Bigbank AS

(registry code 10183757)

Issue of EUR 15,000,000[1] Tier 2 Subordinated Bonds

under the EUR 80,000,000 Tier 2 Bond Programme

Each potential investor in the Bonds must determine the suitability of that investment in light of its own circumstances. A potential investor should not invest in Bonds which are complex financial instruments unless it has the expertise (either alone or with a financial adviser) to evaluate how the Bonds will perform under changing conditions, the resulting effects on the value of the Bonds and the impact this investment will have on the potential investor's overall investment portfolio.

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Tier 2 Subordinated Bonds (the "**Terms**"). This document constitutes the Final Terms of the securities described herein for the purposes of the Regulation (EU) 2017/1129 (and amendments thereto) (the "**EU Prospectus Regulation**"), and must be read in conjunction with the EU Follow-on base prospectus dated 6 November 2026 (the "**Prospectus**"), including the Terms incorporated by reference in the Prospectus to obtain all relevant information.

Full information on the Company and the offer of the Bonds is only available on the basis of the combination of these Final Terms, the Terms and the Prospectus. The Prospectus, including the Terms, is available for viewing through the Company's website (https://investor.bigbank.eu).

A summary of this series has been appended to these Final Terms. The Final Terms have been approved by a decision of the Company's Supervisory Board of 3 November 2026. The Final Terms have been filed with the EFSA but are not subject to approval proceedings.

1.	Issuer	Bigbank AS
2.	Number of series	1
3.	Aggregate Nominal Amount of the series	EUR 15,000,000. The Aggregate Nominal Amount of the series may be increased by the Company up to EUR 25,000,000 until the Issue Date
4.	Issue currency	EUR
5.	Nominal Amount	EUR 1,000
6.	Issue Price	100% of the original Nominal Amount
7.	Issue Date and Interest Commencement Date	26 November 2026
8.	Maturity Date	26 November 2036
9.	Redemption/Payment Basis	Redemption at par
10.	Interest	
	i. Calculation basis	Fixed rate
	ii. Interest Payment Dates	15 March, 15 June, 15 September, and 15 December, with the first interest payment being made on 15 March 2027.
	iii. Interest Rate	6.5% *per annum*

[1] The Aggregate Nominal Amount of the series may be increased by the decision of the Company until Issue Date (including) up to EUR 25,000,000.

iv. Interest calculation method	30/360
v. Rate of Delay Interest	0.025% per day

Signed digitally on behalf of Bigbank AS

[signed digitally]
Martin Länts

[signed digitally]
Ken Kanarik

[signed digitally]
Argo Kiltsmann

[signed digitally]
Ingo Põder

[signed digitally]
Mart Veskimägi

PART B – OTHER INFORMATION

1. OFFERING

The Offering Period:	From 10:00 (Tallinn time) on 10 November 2026 until 15:30 (Tallinn time) on 20 November 2026
Offering jurisdictions	Estonia, Latvia, Lithuania The Prospectus has been notified to the competent authorities in Latvia and Lithuania
Description of the subscription process:	See Sections “Subscription Undertakings” and “Payment” of the Prospectus
Date of publishing the results of the Offering:	23 November 2026
Description of distribution and allocation:	See Section “Distribution and Allocation” of the Prospectus. In addition, the Company may, in the allocation of the Bonds, give preference to retail investors in whose name a current account has been opened with the Company as at 18 November 2026 over other investors.
Date of settlement:	26 November 2026

2. LISTING

Listing	Nasdaq Tallinn Stock Exchange
Admission to Trading:	Application has been made for the Bonds to be admitted to trading on the Baltic Bond List of the Nasdaq Tallinn Stock Exchange on or about 27 November 2026

3. RATINGS

Ratings:	Not Applicable – No ratings have been or are expected to be assigned to the Bonds to be issued at the request of or with the co-operation of the Company in the rating process

4. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

	Reasons for the offer:	See "Reasons for Offering and Use of Proceeds" in the Prospectus and “Why is this Prospectus being produced?” in the summary of this series.
	Estimated net proceeds:	EUR 14.9 million, or such higher amount if the Aggregate Nominal Amount is increased, but not more than EUR 24.9 million.

5. YIELD

	Indication of yield:	6.5% *per annum* The yield is calculated at the Issue Date on the basis of the Issue Price. It is NOT an indication of future yield.

6. OPERATIONAL INFORMATION

	ISIN Code:	EE0000005510