SUPPLEMENT DATED 07 AUGUST 2025 TO THE BASE PROSPECTUS DATED 10 JULY 2025

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 10 July 2025 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/reports-and-presentations/year/2025).

Purpose of this Prospectus Supplement

Update of Managing Director and Executive Committee (Base prospectus page 159-160)

The subsection "The Managing Director and the other members of the Executive Committee "on page 160 of the base prospectus shall be deemed deleted and replaced with the following:

The Managing Director and the other members of the Executive Committee

Anssi Huhta, eMBA, Executive Vice President, Banking Business and Interim CEO

Sakari Järvelä, M.Sc., (Econ.) Executive Vice President and Chief Financial Officer

Sini Kivekäs, LL.M., Executive Vice President, Group Functions

Pasi Vuorinen, Pol.Sc., CEFA, interim Executive Vice President, Asset Management

Oskari Kurki, M.Sc., (Tech), MBA Executive Vice President, CIO

The business address at which the Managing Director and each of the other members of the Executive Committee can be contacted is Aktia Bank plc, Arkadiagatan 4-6 A, 00100 Helsingfors, FI-00100 Helsinki, Finland; visitors' address: Arkadiagatan 4-6 A, 4th floor, Helsinki.

Update of Major Shareholders

The part of the section starting with “The Major Shareholders of the Issuer” on pages 160-161 of the base prospectus shall be deemed deleted and replaced with the following:

The major shareholders of the Issuer as on 30 June 2025 were:

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

RG Partners Oy:
10.09 per cent. of the Issuer's issued shares

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

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

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

Nordea Life Assurance Finland Ltd:
2.74 per cent. of the Issuer's issued shares
Oy Hammarén & Co Ab:
2.73 per cent. of the Issuer's issued shares

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

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

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

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

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

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.