

Announcement

for the successful issuance of € 200,000,000

Additional Tier 1 Notes

Optima bank S.A. (the “Bank”) announces that it has successfully completed the issuance and pricing of €200 million Perp Non-call 5-year Additional Tier 1 notes in the international capital markets, offering a fixed coupon of 6.75% paid semi-annually. The notes, which are perpetual with a fixed rate reset, a contingent temporary write down and a call option after 5 years (the “Notes”), mark Optima bank’s first Additional Tier 1 issuance.

The Notes are callable at par on June 17th 2031 and any interest payment date falling thereafter according to the terms and conditions of the Notes. Settlement will take place on 17 June 2026 and the Notes will be listed on the Luxembourg Stock Exchange’s Euro MTF market. The Notes have been assigned a B3 rating by Moody’s.

The offering attracted strong investor interest from more than 150 institutional investors, with the book of the transaction exceeding €2.2 billion resulting in an oversubscription of more than 11 times. This is the largest oversubscription achieved in 2026 by a EUR AT1 issue in Europe and the largest oversubscriptions achieved by a Greek bank’s EUR AT1 ever.

The success of Optima’s inaugural AT1 transaction is a testament of investor confidence in the Bank, its solid fundamentals and their trust on the bank’s business model. This is reflected in the final yield, at 6.75%, which tightened by 50bps compared to the initial target of 7.25%. The final pricing reflects a spread of 394.7 basis points over the corresponding mid-swap rate.

Morgan Stanley Europe SE, Goldman Sachs Bank Europe SE and BNP Paribas acted as joint bookrunners for the issuance. Optima bank acted as co-manager of the issuance.

DLA Piper UK LLP and Sardelas - Petsa Law Firm acted as legal advisors to Optima bank.

For any further information investors may contact Investor relations, shareholder and corporate communications department (tel. +30 2108173454, e-mail: investors@optimabank.gr)

Maroussi, June 11, 2026

On behalf of Optima bank S.A.

Optima bank S.A.

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