

**FINAL TERMS FOR BIGBANK AS**  
**ADDITIONAL TIER 1 TEMPORARY WRITE-DOWN NOTES**

28 January 2026

Bigbank AS  
Issue of  
EUR 3,000,000  
Additional Tier 1 Temporary Write-Down Notes

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Additional Tier 1 Temporary Write-Down Notes (the “**Conditions**”). This document constitutes the Final Terms of the Additional Tier 1 Temporary Write-Down Notes described herein and must be read in conjunction with such Conditions.

Full information on the offer of the Additional Tier 1 Temporary Write-Down Notes is only available on the basis of the combination of these Final Terms and the Conditions.

**GENERAL**

1.	Issuer	Bigbank AS
2.	Series Number	Not applicable
3.	Offering	Private placement with a minimum investment amount of EUR 100,000
4.	Issue currency	EUR
5.	Original Nominal Value	EUR 100,000
6.	Aggregate Original Nominal Value	EUR 3,000,000, which may be increased or decreased by the Issuer
7.	Issue Price	100% of the Original Nominal Value
8.	Issue Date and Interest Commencement Date	12 February 2026
9.	Maturity Date	The Additional Tier 1 Temporary Write-Down Notes shall be perpetual and shall have no final maturity date.
10.	Status of the notes	Direct, unsecured, subordinated obligations of the Issuer
11.	Bail-in Powers	Applicable, as provided in the Applicable Banking Regulations

**PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE**

12.	Interest Basis	Fixed rate
13.	Rate of Interest	8% <i>per annum</i> payable quarterly

14.	Interest Payment Date(s):	15 March, 15 June, 15 September and 15 December, annually. If an Interest Payment Date falls on a day that is not a Business Day, interest shall be paid on the next Business Day after the Interest Payment Date.
15.	First Interest Payment Date:	15 March 2026
16.	Fixed Interest Amount	EUR 2,000
17.	Fixed Interest Amount for the first interest period	EUR 733.33
18.	Interest calculation convention	30/360
19.	Record Date	Close of business of the Register on the third Business Day before the due date

#### **PROVISIONS RELATING TO REDEMPTION**

20.	Call Option	
i.	Optional Redemption Date(s):	Interest Payment Dates, subject to the provisions of Condition 6(d) and approval of the EFSA.
ii.	Optional Redemption Amount(s):	Outstanding Nominal Value plus interest accrued and due (subject to Condition 5(2)), whereas the Issuer may only exercise the Call Option when the prevailing Outstanding Nominal Value is equal to the Original Nominal Value.
iii.	Early redemption as a result of a Tax Event:	The provisions of Condition 6(b) apply.
iv.	Early redemption as a result of a Capital Event:	The provisions of Condition 6(c) apply.
21.	Put Option	Not applicable.
22.	Final Redemption Amount	Outstanding Nominal Value plus interest accrued and due (subject to Condition 5(2)).

#### **SPECIAL PROVISIONS**

23.	Trigger Level	In respect of: (i) the Group CET1 Capital Ratio 7%, and/or (ii) the Issuer CET1 Ratio 7%
24.	Selling Restrictions	The Additional Tier 1 Temporary Write-Down Notes are not offered publicly, and they may not be sold or offered to be sold in a way that would qualify as a public offering and require registration and publication of a prospectus or similar disclosure document. The Additional Tier 1 Temporary Write-Down Notes may not be sold or offered

to be sold to investors in countries where such sale or offer would be unlawful. Each Holder undertakes to follow this restriction in reselling the Additional Tier 1 Temporary Write-Down Notes or offering them for resale.

## **OPERATIONAL INFORMATION**

25. ISIN Code:	EE0000003424
26. Register	Nasdaq CSD SE Estonian branch