

**Certificate of Approval of a Prospectus  
pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and  
of the Council  
Certificate Reference 4.3-4.9/4301**

**To:** Financial and Capital Market Commission, Latvia;  
Supervision Service Bank of Lithuania, Lithuania;

**From:** Estonian Financial Supervision and Resolution Authority, Estonia

We hereby certify that the Prospectus detailed below has been drawn up pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council and was approved by us on 05.09.2022.

**Name of Issuer(s):** Bigbank AS

**LEI:** 5493007SWCCN9S3J2748

**Registered Office(s):** Riia 2, Tartu, 51004, Estonia

**Type of Securities (if applicable):** Bonds

**National Prospectus Identifier:** 4.3-4.9/4301

**References to the annexes of Regulation 2019/980 used:** 6, 14

**We have authorised, in accordance with Article 18 of Prospectus Regulation (EU) 2017/1129, the omission of the information required under [Item \_ of Annex \_ ] on the following grounds:**  
N/A

**Signed:** /signed digitally/

**Kilvar Kessler**  
Chairman of the Management Board

**For and on behalf of the: Finantsinspektsioon**

**Date:** 05.09.2022

**Attachments:** (1) Prospectus  
(2) Translations of Summary (s)