

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 twelve (12) members in total, of which two (2) are Executive and ten (10) are Non-Executive. Both Executive Members of the BoD are male, while, among the ten (10) Non-Executive Members of the BoD, six (6) are male and four (4) are female.

Therefore, the female gender is represented on the Bank's Board of Directors by the participation of four (4) women out of a total of twelve (12) board members, corresponding to 33.33% of the Board's composition, which satisfies the requirement set out in paragraph 3 of Article 3A of Greek Law 4706/2020, as introduced by Article 5 of Greek Law 5178/2025, pursuant to which the participation of the underrepresented gender may not fall below thirty-three percent (33%) of the total members of the Board of Directors.

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 2025.

3. MEASURES IMPLEMENTED TO IMPROVE GENDER-BALANCED REPRESENTATION

In accordance with the Bank's approved and applicable Suitability Policy for Members of the Board of Directors, adequate gender representation on the Board is ensured at least at the level required by the applicable legislation, expressed as a percentage of the total number of Board members. In this context, the female gender is represented on the Bank's Board of Directors by the participation of four (4) women out of a total of twelve (12) members, corresponding to 33.33% of the Board's composition, in full compliance with the requirement set out in paragraph 3 of Article 3A of Greek Law 4706/2020.

The Bank's Remuneration and Nomination Committee may propose targets aimed at enhancing the diversity of the Board of Directors and recommend their adoption by the Board of Directors, which is responsible for promoting improvements in one or more diversity-related aspects and for assessing the progress achieved in that regard.

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 2026.

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, 15 September 2026