



Results FY 2025

Press release | 3 March 2026

Strong set of FY 2025 results driven by volumes growth and healthy fee generation



Net Profit

€170mn

+21% YoY



ROTE

25.3%

NPEs

1.31%



Loans

€5.1bn

Loans Δ

€1.5bn

+40% YoY



Depos

€6.3bn

Deposits Δ

€1.7bn

+36% YoY



Total capital ratio

14.87%

FY 2025 **net profit** stood at €170mn compared to €140.2mn in FY 2024, an increase of 21%

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2

ROTE stood at 25.3%

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FY 2025 **credit expansion** continued unabated with loan disbursements in the tune of €3.7bn, 31% higher YoY

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FY 2025 gross **loan balances** increased by €1.5bn YoY at €5.1bn, +40% YoY. The quality of the loan portfolio remains high with the **NPE ratio** standing at 1.31% and NPLs at 0.52%

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Deposits rose by €1.7bn YoY (+36%) to €6.3bn

6

Strong liquidity with loans to deposits ratio of 80.2%, LCR of 204.14% and NSFR of 127.97%

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Total capital ratio stood at 14.87% with **CET1** at 12.19%

2025 was another strong year for Optima bank. We continued to grow with consistency, discipline, and a clear purpose: to build a modern, high-performing bank that delivers meaningful value to our customers, our people, and our shareholders. Our full-year results reflect not only our strong financial performance, the depth of our capabilities and the resilience of our business model, but above all the trust we have earned in the market.

During the year, we achieved broad-based growth across all key areas of our business. Total income reached €297.6mn, supported by solid growth in net interest income despite falling interest rates and particularly strong momentum in fees. Our cost base remained tightly controlled with the cost to core income coming at 24.5%, enabling us to deliver €231.0mn in pre-provision income and a robust €170.0mn in net earnings, an annual increase of 21% with the return on tangible equity clocking in at 25.3%. This performance once again positions Optima bank as one of most efficient institutions in the European banking sector.

Gross loans grew 40% year-on-year to €5.1bn, reflecting our continued support to businesses and the strong demand for credit across the economy. Deposits reached €6.3bn, marking a 36% increase compared to the previous year and demonstrating the confidence that our clients place in our franchise. Our balance sheet remains strong, with a healthy loan-to-deposit ratio of 80%, total capital ratio of 14.87% and robust liquidity metrics. These metrics provide us with the stability and strategic flexibility to continue supporting the real economy while pursuing sustainably profitable growth.

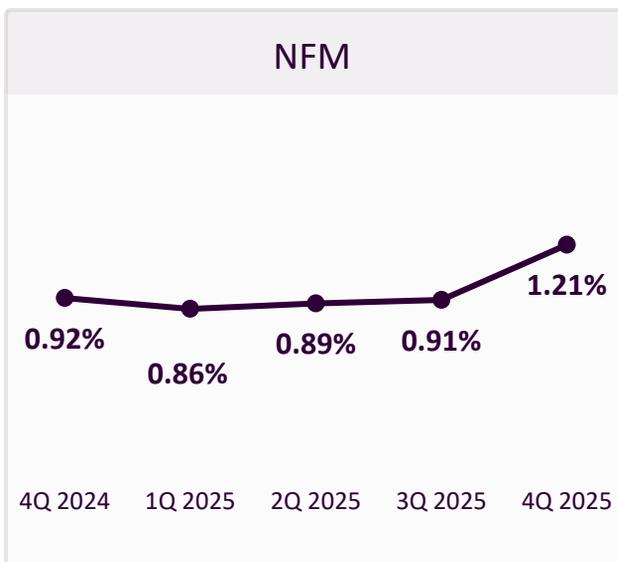
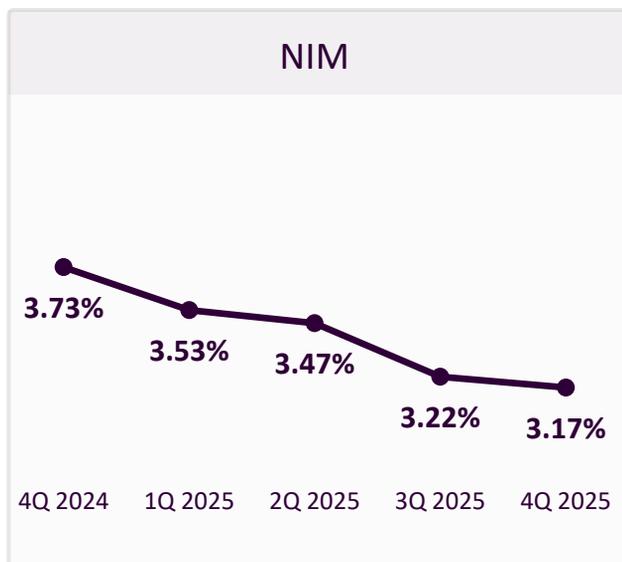
Looking ahead to 2026, we remain optimistic. The macroeconomic environment in Greece continues to improve, underpinned by steady GDP expansion, moderating inflation and unemployment and rising investment activity. Our priorities will remain clear: on strengthening customer relationships, growing interest and fee-based revenue streams, enhancing digital capabilities, and maintaining rigorous cost and risk discipline.

We will continue to invest in our people, in technology, and in delivering a differentiated customer experience that stands out in the market. As Optima bank grows, our commitment to responsible banking, operational excellence, and value creation becomes even stronger. The foundation we have built gives us confidence in our ability to sustain growth and deliver strong returns for our shareholders in the year ahead.

I would like to thank our teams across the bank for their dedication and efforts, our customers for their continued trust and our shareholders and investment community for their support.

Dimitris Kyparissis
CEO, Optima bank

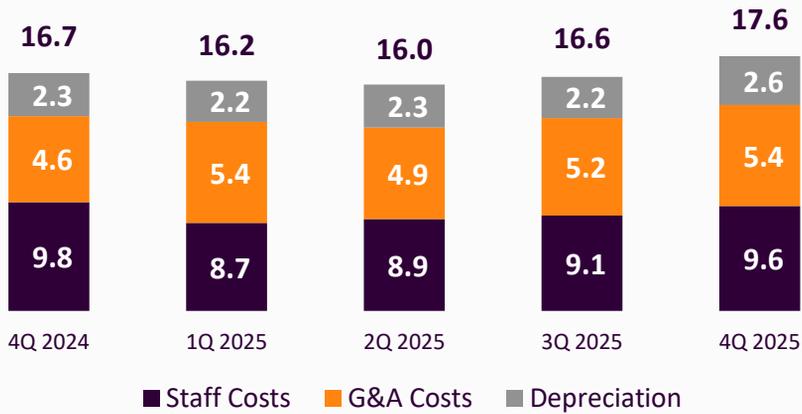
- FY 2025 NII grew 11% YoY to €210mn due to 40% higher loan balances and resilient spreads
- NIM stood at 3.21% vs 4.04% in FY 2024, mainly due to the fall of the 3m Euribor
- 4Q 2025 NIM stood at 3.17% down by 5 bps vs 3Q 2025, due to the significant growth volumes and also due to timing impact
- Net fee and commission income grew 49% YoY at €61.8mn, driven by higher loans, assets under management and investment banking fees



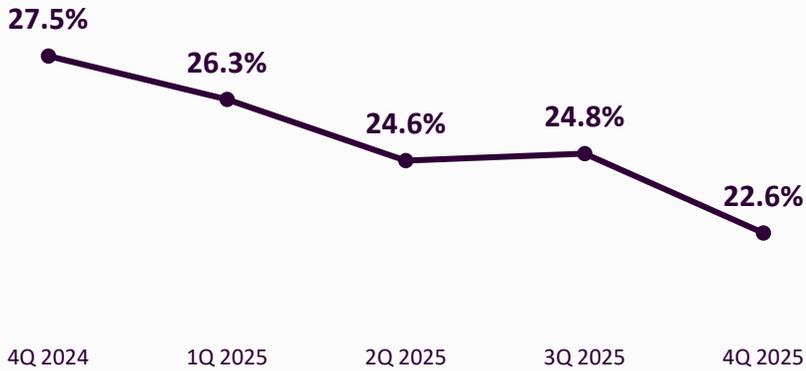
- Operating expenses were 15% higher YoY at €66.5mn due to 24% higher G&A costs, while staff costs were 11% higher YoY
- Cost to core income was contained at 24.5% from 25.2% in 9M 2025 and 25.6% in FY 2024

Operating expenses

€mn



Cost to core income



● Cost of risk stood at 56bps versus 67bps the same period last year

● Net profit stood at €170mn, 21% higher YoY

- Gross loans stood at €5.1bn, an increase of 40% YoY and 16% QoQ
- New disbursements in FY 2025 stood at €3.7 bn compared to € 2.8 bn in the same period last year, with the overwhelming majority being corporate loans
- Deposits grew 36% YoY and 12% QoQ at €6.3bn



- Loans to deposits ratio stood at 80.2% from 77.3% in 9M 2025 and 77.8% in FY 2024. Other liquidity metrics remained robust with LCR at 204.14% and NSFR at 127.97%, while the bank retained zero ECB funding
- The NPE/NPL ratios stood at 1.31% and 0.52%. NPE coverage, including collaterals stood at 148%
- CET1 and Total Capital ratio, stood at 12.19% and 14.87% respectively

P&L (€mn)	FY 2025	FY 2024	% change
Net interest income	210.0	189.9	11%
Net fees	61.8	41.3	49%
Trading & other income	25.8	23.5	10%
Total income	297.6	254.7	17%
Total operating expenses	-66.5	-57.9	15%
Pre-Provision income normalized	231.0	196.8	17%
Impairments	-24.5	-20.6	19%
Profit before tax	205.9	176.6	17%
Profit after tax reported	170.0	140.2	21%

Balance Sheet (€mn)			
Total assets	7,558	5,541	36%
Net loans	5,050	3,613	40%
Securities	1,333	728	83%
Deposits	6,299	4,643	36%
Tangible equity	736	609	21%

KPIs		
NIM	3.21%	4.04%
NFM	0.94%	0.88%
Cost to core income	24.5%	25.6%
Cost of risk	0.56%	0.67%
NPE ratio	1.31%	0.85%
Total capital ratio	14.87%	14.40%
RoTE	25.3%	25.3%

Glossary - Definition of alternative performance measures (APMs)

- **Adjusted net profit:** Net profit/loss adjusted after adding back one off expenses or deducting one off revenues
- **Basic earnings per share (EPS):** Net profit attributable to ordinary shareholders divided by the weighted average number of shares
- **Common equity tier 1 (CET1):** Common equity tier I regulatory capital as defined by Regulation (EU) No 575/2013 as in force. based on the transitional rules for the reported period. divided by total Risk Weighted Assets (RWA)
- **Core operating income:** The total of net interest income. net banking fee and commission income and income from non banking services
- **Cost to core income ratio:** Total operating expenses divided by total core operating income.
- **Cost to income ratio:** Total operating expenses divided by total operating income
- **Cost of risk (CoR):** Impairment charge in the P&L, annualized, divided by the average net loans over the period
- **Earnings per share (EPS) underlying:** Net profit attributable to ordinary shareholders excluding one off items, divided by the number of shares that resulted post the latest share capital increase
- **Fees and commissions:** The total of net banking fee and commission income and income from non banking services of the reported period
- **Fully loaded common equity tier 1:** Common Equity Tier I regulatory capital as defined by Regulation (EU) No 575/2013 as in force without the application of the relevant transitional rules for the reported period. divided by total Risk Weighted Assets (RWA)
- **Gross loans:** Loans and advances to customers at amortised cost before expected credit loss allowance for impairment on loans and advances to customers at amortized cost and Loans and advances to customers mandatorily measured at FVTPL
- **Liquidity coverage ratio (LCR):** total amount of high quality liquid assets over the net liquidity outflows for a 30-day stress period
- **Loans to deposits ratio (L/D):** Loans and advances to customers at amortised cost divided by due to customers at the end of the reported period
- **Impairments on loans:** Impairment charge for expected credit loss

Glossary - Definition of alternative performance measures (APMs)

- **Net loans:** Gross loans and advances to customers at amortised cost after ECL allowance for impairments
- **Net interest income:** the net interest income from interest bearing assets for the reported period
- **Net interest margin (NIM):** the net interest income, annualized divided by the average balance of total assets
- **Net profit on a recurring basis:** Net profit/loss attributable to ordinary shareholders excluding one-off items
- **Net stable funding ratio (NSFR):** The NSFR refers to the portion of liabilities and capital expected to be sustainable over the time horizon considered by the NSFR over the amount of stable funding that must be allocated to the various assets, based on their liquidity characteristics and residual maturities
- **Non performing exposures (NPEs):** as per EBA guidelines, non performing exposures are exposures in arrears of more than 90 days past due or for which the debtor is unlikely to pay its credit obligations in full without realization of collateral, regardless of the existence of any past-due amount or of the number of days past due
- **Non performing loans (NPLs):** Loans and advances to customers at amortised cost in arrears for 90 days or more
- **NPE ratio:** NPEs divided by Gross Loans
- **NPL ratio:** NPLs divided by Gross Loans
- **NPE coverage:** ECL allowance for loans and advances to customers divided by NPEs, excluding loans and advances to customers mandatorily measured at FVTPL, at year/period end
- **NPL coverage:** ECL allowance for loans and advances to customers divided by NPLs, excluding loans and advances to customers mandatorily measured at FVTPL, at year/period end
- **Risk weighted assets (RWAs):** Assets and off-balance-sheet exposures, weighted according to risk factors based on Regulation (EU) No 575/2013
- **Tangible equity:** Equity attributable to shareholders less goodwill, software and other intangible assets
- **Total capital ratio:** total regulatory capital as defined by Regulation (EU) No 575/2013 as in force. based on the transitional rules for the reported period. divided by total Risk Weighted Assets (RWA)
- **Return on tangible equity (RoTE):** net profit annualized divided by average tangible equity for the period
- **Return on tangible equity (RoTE) underlying:** net profit excluding one off items, annualized divided by average tangible equity for the period

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