

Shareholders' Minority Rights

1. At the request of Shareholders representing one twentieth (1/20) of the paid-up capital, the Board of Directors shall be obliged to add additional items to the agenda of the General Meeting that has already been convened, if the relevant request is received by the Board of Directors at least fifteen (15) days before the General Meeting, i.e. by **07/05/2024**. Additional items must be published or communicated, under the responsibility of the Board of Directors, in accordance with Article 122 of Law 4548/2018, at least seven (7) days prior to the General Meeting. The request for the inclusion of additional items in the agenda shall be accompanied by a justification or a draft decision for approval by the General Meeting and the revised agenda with the additional items shall be published in the same way as the previous agenda, thirteen (13) days before the date of the General Meeting, i.e. by **09/05/2024** and shall be made available to shareholders on the Bank's website (www.optimabank.gr), along with the justification or the draft resolution submitted by the shareholders in accordance with the provisions of paragraph 4 of Article 123 of Law 4548/2018.

If such items are not published, the requesting shareholders shall be entitled to request the postponement of the General Meeting, in accordance with paragraph 5 of Article 141 of Law 4548/2018, and to proceed with the publication themselves, as specified in the second subparagraph of this paragraph, at the expense of the Bank.

2. Shareholders representing one twentieth (1/20) of the paid-up capital have the right to submit draft decisions on items included in the initial or any revised General Meeting agenda. The relevant request must be submitted to the Board of Directors at least seven (7) days before the date of the General Meeting, i.e. by **15/05/2024**, and the draft decisions shall be made available to the shareholders as defined in paragraph 3 of Article 123 of Law 4548/2018, at least six (6) days before the date of the General Meeting, i.e. by **16/05/2024**.

The Board of Directors shall not be obliged to include items on the agenda or to publish or disclose them, along with a justification and draft decisions submitted by the shareholders in accordance with paragraphs 1 to 2 of this Article, if their content is manifestly contrary to law and morality.

3. At the request of a shareholder or shareholders representing one twentieth (1/20) of the paid-up share capital, the Chairman of the General Meeting shall be obliged to postpone only once the adoption of decisions by the General Meeting, on all or certain items, by setting as date for the continuation of the meeting the date specified in the shareholders' request, which may not be more than twenty (20) days from the date of the postponement. The adjourned General Meeting shall constitute a continuation of the previous one, and therefore there will be no need to repeat the formalities for publishing the invitation of shareholders to it, and new shareholders may also participate therein, under the condition that the respective formalities for participation will be followed and subject to par. 6 of Article 124 of Law 4548/2018 (date of registration).

4. At the request of shareholders representing one twentieth (1/20) of the paid-up share capital, the Board of Directors shall be obliged to announce to the Ordinary General Meeting the amounts paid during the last two years to each member of the Board of Directors or the directors of the Bank, as well as any benefits granted to those persons due to any reason or on the basis of any contract entered into with them by the Bank. Such Shareholder's request must be submitted to the Board of Directors of the Bank at least five (5) full days before the General Meeting, i.e. up to **17/05/2024**. The Board of

Directors may give one single response to several shareholders' requests with the same content.

5. At the request of any shareholder, submitted to the Bank at least five (5) full days prior to the General Meeting, i.e. by 17/05/2024, the Board of Directors shall be obliged to provide the General Meeting with the requested specific information on the Bank's affairs, insofar as they are relevant to the items on the agenda. The Board of Directors may give one single response to several shareholders' requests with the same content. There is no obligation to provide information when the relevant information is already available on the Bank's website (www.optimabank.gr), in particular in the form of questions and answers.

6. At the request of shareholders representing one tenth (1/10) of the paid-up share capital submitted to the Bank within the deadline of the previous paragraph, i.e. by 17/05/2024, the Board of Directors shall be obliged to provide the General Meeting with information on the progress of the Bank's corporate affairs, as well as its assets and liabilities.

In the cases referred to in paragraphs 4 - 6 above, the Board of Directors may refuse to provide the information for good cause, which shall be recorded in the minutes. Such a reason may be, according to circumstances, the representation of the applicant shareholders on the Board of Directors pursuant to Articles 79 or 80 of Law 4548/2018.

In all the above cases, the applicant shareholders must prove their shareholding status and, except in the case of par. 5, the number of shares held at the time of exercising the relevant right. Proof of shareholder status may be provided by any legal means and in any case on the basis of information received by the Bank from the Central Securities Depository, if it provides registry services, or through the participants and registered intermediaries in the Central Securities Depository in any other case.