

Pillar 3 Report

Q3 2026

Scope of Disclosure

Bigbank AS has disclosed this information in accordance with the requirements under Part Eight of the Capital Requirements Regulation (CRR), the EBA implementing technical standards (ITS) with regard to disclosure of own funds (EU Regulation No 637/2021) and the EBA guidelines on disclosure requirements under Part Eight of the CRR. The internal procedure “Principles of Disclosing Information Related to Risk Management (Pillar 3)” establishes the key internal control elements to ensure compliance with the disclosure requirements. The process, including the related principles, roles and responsibilities is documented, reviewed, and regularly updated. Internal controls are implemented in the regulatory reporting process

The Management Board of Bigbank AS approves the adequacy of the risk management arrangements and risk management systems put in place with regard to the Group’s profile and strategy.

Mart Veskimägi
Member of the Management Board
Head of Risk Management Area
/Signed digitally/

Argo Kiltsmann
Member of the Management Board
Head of Finance
/Signed digitally/

Key metrics and overview of risk-weighted exposure amounts

Template EU OV1 - Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2026	30.06.2026	30.09.2026
1	**Credit risk (excluding CCR)**	**2 037 995 559.96**	**1 996 706 063.04**	**163 039 644.80**
2	Of which the standardised approach	2 037 995 559.96	1 996 706 063.04	163 039 644.80
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	**Counterparty credit risk - CCR**			
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	**Credit valuation adjustments risk - CVA risk**			
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)			
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	**Settlement risk**			
16	**Securitisation exposures in the non-trading book (after the cap)**			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	**Position, foreign exchange and commodities risks (Market risk)**	**839 712.00**	**785 788.00**	**67 176.96**
21	SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	839 712.00	785 788.00	67 176.96
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	**Large exposures**			
23	Reclassifications between the trading and non-trading books			
24	**Operational risk**	**112 360 346.15**	**112 360 346.15**	**8 988 827.69**
EU 24a	Exposures to crypto-assets			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**			
26	**Output floor applied (%)**			
27	**Floor adjustment (before application of transitional cap)**			
28	Floor adjustment (after application of transitional cap)			
29	**Total**	**2 151 195 618.11**	**2 109 852 197.19**	**172 095 649.45**

Template EU KM1 – Key metrics template

		30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	284 697 262.02	284 529 025.81	275 365 387.31	273 928 203.56	266 271 755.49
2	Tier 1 capital	338 792 374.52	321 243 375.81	312 079 737.31	307 632 553.56	299 978 010.49
3	Total capital	412 182 752.82	394 341 492.06	385 405 614.79	380 671 910.02	373 247 257.94
Risk-weighted exposure amounts						
4	Total risk exposure amount	2 151 195 618.11	2 109 852 197.19	1 961 381 441.12	2 017 656 600.22	1 927 594 832.26
4a	Total risk exposure pre-floor	2 151 195 618.11	2 109 852 197.19	1 961 381 441.12	2 017 656 600.22	1 927 594 832.26
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.23%	13.49%	14.04%	13.58%	13.81%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.23%	13.49%	14.04%	13.58%	13.81%
6	Tier 1 ratio (%)	15.75%	15.23%	15.91%	15.25%	15.56%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15.75%	15.23%	15.91%	15.25%	15.56%
7	Total capital ratio (%)	19.16%	18.69%	19.65%	18.87%	19.36%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	19.16%	18.69%	19.65%	18.87%	19.36%
Additional own funds requirements to address risks other than the risk of excessive						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.20%	3.20%	3.20%	3.20%	3.20%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.80%	1.80%	1.80%	1.80%	1.80%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.40%	2.40%	2.40%	2.40%	2.40%
EU 7g	Total SREP own funds requirements (%)	11.20%	11.20%	11.20%	11.20%	11.20%
Combined buffer and overall capital requirement (as a percentage of risk-weighted						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	1.16%	1.16%	1.15%	1.14%	1.14%
EU 9a	Systemic risk buffer (%)	0.30%	0.29%	0.30%	0.29%	0.28%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.46%	4.45%	4.45%	4.42%	4.42%
EU 11a	Overall capital requirements (%)	15.66%	15.65%	15.65%	15.62%	15.62%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.93%	6.83%	7.51%	6.85%	7.16%
Leverage ratio						
13	Total exposure measure	4 008 864 802.23	3 673 109 624.88	3 459 245 867.34	3 328 630 672.95	3 168 116 940.48
14	Leverage ratio (%)	8.54%	8.54%	9.02%	9.24%	9.47%
Additional own funds requirements to address the risk of excessive leverage (as a						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total						
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	488 886 175.59	450 234 843.26	441 183 772.52	453 890 218.99	463 486 072.19
EU 16a	Cash outflows - Total weighted value	294 564 224.09	273 788 610.13	256 001 590.88	246 135 563.14	235 671 791.56
EU 16b	Cash inflows - Total weighted value	68 880 972.11	66 366 294.72	63 797 399.19	59 177 209.28	56 489 576.10
16	Total net cash outflows (adjusted value)	225 683 251.98	207 422 315.41	192 204 191.70	186 958 353.86	179 182 215.46
17	Liquidity coverage ratio (%)	216.05%	217.97%	232.87%	246.84%	264.90%
Net Stable Funding Ratio						
18	Total available stable funding	3 663 975 613.11	3 362 319 213.18	3 180 973 226.27	3 059 824 083.49	2 919 835 958.20
19	Total required stable funding	2 636 103 815.91	2 433 925 123.94	2 295 158 064.93	2 201 130 016.36	2 128 520 926.16
20	NSFR ratio (%)	138.99%	138.14%	138.59%	139.01%	137.18%

Template EU LIQ1 - Quantitative information of LCR

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30.09.2026	30.06.2026	31.03.2026	31.12.2025	30.09.2026	30.06.2026	31.03.2026	31.12.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					488 886 175.59	450 234 843.26	441 183 772.52	453 890 218.99
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	3 037 054 601.33	2 870 028 362.04	2 745 109 812.45	2 324 879 837.71	227 364 122.01	217 066 531.46	207 452 340.23	204 341 129.17
3	*Stable deposits*	247 287 125.85	216 070 916.17	185 091 738.75	152 227 648.34	12 364 356.29	10 803 545.81	9 254 586.94	7 611 382.42
4	*Less stable deposits*	1 360 649 375.26	1 285 688 781.99	1 244 708 451.24	1 204 150 905.68	136 577 072.20	129 027 540.67	124 887 459.15	142 893 875.60
5	Unsecured wholesale funding	45 602 175.53	35 443 679.02	27 316 562.41	20 262 704.82	24 519 835.59	18 363 940.83	14 531 934.20	11 326 911.16
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*								
7	*Non-operational deposits (all counterparties)*	44 847 612.47	34 699 380.05	26 595 862.32	19 565 258.90	23 765 272.54	17 619 641.86	13 811 234.10	10 629 465.24
8	*Unsecured debt*	754 563.05	744 298.97	720 700.09	697 445.93	754 563.05	744 298.97	720 700.09	697 445.93
9	*Secured wholesale funding*								
10	Additional requirements	311 563 185.19	305 376 914.00	287 155 808.52	263 191 957.16	42 680 266.49	38 358 137.84	34 017 316.46	30 467 522.81
11	*Outflows related to derivative exposures and other collateral requirements*								
12	*Outflows related to loss of funding on debt products*								
13	*Credit and liquidity facilities*	311 563 185.19	305 376 914.00	287 155 808.52	263 191 957.16	42 680 266.49	38 358 137.84	34 017 316.46	30 467 522.81
14	Other contractual funding obligations	3 116 188.23	2 942 752.16	3 031 097.97	2 977 953.92				
15	Other contingent funding obligations								
16	TOTAL CASH OUTFLOWS					294 564 224.09	273 788 610.13	256 001 590.88	246 135 563.14
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	78 378 577.35	75 804 554.44	71 652 114.35	70 247 187.62	65 506 832.39	63 142 251.47	60 744 966.82	56 943 015.91
19	Other cash inflows	16 760 421.28	15 973 521.60	15 141 132.18	11 049 937.19	3 374 139.72	3 224 043.25	3 052 432.37	2 234 193.37
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	95 138 998.62	91 778 076.04	86 793 246.54	81 297 124.81	68 880 972.11	66 366 294.73	63 797 399.19	59 177 209.28
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap*	95 138 998.62	91 778 076.04	86 793 246.54	81 297 124.81	68 880 972.11	66 366 294.73	63 797 399.19	59 177 209.28
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					488 886 175.59	450 234 843.26	441 183 772.52	453 890 218.99
22	TOTAL NET CASH OUTFLOWS					225 683 251.98	207 422 315.41	192 204 191.70	186 958 353.86
23	**LIQUIDITY COVERAGE RATIO**					**216.05%**	**217.97%**	**232.87%**	**246.84%**

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1 in accordance with Article 451a(2) CRR

Qualitative information		
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The level of the liquidity coverage ratio (LCR) is driven by the dynamics of the liquidity buffer and net cash outflows. In Q3 2026, the LCR remained stable at a high level, exceeding both regulatory and internal thresholds. Liquidity buffer growth exceeded the increase in stressed net outflows.
(b)	Explanations on the changes in the LCR over time	LCR remained significantly above the regulatory minimum throughout the observation period. LCR was 226% as at September 30, 2026 (212% as at June 30, 2026).
(c)	Explanations on the actual concentration of funding sources	The Group's funding is primarily based on retail deposits. In addition to retail deposits, the Bank has raised funds through the issuance of subordinated bonds. The concentration of funding sources by counterparty is low.
(d)	High-level description of the composition of the institution`s liquidity buffer.	The liquidity buffer consisted largely of funds held with central banks and commercial banks and of high credit quality bonds
(e)	Derivative exposures and potential collateral calls	Bigbank has no such exposures
(f)	Currency mismatch in the LCR	The level of the LCR is monitored in euros. The Group didn't have any other material currencies (liabilities equal to or greater than 5% of total liabilities) as at 30 September 2026.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	There are no other material items in the LCR calculation that are not captured in the LCR disclosure template.