

ORGANISATIONAL DOCUMENT OF ANNUAL GENERAL MEETING 2026 OF AKTIA BANK PLC

This document includes information and proposals concerning the procedures and organisation of Aktia Bank Plc's (the "**Company**") Annual General Meeting to be held on 1 April 2026 with regard to items 1–5 on the agenda.

The document constitutes a part of the notice to the Annual General Meeting and has been published on 4 March 2026 on the Company's website at www.aktia.com/en/investors/corporate-governance/annual-general-meeting. The document may be supplemented at the Annual General Meeting with information that has not been available before the meeting. Shareholders present at the meeting have the right to speak on the items on the agenda.

1 OPENING OF THE MEETING

The Chair of the Board of Directors, Juha Hammarén, will open the Annual General Meeting. If Juha Hammarén is not able to open the meeting due to a compelling reason, another member of the Company's Board of Directors will open the Annual General Meeting.

2 CALLING THE MEETING TO ORDER

Chair and secretary

Attorney-at-law Tom Fagnäs is proposed to be elected as Chair of the Annual General Meeting. If Tom Fagnäs is unable to act as Chair of the Annual General Meeting due to a compelling reason, the person opening the Annual General Meeting shall propose the person deemed most suitable to act as Chair of the Annual General Meeting.

General Counsel Ari Syrjäläinen is proposed as secretary of the Annual General Meeting. If Ari Syrjäläinen is not able to act as secretary of the Annual General Meeting due to a compelling reason, the Chair of the Annual General Meeting shall elect the person deemed most suitable to act as secretary of the Annual General Meeting.

Procedural matters

Language of the meeting and interpretation

The official language of the Annual General Meeting is Swedish, and therefore, e.g., the minutes of the meeting will be prepared in Swedish. However, the agenda and decision items of the Annual General Meeting will be considered bilingually, with some items being addressed in both Finnish and Swedish and some only in either Finnish or Swedish. Shareholders may present statements and questions in both Finnish and Swedish. There will be no simultaneous interpretation at the meeting.

Right to speak

Shareholders and their representatives have the right to ask questions about matters on the agenda at the Annual General Meeting in accordance with Chapter 5, Section 25 of the Finnish Companies Act. At the beginning of his or her speech, the speaker is requested to state his or her name and, if applicable, the name of the shareholder they

represent, as well as the number on their voting ticket. The speakers are requested to present on the microphone, which will be brought in on request.

Following the meeting via webcast

It is possible to follow the Annual General Meeting via webcast. It is not possible to ask questions, make counterproposals, make other interventions or vote via webcast. Following the meeting via webcast does not constitute participation in the Annual General Meeting or exercise of shareholder rights. Instructions for following the webcast are available on the Company's website at <https://www.aktia.com/en/investors/corporate-governance/annual-general-meeting>.

Mobile phones, video recording and photography

Participants in the Annual General Meeting are requested to keep their mobile phones on silent mode during the meeting. Photography and video recording during the meeting is prohibited. The meeting will be recorded, and the Company may take photographs and record at the meeting venue for its own purposes.

Meeting venue and exiting

The meeting venue is the Valla auditorium and other facilities reserved for the meeting at the address Itämerentori 2, Helsinki. Shareholders and their representatives leaving the meeting venue during the meeting after it has been opened, are requested to return their voting tickets to the personnel of the Annual General Meeting at the door or outside of the meeting venue, in order to keep the list of votes up to date for each item on the agenda.

Agenda and access to documentation

The agenda of the items pertaining to the meeting is included in the notice to the Annual General Meeting which is available on the Company's website and available to the participants at the meeting venue. Unless otherwise announced by the Chair of the Meeting, the items will be addressed in the order set out in the agenda.

The Company's shareholders' register is available for inspection at the Annual General Meeting.

It is noted that the proposals of the Board of Directors and the Shareholders' Nomination Board, the financial statements, the Remuneration Report of the governing bodies, and all other documents and information required by the Finnish Companies Act and the Finnish Securities Markets Act have been published as stock exchange releases and have been available to shareholders on the Company's website for the period required by the Finnish Companies Act prior to the Annual General Meeting. The abovementioned documents are also available at the meeting venue.

The notice to the Annual General Meeting, which includes all the proposals on the agenda of the Annual General Meeting, will be appended to the minutes to be prepared after the meeting.

3 ELECTION OF PERSONS TO SCRUTINISE THE MINUTES AND TO SUPERVISE THE COUNTING OF VOTES

Two (2) persons to scrutinise the minutes will be elected at the meeting, who will also act as the supervisors of the counting of votes if necessary.

It is proposed that Markus Laine and Sampo Niinimaa be elected to scrutinise the minutes and to supervise the counting of votes. If any of the abovementioned persons are unavailable to perform their duties, the Chair of the Meeting shall propose another person to replace them.

The minutes of the Annual General Meeting will be available on the Company's website no later than 15 April 2026.

4 RECORDING THE LEGALITY OF THE MEETING

According to Article 4 of the Articles of Association, the Annual General Meeting shall be held annually before the end of May on a date set by the Board of Directors. According to Article 5 of the Articles of Association, the meeting can be held in Helsinki, Espoo or Vantaa.

According to Article 6 of the Articles of Association, the notice to the Annual General Meeting shall be published on the Company's website, and in addition, information regarding the Annual General Meeting shall be communicated through announcement in one or more of the daily papers specified by the Board of Directors with general circulation in Finland. According to the Finnish Companies Act, the notice must be published no earlier than three (3) months and no later than three (3) weeks before the Annual General Meeting, but in any case at least nine (9) days before the record date of the General Meeting.

The notice to the Annual General Meeting has been published on the Company's website at <https://www.aktia.com/en/investors/corporate-governance/annual-general-meeting> and as a stock exchange release on 4 March 2026.

The information regarding the Annual General Meeting referred to in the Articles of Association will be published on 10 March 2026 in Kauppalehti, Helsingin Sanomat, Hufvudstadsbladet and Vasabladet and on 13 March 2026 in Åbo Underrättelser.

It is noted that the Annual General Meeting has been convened in accordance with the Articles of Association and in compliance with the provisions of the Finnish Companies Act and that it has therefore been duly convened and constitutes a quorum.

5 RECORDING THE ATTENDANCE AND ADOPTION OF THE LIST OF VOTES

Information on the list of votes

A list of all shareholders, their possible assistants and proxy representatives present at the Annual General Meeting will be compiled at the meeting, including information on the number of shares and votes said persons hold (list of votes). At the beginning of the Annual General Meeting, the Chair of the Meeting will state the number of shareholders present or represented at the meeting and the respective number of shares and votes

represented at the meeting. In addition, the Chair of the Annual General Meeting shall announce the presence of the members of the Board of Directors, the Board member candidate, the CEO, the auditor of the Company and the sustainability reporting assurance provider of the Company at the meeting.

The list of votes is available with the Chair of the Meeting and will be appended to the minutes of the meeting. The list of votes will be updated to correspond to the attendance at the beginning of a possible vote.

Information on advance voting and voting instructions

The Company's shareholders may vote in advance from 5 March 2026 to 25 March 2026 on items 7–19 on the agenda of the Annual General Meeting. An agenda item subject to advance voting is considered to have been presented unchanged to the Annual General Meeting in accordance with the Finnish Companies Act. With respect to nominee-registered shares, the voting is carried out via the account manager of their custodian. Voting instructions of nominee-registered shareholders may also be submitted to the Company in advance. The list of the advance votes and possible voting instructions will be appended to the minutes of the meeting.

Advance votes cast on each agenda item and voting instructions of nominee-registered shareholders shall be taken into account at the Annual General Meeting, and if a vote were to be carried out at the Annual General Meeting, the advance votes and voting instructions shall be taken into account in the result of the vote. Shareholders who have voted in advance shall also have the right to vote at the meeting venue and change their voting behaviour if they wish to do so. On such agenda items where it is not possible to submit opposing votes without presenting a counterproposal, such opposing votes shall not be formally taken into account as votes opposing the proposal. If a full counting of votes is not carried out in an agenda item at the meeting venue, the number of votes in favour, opposing and abstaining cast in advance voting will be recorded in the minutes.

Aktia Bank Plc

Board of Directors