

Optima bank's declaration
regarding Regulation (EU) 2019/2088 on sustainability-related disclosures
in the financial services sector (SFDR)

Optima bank recognizes the necessity and usefulness of sustainable development policies as referred to in Regulation (EU) 2019/2088 (SFDR) and the necessity to monitor sustainability factors. It accepts the importance of environmental, social and corporate governance criteria or as they are internationally called "ESG" on both investment decision-making and building a corporate philosophy and culture.

The Bank takes into consideration the content of Regulation (EU) 2019/2088, which aims to protect final investors and facilitate their informed investment decision-making. It also understands that taking into account sustainability factors in decision-making and provision of investment advice can offer benefits beyond the financial markets, increasing real economy resilience and financial system stability, while it can also affect the financial products risk/performance characteristics. Therefore, it is important that financial market participants and financial advisors provide the necessary information for final investors to make informed investment decisions.

However, Optima bank is currently **not taking into consideration sustainability factors and risks during investment decision-making in the context of the provision of portfolio management investment service, in accordance with SFDR**, due to the fact that the majority of the required information, as referred to in the Regulation and the relevant regulatory framework, are not available by the respective financial instruments issuing bodies and, in any case, there is no sufficient relevant evidence on all issuing bodies.

Nevertheless, it undertakes to reassess regularly its decision, in order to, when conditions permit and there is sufficient and comprehensive information, harmonize with and apply the appropriate policies.