

FORM 51-102F3

MATERIAL CHANGE REPORT

1. Name and Address of Company

BIGG Digital Assets Inc. (“**BIGG**” or the “**Company**”)
Suite 220 – 1130 West Pender Street
Vancouver, British Columbia, Canada V6E 4A4

2. Date of Material Change

February 24, 2026

3. News Release

The news release was disseminated via GlobeNewswire and filed on SEDAR+ on February 24, 2026.

4. Summary of Material Change

On February 24, 2026, the Company announced the appointment of Fraser Matthews as Chief Executive Officer (CEO), effective immediately. Mr. Matthews succeeds Dan Reitzik, who has been serving as Interim Chief Executive Officer.

5.1 Full Description of Material Change

BIGG Digital Assets Appoints Fraser Matthews as Chief Executive Officer

On February 24, 2026, the Company announced the appointment of Fraser Matthews as Chief Executive Officer (CEO), effective immediately. Mr. Matthews succeeds Dan Reitzik, who has been serving as Interim Chief Executive Officer.

As Chief Executive Officer, Mr. Matthews will lead BIGG’s next phase of growth, with a strategic focus on scaling its regulated digital asset infrastructure and strengthening its position within the global digital asset ecosystem. He will drive execution across the Company’s operating subsidiaries while advancing BIGG’s long-term strategy of building a trusted, compliant, and performance-driven digital asset platform.

Mr. Matthews will continue in his role as Chief Executive Officer of Netcoins, ensuring continuity of leadership and operational momentum. Under his leadership, Netcoins has delivered strong growth, with revenue increasing from \$4.9 million in 2022 to \$11.5 million in 2024 and annual trading volume surpassing \$1 billion in 2025. Netcoins remains focused on expanding its product capabilities, enhancing its regulatory framework, and progressing toward submission of its CIRO application targeted for June 1, 2026.

“BIGG is uniquely positioned to build a leading global digital asset platform anchored by Netcoins’ strong operating performance and trusted brand,” said Fraser Matthews, CEO of BIGG Digital Assets and Netcoins. “Our priorities are clear: disciplined execution, responsible product innovation, and continued investment in regulatory and operational excellence as we advance toward CIRO registration. I appreciate the Board’s confidence and look forward to leading BIGG through its next chapter of growth.”

Mr. Matthews brings significant experience across capital markets, fintech, and digital assets, and has played an integral role in shaping BIGG’s strategy and operations. His appointment reflects the Board’s confidence in his leadership, strategic discipline and ability to execute on BIGG’s long-term vision, delivering long-term shareholder value.

The Company thanks Mr. Reitzik for his service as Interim Chief Executive Officer and for his valuable leadership. To ensure continuity and an orderly transfer of responsibilities, Mr. Reitzik will provide consulting and transition services to the Company for a defined period, supporting the executive team and the Board as the Company advances its strategic objectives.

“On behalf of the Board, I thank Dan for his steady leadership and meaningful contributions during this important, pivotal period for BIGG,” said Lance Morginn, Chairman of the Board of BIGG Digital Assets. “Fraser has been integral to the Company’s strategic and operational progress, particularly through the performance of Netcoins. The Board is confident in his ability to execute BIGG’s strategy and drive long-term shareholder value.”

5.2 Disclosure for Restructuring Transaction

Not applicable.

6. Reliance on subsection 7.1(2) of National Instrument 51-102

Not applicable.

7. Omitted Information

No significant facts have been omitted from this report.

8. Executive Officer

Lance Morginn
Chairman
1.778.819.8702

9. Date of Report

February 24, 2026

Cautionary Note Regarding Forward-Looking Information or Statements

This material change report contains forward-looking information within the meaning of applicable securities laws. All statements that are not historical facts, including without limitation: statements regarding future estimates, plans, programs, forecasts, projections, objectives, assumptions, expectations or beliefs of future performance. Forward-looking information can be identified by the use of words such as “will”, “expect”, “anticipate”, “intend” or “believe” or variations of such words or statements that certain actions, events or results “will” be taken, occur or be achieved. Readers are cautioned not to place undue reliance on forward-looking statements, as there can be no assurance that the plans, intentions or expectations upon which they are based will occur. By their nature, forward-looking statements involve numerous assumptions, known and unknown risks and uncertainties, both general and specific, that contribute to the possibility that the predictions, estimates, forecasts, projections and other forward-looking statements will not occur. These assumptions, risks and uncertainties include, among other things, the state of the economy in general and capital markets in particular, and other factors, many of which are beyond

the control of BIGG. Forward-looking statements contained in this material change report are expressly qualified by this cautionary statement. Undue reliance should not be placed on the forward-looking information because BIGG can give no assurance that they will prove to be correct. Important factors that could cause actual results to differ materially from BIGG's expectations include, consumer sentiment towards BIGG's products and Blockchain technology generally, technology failures, competition, and failure of counterparties to perform their contractual obligations.

The forward-looking statements contained in this material change report are made as of the date of this material change report. Except as required by law, BIGG disclaims any intention and assumes no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. Additionally, BIGG undertakes no obligation to comment on the expectations of, or statements made by, third parties in respect of the matters discussed above.