

REPORT ON THE GENDER-BALANCED REPRESENTATION ON THE BOARD OF DIRECTORS OF OPTIMA BANK S.A.

1. INTRODUCTION

This Report on the gender-balanced representation has been prepared in accordance with article 3C of Greek Law 4706/2020 and includes the information provided for in the said article, namely details on the implementation of the provisions of paragraphs 3 and 4 of Article 3A of Greek law 4706/2020 regarding the participation quota of the underrepresented gender and the appointment of its representatives as executive members of the Board of Directors of "Optima bank S.A.". (hereinafter the "Bank").

2. GENDER-BALANCED REPRESENTATION

The Bank prioritizes diversity in the Board of Directors (BoD) as well as at all levels, in line with the applicable legislative and regulatory framework, in order to foster independent views and sound decision-making within the BoD.

The Bank promotes equality and diversity within the BoD and fosters a culture that, on the one hand, values and respects diversity and, on the other hand, recognizes that individuals from different backgrounds and experiences can contribute significantly to the work of the BoD. The Bank's broader goal is to be an inclusive organization that provides equal opportunities across all aspects of employment within it, including the recruitment, training and development of BoD members and employees.

In this context, the Bank ensures adequate gender representation at least at the level prescribed by applicable law as a percentage of the total BoD members.

With respect to its current composition, the BoD of the Bank consists of eleven (11) members in total, of which two (2) are Executive and nine (9) are Non-Executive. Both Executive Members of the BoD are male, while, among the nine (9) Non-Executive Members of the BoD, seven (7) are male and two (2) are female.

Therefore, each gender is adequately represented on the BoD, at a rate of at least twenty-five percent (25%), with the female gender being represented by the participation of two (2) women on the BoD ($11 \text{ members} \times 25\% = 2.75$ rounded down to the immediately preceding whole number, in accordance with paragraph 2 of article 17 of Greek law 5178/2025).

The obligation to appoint a female representative as an Executive Member of the BoD does not apply in this case, in accordance with paragraph 4 of article 3A of Greek law 4706/2020, since the Executive Members of the BoD of the Bank are two (2).

Information regarding the Bank's policies on diversity at administrative, management and supervisory bodies, in terms of gender representation as well as at all levels, are set out in the corporate governance statement under article 152 of Greek law 4548/2018 and in the Sustainability statement of Optima bank's Group management report for the financial year 2024.

3. ACTIONS TO IMPROVE GENDER-BALANCED REPRESENTATION

In line with the applicable legislation and with the aim of further improving gender-balanced representation, the Bank will take all necessary measures and will take all required actions to ensure that female participation on the BoD meets, by June 30, 2026, the quota of 33% of total BoD members as required by Article 3A of Greek law 4706/2020.

Specifically, the Bank's Remuneration and Nomination Committee, within its responsibilities and in accordance with its approved and applicable Suitability policy for the members of the Board of Directors, will take actions to identify and propose to the BoD suitable candidates for the acquisition of the status of member of the Bank's BoD, who meet the individual and collective suitability criteria under the applicable legislation and the Bank's Suitability policy for the members of the BoD. The aim is to nominate candidates whose election by the General Meeting of Shareholders will ensure adequate gender representation on the BoD.

4. PUBLICATION OF THE REPORT ON THE GENDER-BALANCED REPRESENTATION

This Report on gender-balanced representation is published on the Bank's website, submitted to the Capital Market Commission, the General Secretariat for Equality and Human Rights of the Ministry of Social Cohesion and Family and the Greek Ombudsman, while a summary of it will be included in the corporate governance statement under article 152 of Greek law 4548/2018 for the year 2025.

5. ANNEX

The data table of the letter with Ref. no. 12678/8.9.2025 of the General Secretariat for Equality and Human Rights of the Ministry of Social Cohesion and Family is attached hereto as an Annex.

Maroussi, 25 September 2025

Optima bank S.A.