings has revised its assessment of the operating environment in Finland. The agency revised downward its economic risk score for Finland's banking sector to '3' from '2' and its overall Banking Industry Country Risk Assessment (BICRA) for Finland to '3' from '2'. This led to a revision of the anchor for Finnish banks to 'bbb+' from 'a-'."

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 base prospectus and any other previously approved supplements.