

Organisational Document of the Annual General Meeting 2026

This document includes information and proposals concerning the formal organisational matters in agenda items 1 to 5 of the Annual General Meeting of Nordea Bank Abp (“Nordea” or the “Company”) to be held on 24 March 2026.

This document constitutes a part of the notice to the Annual General Meeting and has been published on Nordea’s website at www.nordea.com/agm on 18 February 2026. This document will be supplemented at the Annual General Meeting as needed with such information that has not been available before the Annual General Meeting. Shareholders in attendance or represented at the Annual General Meeting are entitled to speak on the items during the respective agenda item.

1. Opening of the meeting

The Chair of the Board of Directors, Sir Stephen Hester, will open the Annual General Meeting. Should Sir Stephen Hester be prevented due to a weighty reason from opening the meeting, another member of the Board of Directors of the Company will open the Annual General Meeting.

2. Calling the meeting to order and related decisions

Chair and secretary of the Annual General Meeting

Attorney-at-law Riikka Rannikko is proposed to act as Chair of the Annual General Meeting. The election of the Chair of the Annual General Meeting will be subject to advance voting. Should Riikka Rannikko be prevented due to a weighty reason from acting as Chair, the person opening the Annual General Meeting will propose the person deemed most suitable to act as Chair of the Annual General Meeting.

Ulrika Nirkkonen, Head of Group Corporate Legal at Nordea, will act as the secretary of the Annual General Meeting. Should Ulrika Nirkkonen be prevented due to a weighty reason from acting as secretary, the Chair of the Annual General Meeting will propose the person deemed most suitable to act as secretary of the Annual General Meeting.

Procedural matters

Language of the meeting and interpretation

The meeting is held mainly in Swedish, and partly in Finnish and English. The meeting is simultaneously interpreted into Finnish, Swedish and English. Questions may be presented in any of the aforementioned languages. Questions presented orally via remote connection are simultaneously interpreted into Finnish, Swedish and English.

Participation via remote connection

The Annual General Meeting will be held as a virtual meeting, without a meeting venue using remote connection in real time, in accordance with Section 10 of the Articles of Association of the Company and Chapter 5, Section 16, Subsection 3 of the Finnish Limited Liability Companies Act. Participation in the Annual General Meeting and the exercise of shareholders’ rights at the Annual General Meeting is possible only by using remote connection through telecommunications and technical means or by voting in advance. Participating in the Annual General

Meeting via remote connection enables shareholders to exercise their full shareholder rights in real time at the meeting. Shareholders may also exercise their right to comment and ask questions orally during the meeting.

For more information on the virtual general meeting platform, additional instructions for proxy representatives representing more than one shareholder, contact details of the service provider and instructions in case of possible disruptions, please visit <https://vagm.fi/support>. A link to test the compatibility of your computer, smartphone or tablet with the internet connection can be found at <https://b2b.inderes.com/knowledge-base/compatibility-testing>.

Right to speak

A shareholder participating in the Annual General Meeting via remote connection has the right to request information with respect of the matters to be considered at the meeting pursuant to Chapter 5, Section 25 of the Finnish Limited Liability Companies Act.

It is requested that the meeting is only addressed at the specific times designated for it by the Chair of the Annual General Meeting. To address the meeting, click the "Request" button located in the designated "Request for permission to speak" panel or by clicking the hand icon displayed on the screen. The Chair of the Annual General Meeting will distribute speaking turns by calling the persons by their name. Shareholders and/or their representatives exercising their right to speak are asked to state their name and the name of the shareholder they may represent. Further information will be available during the Annual General Meeting.

Participants are requested to address the meeting briefly and concisely. To ensure the smooth and timely proceeding of the Annual General Meeting, the Chair of the Annual General Meeting may give further instructions regarding, among other things, the maximum duration of speaking time per person, and/or that participants may have only one opportunity to address the meeting per agenda item, and/or enable technical means to assist in addressing questions, as well as give other relevant guidance during the meeting. Persons addressing the meeting are requested to confine themselves to the agenda item in question and to limit their questions and remarks to viewpoints that have not yet been addressed.

Questions during the separate Q&A event

Prior to this year's Annual General Meeting, a separate online event will be held during which the President and Group CEO will present an overview of the key highlights of the financial year 2025, key priorities for Nordea's next strategy period as well as the financial targets for 2030, which will be followed by a Q&A segment with senior management. The event starts at 13.00 EET, and it may be viewed online via a live webcast on Nordea's website. The shareholders are reminded that the Q&A event/live webcast is not part of the Annual General Meeting, and questions submitted to the Q&A event do not constitute questions under Chapter 5, Section 25 of the Finnish Limited Liability Companies Act. Instructions for joining the webcast and submitting questions are available on Nordea's website at www.nordea.com/agm.

Recording

Recording of the meeting is prohibited. The meeting will be recorded for the Company's own purposes.

Agenda and access to documentation

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

The shareholders' register of the Company is available for inspection during the Annual General Meeting on the virtual general meeting platform.

It is noted that the proposals to the Annual General Meeting, the financial statements and all other documents and information required under the Finnish Limited Liability Companies Act and the Finnish Securities Markets Act have been available to shareholders on the Company's website for the period required under the Finnish Limited Liability Companies Act prior to the Annual General Meeting and that the aforementioned documents are available for inspection during the Annual General Meeting on the virtual general meeting platform.

3. Election of persons to scrutinise the minutes and to supervise the counting of votes

One person to scrutinise the minutes and two persons to supervise the counting of votes will be elected at the meeting.

It is proposed to the Annual General Meeting that Tobias Palmgren be elected to scrutinise the minutes, and Teemu Jokiharju and Niko Lassila to supervise the counting of votes. If any of the aforementioned persons are unavailable, the Chair of the Annual General Meeting will propose another person to replace them.

The minutes of the Annual General Meeting will be available on the Company's website as of 7 April 2026 at the latest.

4. Recording the legality of the meeting

According to Article 9 of the Articles of Association, the notice to the Annual General Meeting must be published on the Company's website at the earliest 3 months before the meeting and at least 3 weeks before the meeting, however no later than 9 days before the record date of the general meeting.

The notice has been published on the Company's website and as a stock exchange release on 18 February 2026.

The notice is available on the Company's website at www.nordea.com/agm and during the meeting on the virtual general meeting platform.

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 Limited Liability Companies Act, and that it has therefore been duly convened and constitutes a quorum.

5. Recording the attendance at the meeting and adoption of the list of votes

Articles of Association and registration for the meeting

According to Article 10 of the Articles of Association of the Company, a shareholder must, in order to participate in the Annual General Meeting, register their participation no later than on the date specified in the notice, which can be ten (10) days prior to the general meeting at the earliest.

Since the shares of the Company are a part of the Book Entry System of Securities, the provisions of the Finnish Limited Liability Companies Act concerning the right to participate in such a company's General Meeting are also considered. Shareholders who have duly registered for the Annual General Meeting before the end of the registration period and who have the right to participate in the Annual General Meeting pursuant to Chapter 5, Sections 6 and 6 a of the Finnish Limited Liability Companies Act and who have either voted in advance during the advance voting period or who are in attendance or represented at the Annual General Meeting via remote connection will be deemed shareholders participating in the meeting.

Information on the list of votes

A list of all shareholders in attendance or represented at the Annual General Meeting and proxy representatives will be compiled at the Annual General Meeting, including information on the number of shares and votes said persons hold (list of votes). At the beginning of the meeting, the Chair of the Annual General Meeting will state the number of shareholders in attendance or represented at the Annual General Meeting and the respective number of shares and votes represented at the meeting. Additionally, the Chair of the Annual General Meeting will state information on the attendance of the members of the Board of Directors of the Company, the proposed new member to the Board of Directors, the CEO and the auditor of the Company at the meeting.

A summary of the list of votes is available with the Chair of the Annual General Meeting and will be appended to the minutes of the meeting. The list of votes will be adopted to correspond to the situation at the beginning of each possible vote.

Information on the advance voting and voting instructions

Shareholders may vote in advance on item 2 (regarding the election of the Chair of the Annual General Meeting) and items 7 to 21 on the agenda of the Annual General Meeting from 2 March 2026 to 16 March 2026. An agenda item subject to advance voting is considered to have been presented unchanged to the Annual General Meeting in accordance with the Finnish Limited Liability Companies Act. Typically, the Company also receives voting instructions from nominee-registered shareholders in advance of the meeting. The Company and the Chair of the Annual General Meeting will have a list of the advance votes and voting instructions, a summary of which will be appended to the minutes of the meeting.

The summary of the advance votes and voting instructions will include the supporting, opposing and the abstention votes cast in advance, as well as the voting instructions, if any, also when no voting is carried out on an agenda item. To the extent opposing votes are cast without presenting a counterproposal in items which cannot be effectively opposed without a counterproposal, such votes will not technically be considered as opposing votes in a vote. This typically applies to e.g. director elections.

Nordea Bank Abp

Board of Directors

18 February 2026