Certificate of Approval of a Base Prospectus pursuant to Prospectus Regulation (EU) 2017/1129 of the European Parliament and of the Council Certificate Reference 4.3-4.9/4909

To: Latvijas Banka, Latvia;

Bank of Lithuania, Lithuania

From: Estonian Financial Supervision and Resolution Authority,

Estonia

We hereby certify that the Base 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 13.11.2023.

Name of Issuer(s): Bigbank AS

LEI: 5493007SWCCN9S3J2748

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

Type of Securities (if applicable): Debt Issuance Programme

National Prospectus Identifier: 4.3-4.9/4909

references to the annexes of Regulation 2019/980 used: 6 and 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/

Andres Kurgpõld Member of the Management Board In the tasks of the Chair of the Management Board

For and on behalf of the: Estonian Financial Supervision and Resolution Authority

Date: 13.11.2023

Attachments: (1) Base Prospectus

(2) Translation(s)