

## Announcement

### Dividend distribution for Financial Year 2025

Optima bank S.A. (the “**Bank**”) hereby informs its shareholders, in accordance with article 4.1.1 of Euronext Athens Regulation, that the Annual Ordinary General Meeting of the Bank's shareholders held on 05.05.2026 approved the distribution of a dividend of €0.23 per share (gross amount), before withholding dividend tax, i.e., a total amount of €50,853,557.98, deriving from the financial year 2025 profits. The above amount includes the dividend corresponding to 220,000 own shares held by the Bank, which are not entitled to receive a dividend. Following the application of withholding tax rate of 5%, the net dividend payable amounts to €0.2185 per share.

The Ordinary General Meeting of the Bank's shareholders held on 05.05.2026, resolved that beneficiaries of the dividend of an amount of EUR 0.23 per share (gross) are the Bank's shareholders registered with the records of the DSS on Thursday 25.06.2026 record date).

As of Wednesday 24.06.2026, the shares of the Bank will be traded on Euronext Athens without the right to the above dividend (cut-off date). The payment of the dividend to entitled shareholders will begin on Tuesday 30.06.2026 and will be carried out through Optima bank S.A. (the **Paying Bank**), as follows:

1. Through the Participants of the beneficiaries in the DSS (Banks and Brokerage Firms) in accordance with the applicable rules of operation of EURONEXT SECURITIES ATHENS and their relevant decisions.
2. Especially in the case of payment to heirs of deceased beneficiaries whose securities are held in the Special Account of their Share in the DSS, under the supervision of EURONEXT SECURITIES ATHENS, the process of payment will be carried out after the completion of their heirs legalisation .

For further information, shareholders may contact the Bank's Investor Relations and Shareholder Services Department during business days and hours (tel. +30 210 8173454, contact person: Mr. Georgios Doukas,).

It is clarified that the right to receive the dividend is time-barred after the lapse of a period of five (5) years starting from the end of the year in which the respective claim arose (article 250 of Greek Civil Code, item 15). Following the expiry of such period, any amounts not claimed shall definitively accrue to the Hellenic Republic in accordance with applicable law.

Maroussi 19 June 2026

On behalf of Optima bank SA

Optima bank S.A.

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