

SUPPLEMENT DATED 05 FEBRUARY 2026 TO THE BASE PROSPECTUS DATED 10 JULY 2025

Aktia

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 and supplements on it dated 07 August 2025 and 07 November 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 Major Shareholders

The section “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 31 December 2025 were:

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

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

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

Åbo Akademi University Foundation:
4.08 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

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

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

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

Savingsbank Foundation Karjaa-Pohja (Sparbanksstiftelsen i Karis-Pojo)
1,29 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."

Update of Recent Developments

The section "Recent Developments" on page 157 of the base prospectus shall be deemed deleted and replaced with the following:

Aktia Bank Plc writes down Taaleri-related intangible assets and part of goodwill as a result of clarified strategic priorities

Aktia Bank Plc continues to implement its strategy by investing in growth in prioritised strategic customer segments, products, and comprehensive solutions. Aktia has made a reassessment of the value of its intangible assets and an impairment test for goodwill related to the acquisition of Taaleri Plc's wealth management operations in 2021. The reassessment entails an impairment of Taaleri-related intangible assets of EUR 22.3 million. In addition, an impairment of EUR 47.7 million, or approximately 59%, is made on the Taaleri-related goodwill. The impairments will affect Aktia's reported results for the fourth quarter of 2025, but not the comparable result.

The impairments do not affect Aktia's comparable results and have no effect on the Common Equity Tier 1 capital ratio (CET1).

Changes in the Composition of Aktia Bank Plc's Shareholders' Nomination Committee

The composition of Aktia Bank Plc's Shareholders' Nomination Board has changed. In accordance with the Committee's rules of procedure, Johan Hammarén, appointed by Oy Hammarén & Co Ab, has resigned from the Committee, as Oy

Hammarén & Co Ab has transferred more than half of the shares that entitled it to appoint a member as of 1 June and, as a result of the transfer, is no longer among the company's five largest shareholders. In accordance with its rules, the Nomination Committee has decided to offer the right to appoint a new member to two of Aktia's largest shareholders who had not yet appointed a member. The following have been appointed as new members of the Nomination Committee:

- Hanna Kaskela, appointed by Varma Mutual Pension Insurance Company
- Marcus Rantala, appointed by Stiftelsen Tre Smeder foundation.

As other members of the nomination committee continue:

- Gisela Knuts, appointed by the companies controlled by Erkki Etola and the Pension Insurance Company Veritas
- Lasse Svens, appointed by the Åbo Akademi University Foundation

Gisela Knuts serves as Chair of the Nomination Committee. Further, the Chair of the Board of Aktia Bank Plc Juha Hammarén participates in the work of the Nomination Committee as an expert.

The Pillar 2 requirement for Aktia Bank Plc increases by 0.25 percentage points to 1.25%

The Finnish Financial Supervisory Authority has imposed a discretionary additional capital requirement (Pillar 2) of 1.25% for Aktia Bank Plc Group. The requirement is valid until further notice as of 31 March 2026 but not longer than until 31 March 2029. The current Pillar 2 requirement, valid until the new requirement enters into force, is 1.00%.

The Finnish Financial Supervisory Authority's decision on the Pillar 2 requirement has been made based on the ordinary annual supervisory review and evaluation process (SREP) of credit institutions, based on the Finnish Act on Credit Institutions. The Pillar 2 requirement must be met as follows: at least three quarters of the additional capital requirement shall be Tier 1 capital, of which at least three quarters shall be Common Equity Tier 1 capital (CET1) in accordance with the EU Regulation on capital requirements.

The data protection authority issued a reprimand to Aktia Bank Plc and imposed a fine of EUR 865,000

Aktia has received a reprimand from the Deputy Data Protection Ombudsman and an administrative fine of EUR 865,000 from the Sanctions Board of the Office of the Data Protection Ombudsman on the basis of the General Data Protection Regulation. The decision is not final.

The sanctions are due to an error in Aktia's identification service in January 2023. As a result of the error, Aktia's customers were able to see the data of other customers in various services used through strong authentication, but not in Aktia's own online services. The data breach concerned a limited number of Aktia's customers, approximately 350 people, and lasted less than an hour.

In Aktia's view, the decision of the data protection authority contains incorrect interpretations of Aktia's data security testing prior to the incident. Aktia considers the authority's interpretations of the applicable regulation as well as the fine imposed to be severe in relation to the incident, which is an isolated case and in which Aktia through its responsiveness

and response time has demonstrated its organisation-level information security. Aktia will appeal against the decision to the administrative court.

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.