Bigbank

Pillar 3 Report

Q1 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.

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
		31.03.2026	31.12.2025	31.03.2026
1	**Credit risk (excluding CCR)**	1 847 931 471.97	1 865 872 786.07	147 834 517.76
2	Of which the standardised approach	1 847 931 471.97	1 865 872 786.07	147 834 517.76
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)**	1 037 460.00	39 423 468.00	82 996.80
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	1 037 460.00	39 423 468.00	82 996.80
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**	112 561 823.15	112 561 823.15	9 004 945.85
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**	1 961 530 755.12	2 017 858 077.22	156 922 460.41

Template EU KM1 – Key metrics template

		31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2025
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	275 365 387.31	273 928 203.56	266 271 755.49	256 734 396.67	248 409 935.30
2	Tier 1 capital	312 079 737.31	307 632 553.56	299 978 010.49	287 898 981.67	277 105 110.30
3	Total capital	385 405 614.79	380 671 910.02	373 247 257.94	360 881 483.57	344 352 451.01
Risk-weighted exposure amounts						
4	Total risk exposure amount	1 961 530 755.12	2 017 858 077.22	1 927 594 832.26	1 764 649 592.47	1 740 052 003.08
4a	Total risk exposure pre-floor	1 961 530 755.12	2 017 858 077.22	1 927 594 832.26	1 764 649 592.47	-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	14.04%	13.58%	13.81%	14.55%	14.28%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	14.04%	13.58%	13.81%	14.55%	14.28%
6	Tier 1 ratio (%)	15.91%	15.25%	15.56%	16.31%	15.93%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15.91%	15.25%	15.56%	16.31%	15.93%
7	Total capital ratio (%)	19.65%	18.87%	19.36%	20.45%	19.79%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	19.65%	18.87%	19.36%	20.45%	19.79%
percentage of risk-weighted exposure amount)						
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 exposure amount)						
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 (%)	0.00%				
9	Institution specific countercyclical capital buffer (%)	1.15%	1.14%	1.14%	1.15%	1.08%
EU 9a	Systemic risk buffer (%)	0.30%	0.29%	0.28%	0.29%	0.27%
10	Global Systemically Important Institution buffer (%)	0.00%				
EU 10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.45%	4.42%	4.42%	4.43%	4.35%
EU 11a	Overall capital requirements (%)	15.65%	15.62%	15.62%	15.63%	15.55%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.51%	6.85%	7.16%	7.91%	7.53%
Leverage ratio						
13	Total exposure measure	3 459 245 867.34	3 328 630 672.95	3 168 116 940.48	3 074 537 413.75	2 959 100 796.83
14	Leverage ratio (%)	9.02%	9.24%	9.47%	9.36%	9.36%
exposure measure)						
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 exposure measure)						
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)	441 183 772.52	453 890 218.99	463 486 072.19	470 012 147.18	511 677 461.44
EU 16a	Cash outflows - Total weighted value	256 001 590.88	246 135 563.14	235 671 791.56	219 312 856.57	207 138 293.99
EU 16b	Cash inflows - Total weighted value	63 797 399.19	59 177 209.28	56 489 576.10	54 033 794.82	50 278 528.88
16	Total net cash outflows (adjusted value)	192 204 191.70	186 958 353.86	179 182 215.46	165 279 061.75	156 859 765.11
17	Liquidity coverage ratio (%)	232.87%	246.84%	264.87%	294.44%	341.59%
Net Stable Funding Ratio						
18	Total available stable funding	3 180 973 226.27	3 059 824 083.49	2 919 835 958.20	2 843 651 515.36	2 730 788 689.91
19	Total required stable funding	2 295 158 064.93	2 201 130 016.36	2 128 520 926.16	2 004 605 975.47	1 902 125 392.44
20	NSFR ratio (%)	138.59%	139.01%	137.18%	141.86%	143.57%

Template EU LIQ1 - Quantitative information of LCR

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	31.03.2026	31.12.2025	30.09.2025	30.06.2025	31.03.2026	31.12.2025	30.09.2025	30.06.2025
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					441 183 772.52	453 890 218.99	463 486 072.19	470 012 147.18
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	2 745 109 812.45	2 324 879 837.71	1 918 631 589.31	1 516 612 098.48	207 452 340.23	204 341 129.17	198 527 170.14	186 808 156.29
3	*Stable deposits*	185 091 738.75	152 227 648.34	107 720 167.63	66 739 719.97	9 254 586.94	7 611 382.42	5 386 008.38	3 336 986.00
4	*Less stable deposits*	1 244 708 451.24	1 204 150 905.68	1 170 769 691.44	1 131 850 254.46	124 887 459.15	142 893 875.60	160 868 694.09	168 540 381.62
5	Unsecured wholesale funding	27 316 562.41	20 262 704.82	16 507 250.06	11 814 775.05	14 531 934.20	11 326 911.16	9 385 356.59	6 751 920.26
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*								
7	*Non-operational deposits (all counterparties)*	26 595 862.32	19 565 258.90	15 844 252.47	11 183 742.13	13 811 234.10	10 629 465.24	8 722 359.00	6 120 887.34
8	*Unsecured debt*	720 700.09	697 445.93	662 997.59	631 032.92	720 700.09	697 445.93	662 997.59	631 032.92
9	*Secured wholesale funding*								
10	Additional requirements	287 155 808.52	263 191 957.16	235 861 052.88	204 509 975.98	34 017 316.46	30 467 522.81	27 759 264.84	25 752 780.03
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*	287 155 808.52	263 191 957.16	235 861 052.88	204 509 975.98	34 017 316.46	30 467 522.81	27 759 264.84	25 752 780.03
14	Other contractual funding obligations	3 031 097.97	2 977 953.92	2 953 790.18	2 834 793.73				
15	Other contingent funding obligations								
16	TOTAL CASH OUTFLOWS					256 001 590.88	246 135 563.14	235 671 791.56	219 312 856.57
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	71 652 114.35	70 247 187.62	70 565 774.32	70 940 827.87	60 744 966.82	56 943 015.91	55 059 469.81	53 352 103.31
19	Other cash inflows	15 141 132.18	11 049 937.19	7 110 251.79	3 404 595.25	3 052 432.37	2 234 193.37	1 430 106.29	681 691.51
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	86 793 246.54	81 297 124.81	77 676 026.12	74 345 423.12	63 797 399.19	59 177 209.28	56 489 576.10	54 033 794.82
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap*	86 793 246.54	81 297 124.81	77 676 026.12	74 345 423.12	63 797 399.19	59 177 209.28	56 489 576.10	54 033 794.82
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					441 183 772.52	453 890 218.99	463 486 072.19	470 012 147.18
22	TOTAL NET CASH OUTFLOWS					192 204 191.70	186 958 353.86	179 182 215.46	165 279 061.75
23	**LIQUIDITY COVERAGE RATIO**					**232.87%**	**246.84%**	**264.87%**	**294.44%**

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

Row number	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 Q1 2026, the LCR remained stable at a high level, exceeding both regulatory and internal thresholds.
(b)	Explanations on the changes in the LCR over time	LCR remained significantly above the regulatory minimum throughout the observation period.
(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 31 March 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.