

ANNOUNCEMENT

Allocation of own shares of Optima bank S.A.

"Optima Bank S.A." (the "Bank") informs the investing public that, in implementation of the resolution of its Ordinary General Meeting of Shareholders held on 5 May 2026 regarding the establishment of a program for the free allocation of the Bank's shares for Executive Members of the Board of Directors and employees (the "Beneficiaries"), in accordance with Article 114 of Law 4548/2018, as in force (the "Free Share Allocation Program"), and of the respective delegated resolution of its Board of Directors dated 23 June 2026, regarding the determination of the specific terms and the implementation of the Free Share Allocation Program, the Bank allocated, free of charge, on 10 July 2026, through over-the-counter (OTC) transactions, a total of 59,682 own common registered voting shares of the Bank to twelve (12) Beneficiaries. The above allocation of own shares was carried out under the applicable variable remuneration schemes and after verifying that the conditions thereof have been fulfilled. The total value of the above shares amounted to €544,538.37, calculated using the Volume Weighted Average Price (VWAP) over the last 90 days prior to 31 May 2026.

The Beneficiaries are subject to a retention obligation of such shares for a period of one year from the date of their acquisition.

The shares distributed were acquired through the Bank's Share Buy-Back Program, which was approved and subsequently amended by resolutions of the Ordinary General Meetings of Shareholders of the Bank held on 29 April 2025 and 5 May 2026, respectively.

Following the above allocation, the Bank directly holds 160,318 own shares, representing 0.072% of its share capital.

Maroussi,

13 July 2026

Optima bank S.A.

• Registration Number of Hellenic Business Registry: 003664201000 • Tax Registration No: 099369013 • Athens Tax Office for Sociétés Anonymes • 32 Aigialeias & Paradissou Str. 15125 Maroussi Greece
• T: +30 210 8173000 • F: +30 210 8173101 • E: hello@optimabank.gr