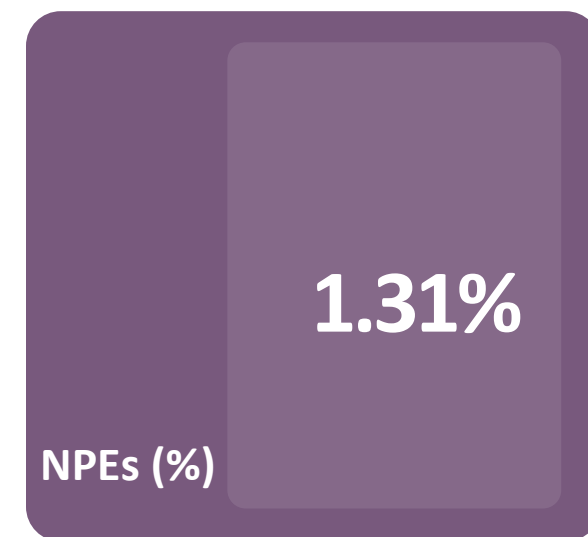
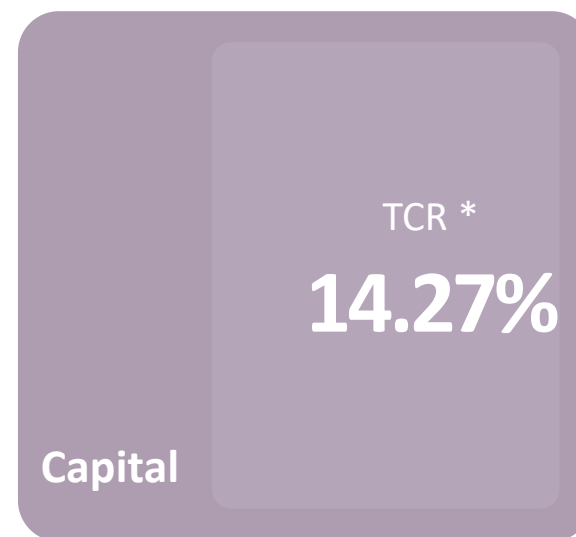




1Q 2026 Results

12 May 2026





*Capital ratio incorporates period profits, dividend provision

Higher NIM and leverage underpin the growth in profitability

Income statement

€mn	1Q 2026	4Q 2025	1Q 2025	QoQ	YoY
NII	62.0	56.6	49.5	9%	25%
Fees	19.0	21.6	12.1	-12%	56%
PPI	65.3	67.2	52.2	-3%	25%
Impairments	7.1	9.4	5.0	-24%	43%
Net profit	47.5	46.7	39.0	2%	22%
EPS (€)	0.21	0.21	0.18	2%	22%

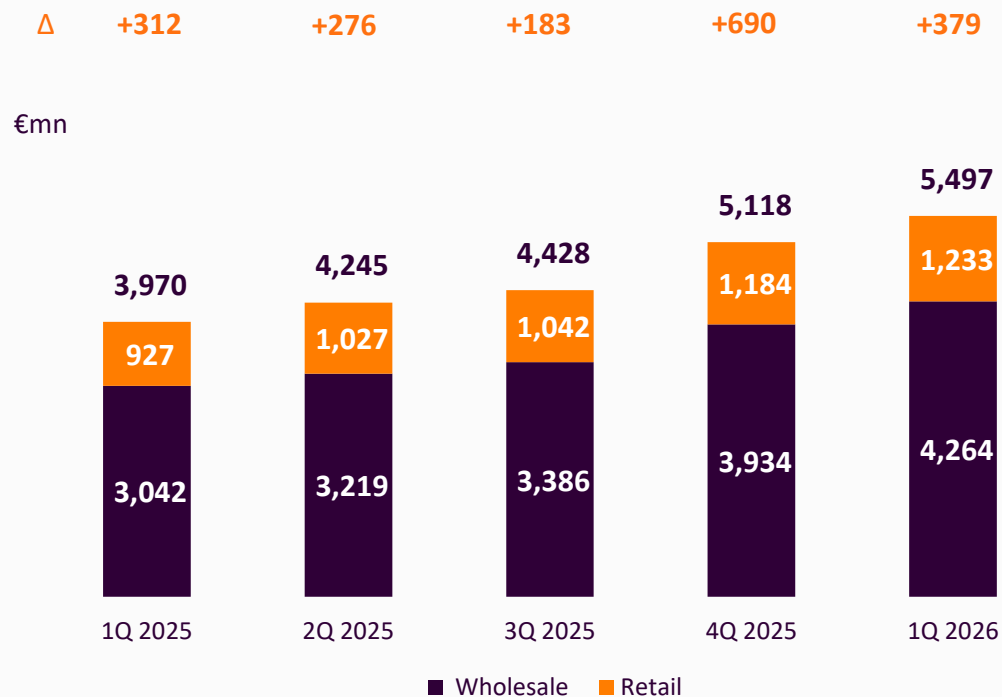
KPIs

€mn	1Q 2026	4Q 2025	1Q 2025
NIM	3.23%	3.17%	3.53%
NFM	0.99%	1.21%	0.86%
Cost to Core Income	23.2%	22.6%	26.3%
CoR	0.54%	0.79%*	0.52%
RoTE	25.0%	26.2%	24.8%
Loans/Deposits	84.7%	80.2%	82.1%
LCR	144.7%	204.1%	228.6%
NSFR	119.2%	128.0%	125.8%

*0.59% on a recurring basis

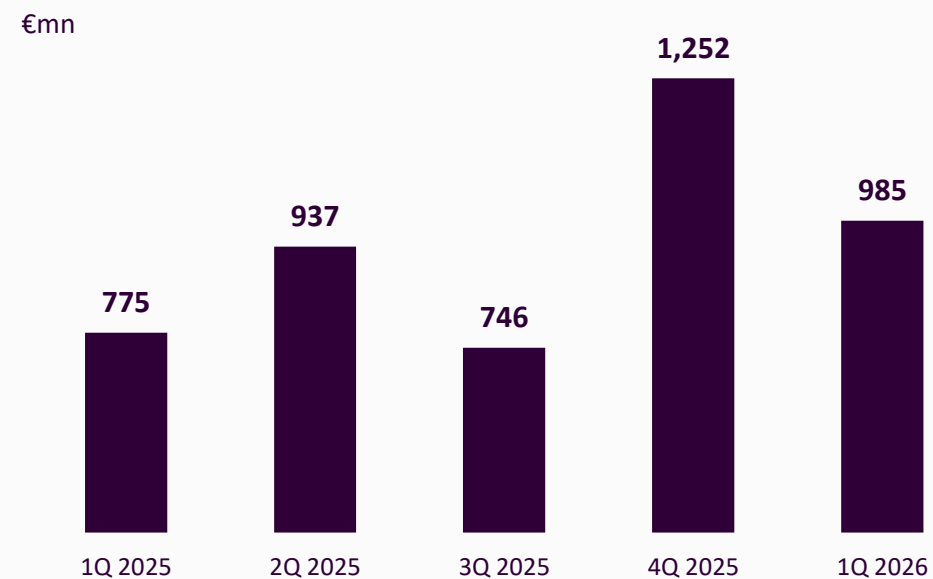
Another quarter of solid credit expansion

Gross loans grew 38% YoY +€1.5bn YoY



Optima bank +€1.5bn (+38% YoY) with market +€6.7bn (+5.4% YoY), i.e. ~23% of the market Δ. On a 1Q 26 basis, we grew loan balances by €379mn with the market (private sector) up by €1.2bn

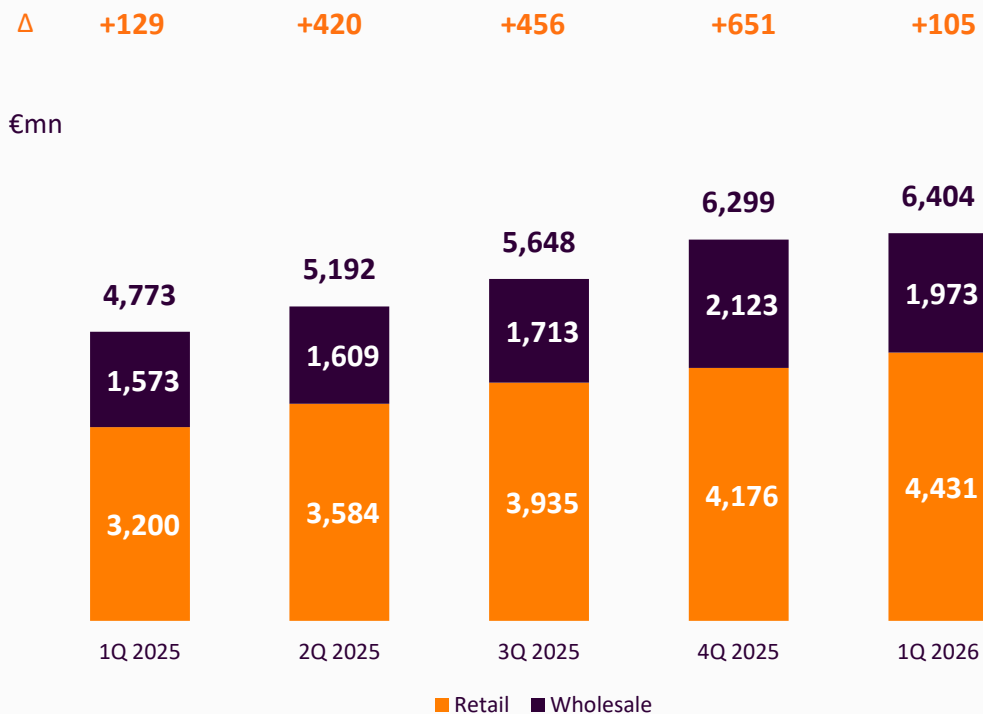
Loan disbursements



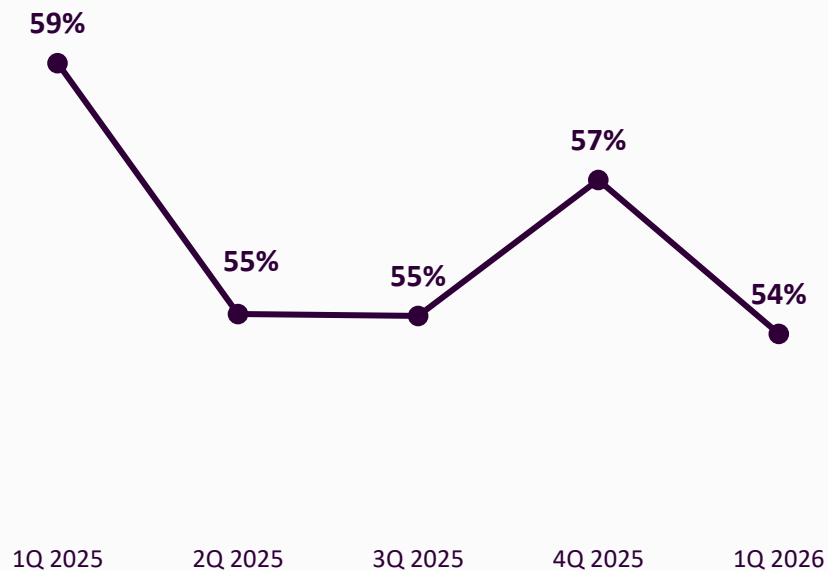
Repayment to origination ratio at 61%

Deposits run rate broadly on track with guidance

Deposits grew 34% YoY; +€1.6bn YoY

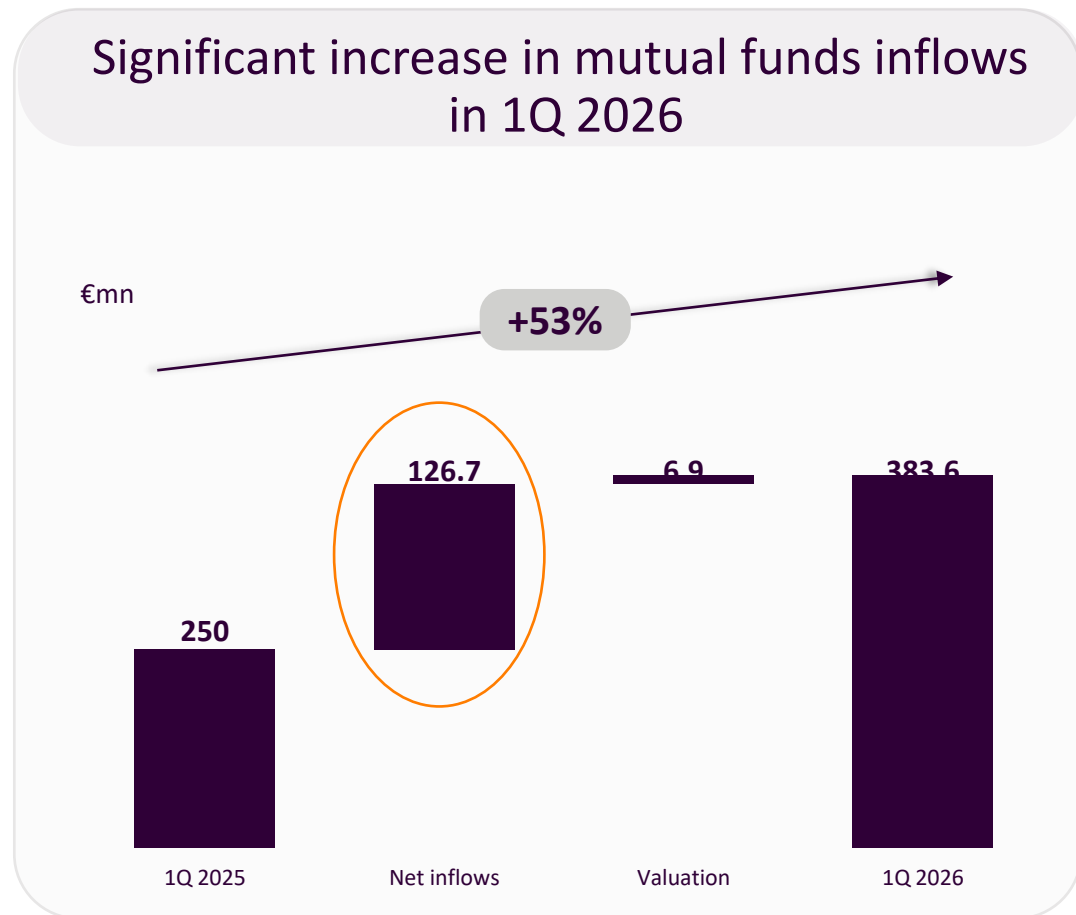
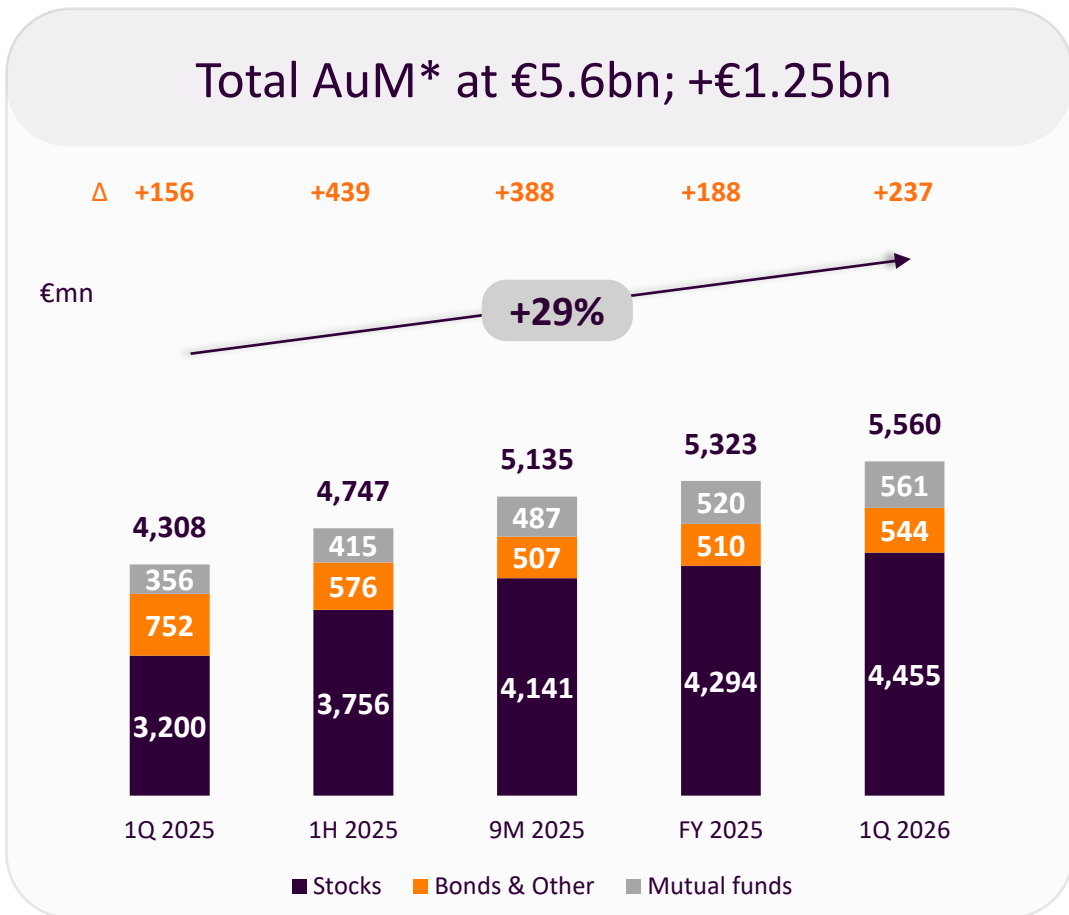


Time deposits share in the mix



Optima bank +€1.6bn (+34% YoY) with market +€14.0bn (+6.3% YoY) i.e. ~12% of the market Δ. On a 1Q2026 basis, Optima grew deposits (private sector) by €105mn with the market down by €3.4bn

Asset under management up by 29% YoY at €5.6bn



Optima mutual funds +13.7% y-t-d (+€46mn), with market +1.9% y-t-d (+€564mn)

*AuM incorporate valuation impact and net flows

Defensive balance sheet with solid liquidity metrics and €1.3bn in HQLAs

Strong Liquidity Metrics

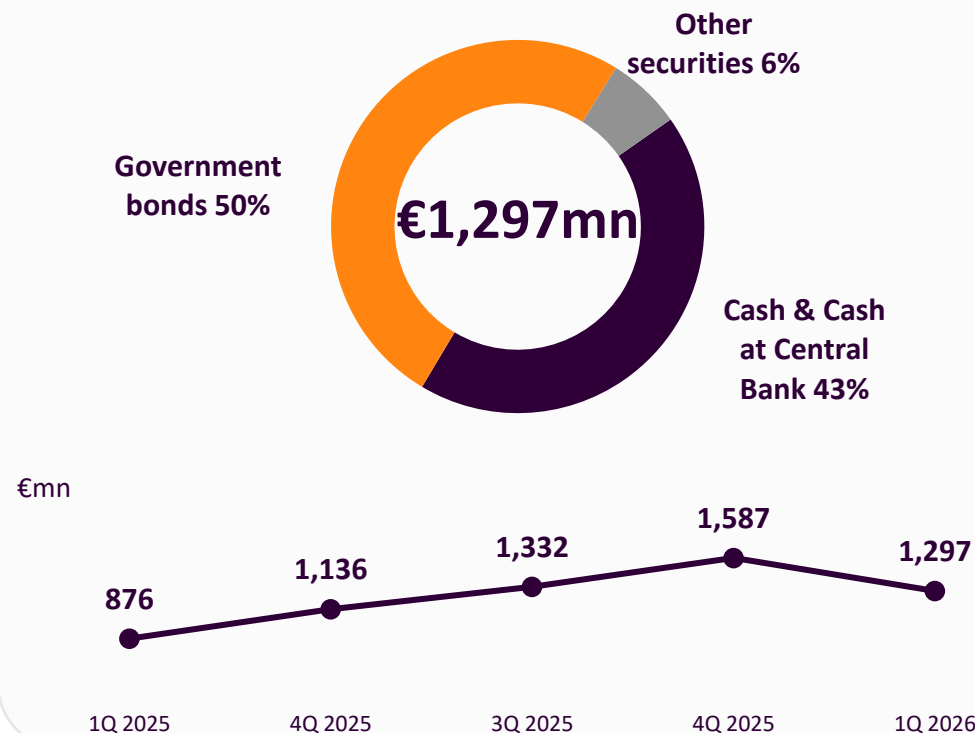
LCR
144.7%

NSFR
119.2%

L/D
85%

ECB funding/assets
0%

HQLAs 1Q 2026



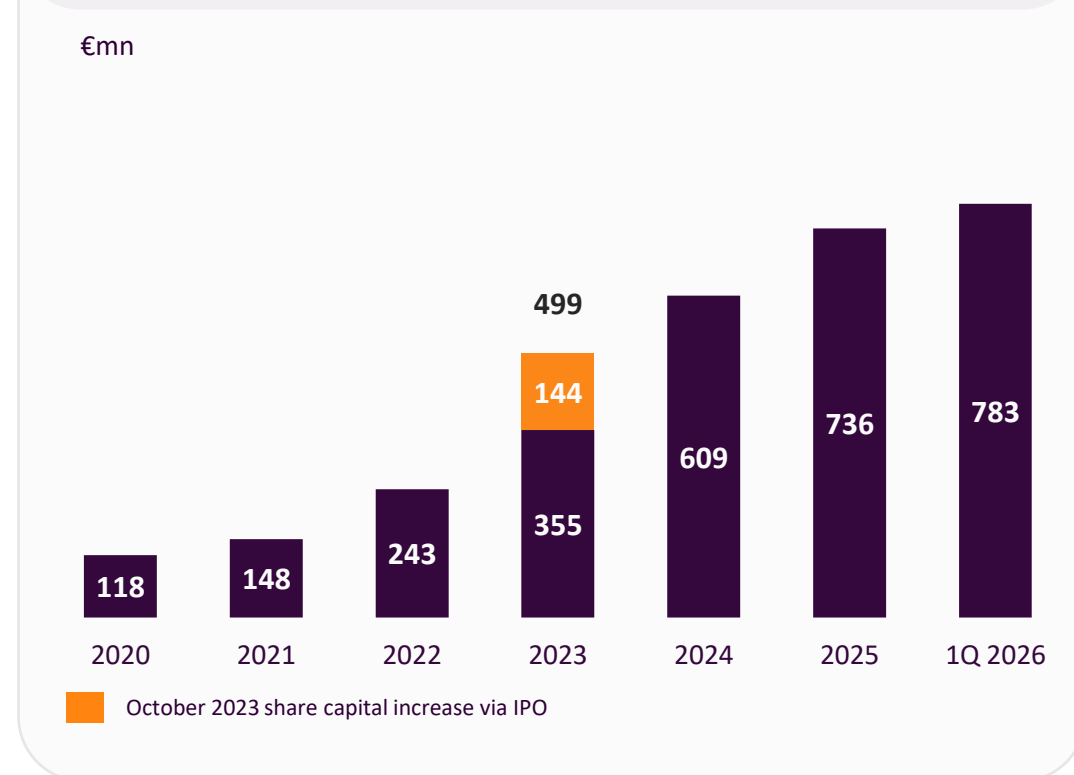
Consistent expansion in the asset base, now at €7.8bn with TBV at €0.8bn

1Q 2026 assets grew 37% YoY

€mn

	1Q 2025	1Q 2026	Δ
Cash & Cash at banks	842	1,044	202
Securities	746	1,102	356
Net Loans	3,920	5,422	1,503
Assets	5,686	7,791	2,105
Deposits	4,773	6,404	1,631

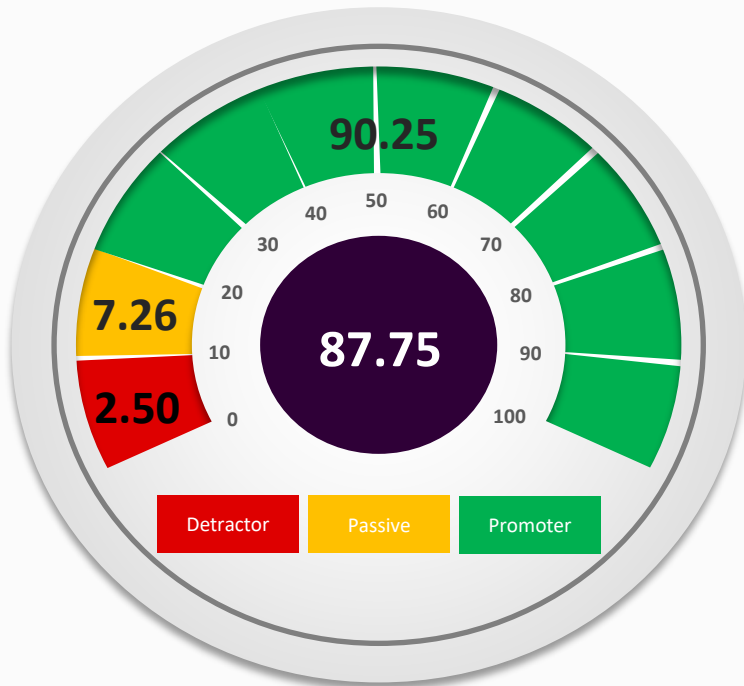
Tangible Equity (€m)



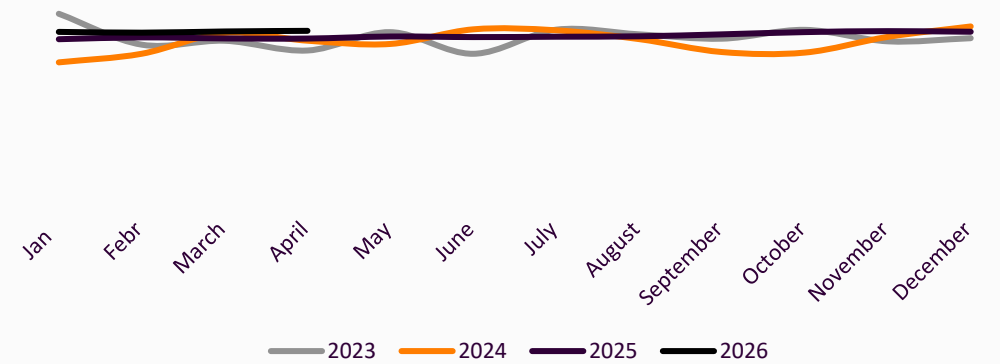
CX a key pillar of our business model

NPS (Net Promoter Score)

12M rolling

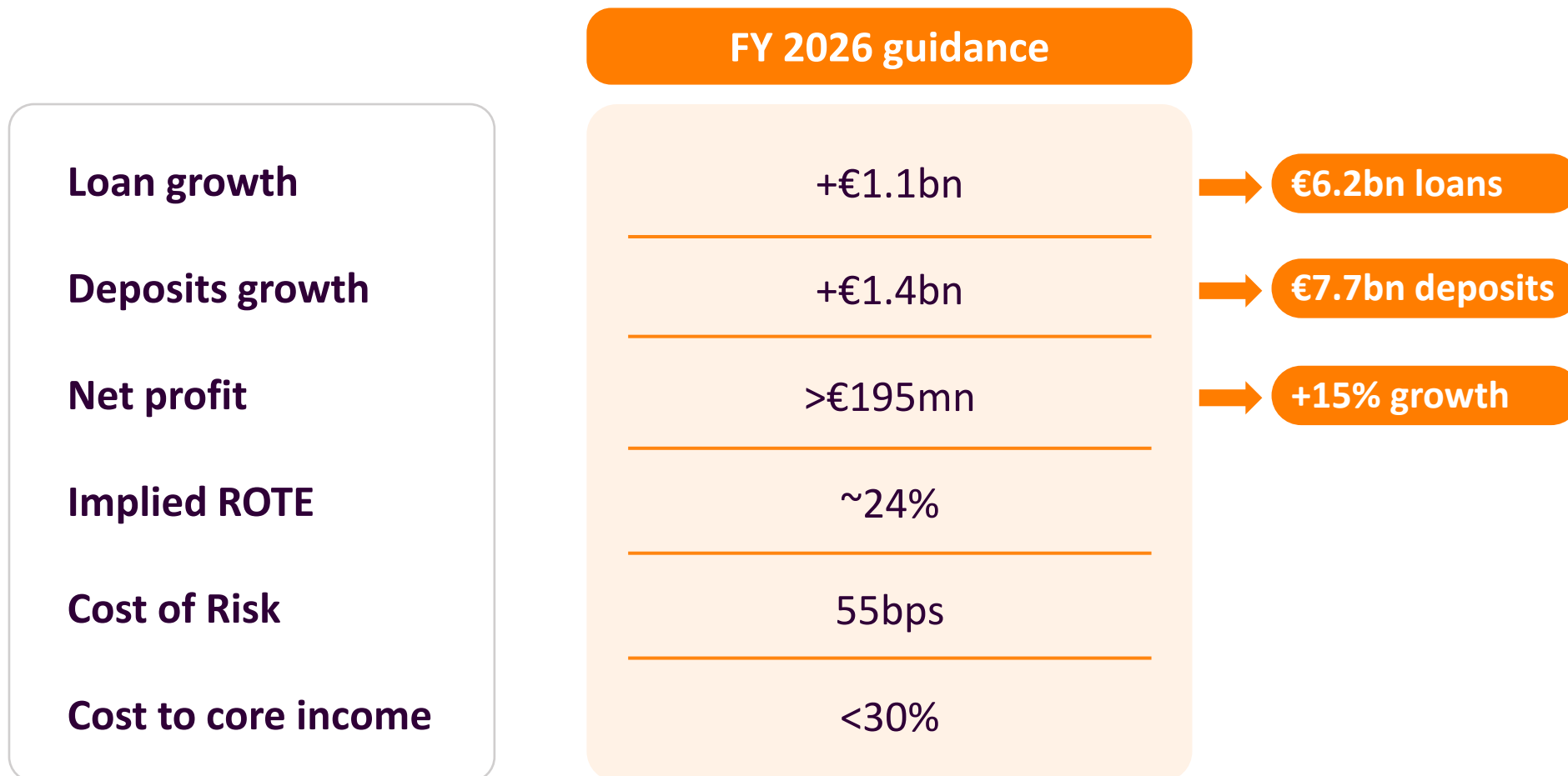


Consistently high NPS



- NPS measures the loyalty of customers to a company
- First developed in 2003 by Bain and Company Management Consultants
- Score from -100 to +100
- According to Bain and Company:
 - 0 – 50 = good
 - > 50 - 80 = exceptional
 - > 80 = “World Class”

We reiterate our FY 2026 guidance



Lower capital requirements to support the Bank's growth

New capital requirements

	Previous	New	Actual
CET1	9.47%	8.97%	11.76%
Tier1	11.54%	10.88%	11.76%
TCR	14.31%	13.42%	14.27%

Credit upgrades & ESG developments

MOODY'S	Previous	New
LT dep. outlook	Stable	Positive
T2	B1	Ba3



Euroxx bid to **strengthen our position** in investment banking and asset management

Euroxx as a strategic opportunity and a bolt on acquisition for Optima bank

Euroxx is the #3 Greek investment house with 12.4% market share in brokerage (FY 2025) and a strong IB and asset management business

- ❖ Optima bank seeks a 67-80.8% stake in Euroxx
- ❖ All cash offer stands at €65.5mn for the maximum 80.8% stake
- ❖ Closing expected in 2H 2026, subject to regulatory approvals

Deal rationale

1

Strategic fit

- Aligned with our target to strengthen our fee business
- Enhancing Optima's brokerage and wealth management

2

Brokerage strengthening

- Euroxx institutional clientele fully complements our mostly retail brokerage business
- Combined entity to have more than 18% market share in Euronext Athens

3

Advisory/AuM enhancement

- Significant increase in IB fees
- Increase AuM by ~€1bn

4

EPS accretive

- EPS accretive from day-1

5

Upside potential

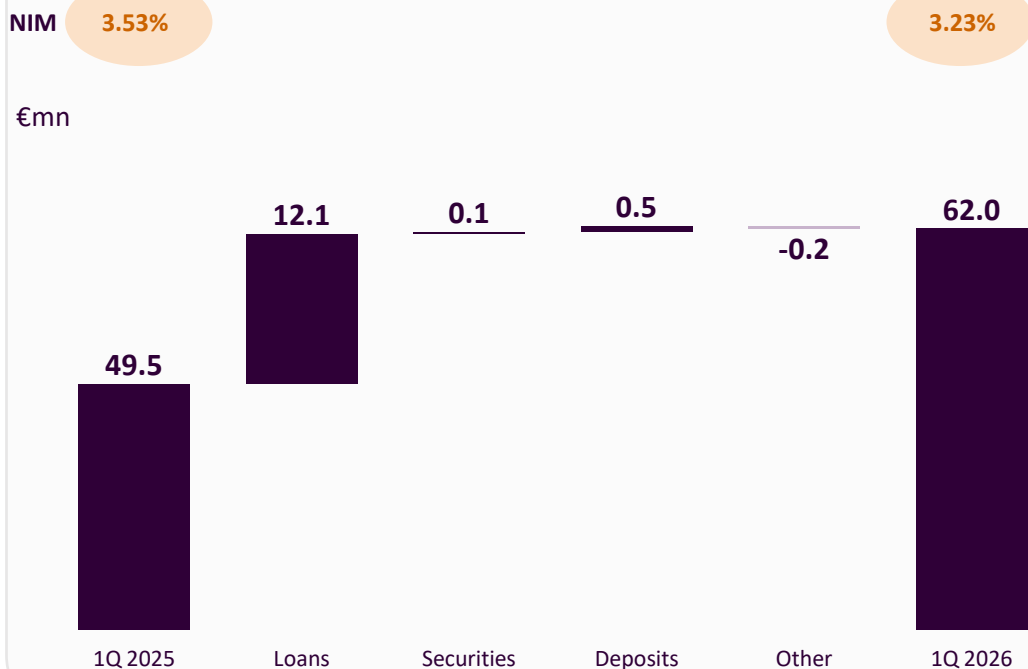
- Enhanced brokerage/IB offering to increase market displacement
- Leveraging sales synergies and scale of the group

Financial Analysis

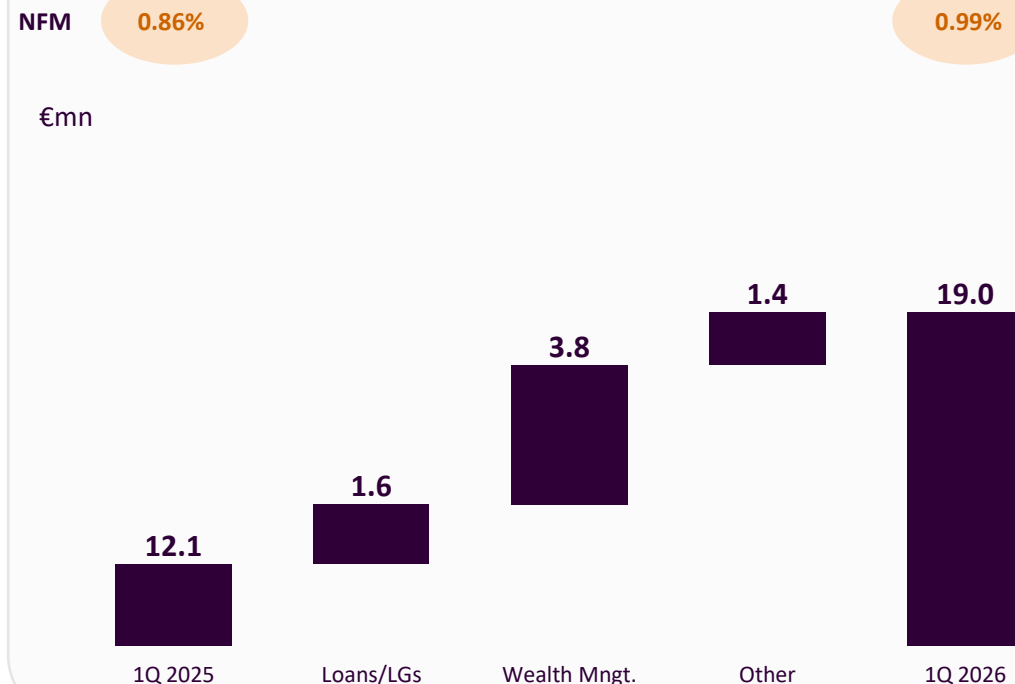


Strong core income growth driven by loan growth and strong fees

NII grew 25% YoY



Fees grew 56% YoY



Higher base rate and increased volumes boosted NII in 1Q

NII Breakdown

€mn

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026
Loans	55.3	56.6	56.0	60.5	67.4
Fixed income	7.0	6.7	5.1	6.9	7.2
Deposits	-15.8	-14.0	-14.0	-14.5	-15.4
CB & Interbank	3.2	2.7	5.3	3.9	2.9
Other	-0.2	-0.2	-0.2	-0.2	-0.2
Total	49.5	51.7	52.2	56.6	62.0
NIM	3.53%	3.47%	3.22%	3.17%	3.23%

NIM down by 30bps YoY but on a QoQ basis, NIM was up by 6bps, due to higher volumes and marginally higher spreads and base rate.

Fees grew 56% YoY with most lines increasing in the double digits

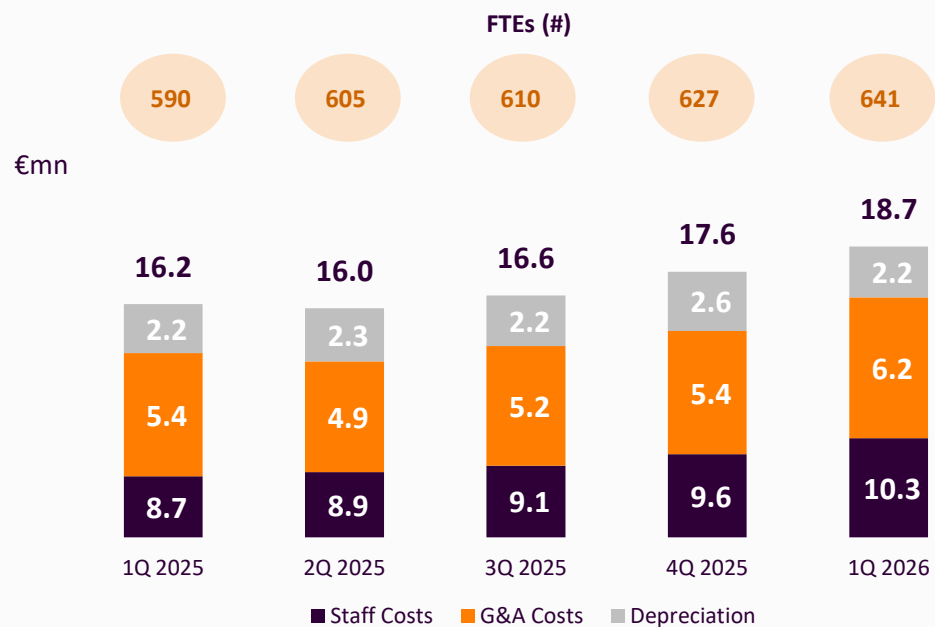
NFI Breakdown

€mn

	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026
Loans	2.6	2.9	2.6	5.6	3.0
LGs	3.9	4.0	4.3	4.9	5.0
Brokerage	2.8	2.9	3.6	4.3	5.3
Mutual Funds	1.4	1.4	1.8	3.1	2.7
Other	1.5	2.2	2.4	3.7	2.9
Total	12.1	13.3	14.7	21.6	19.0
NFM	0.86%	0.89%	0.91%	1.21%	0.99%

Fees from mutual funds (+100% YoY), brokerage (+85% YoY) and other fees (+96%, mainly due to IB) the key drivers in Q1.

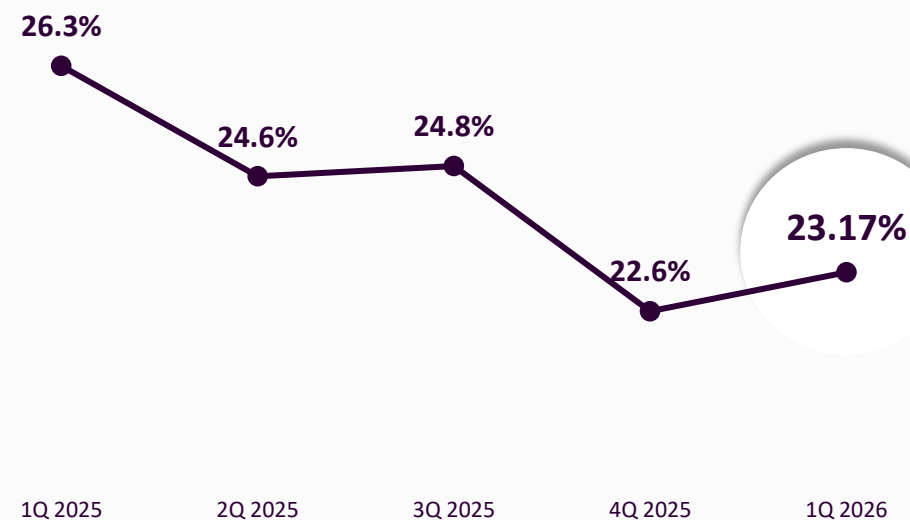
Operating expenses



Branches (#)

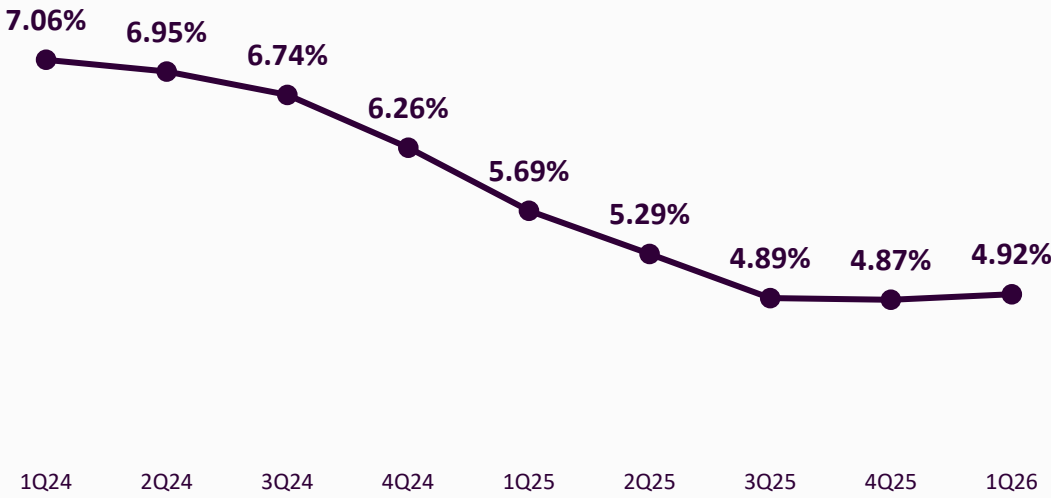


Cost to core income

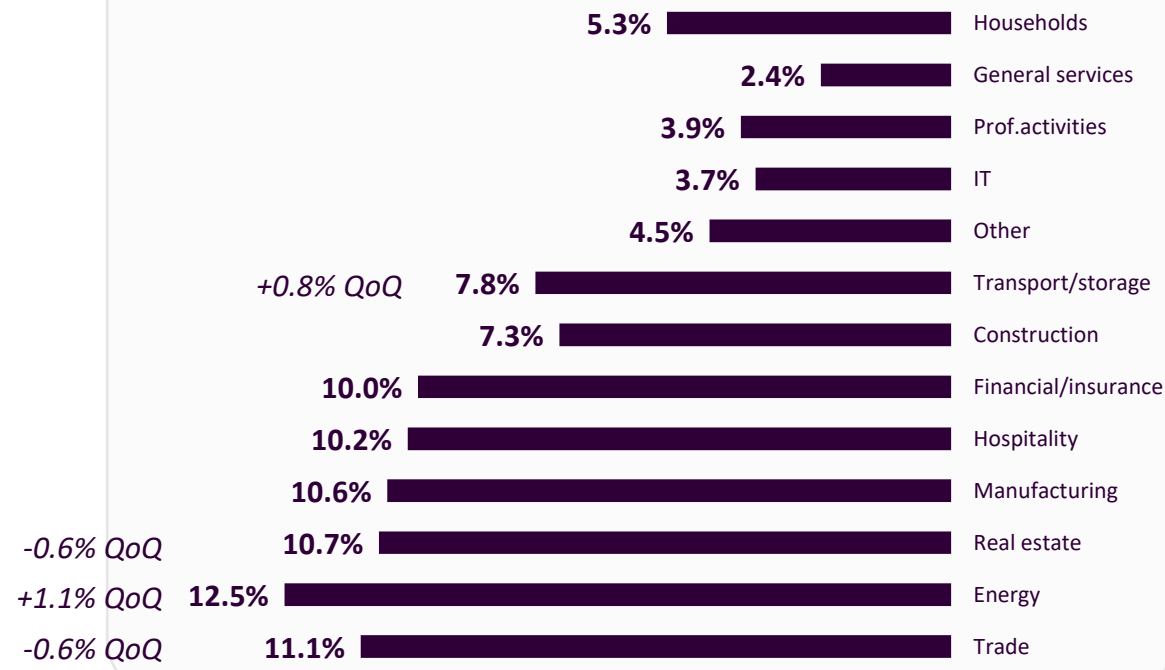


Well diversified loan book

Loan book rate

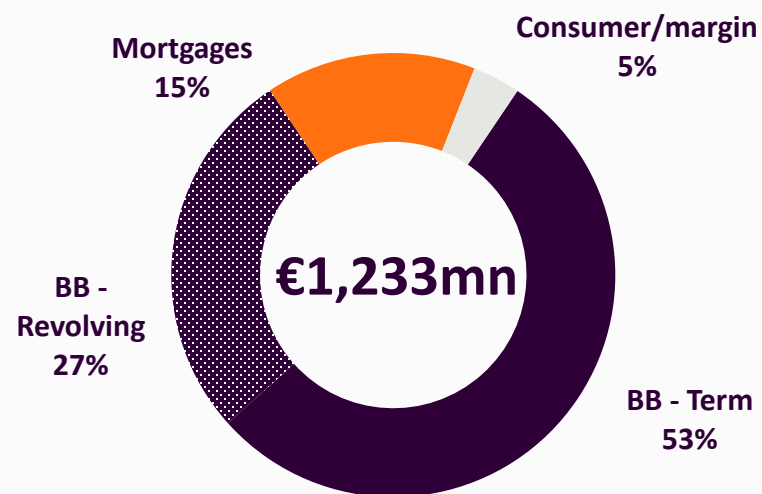


Gross loans breakdown 1Q 2026

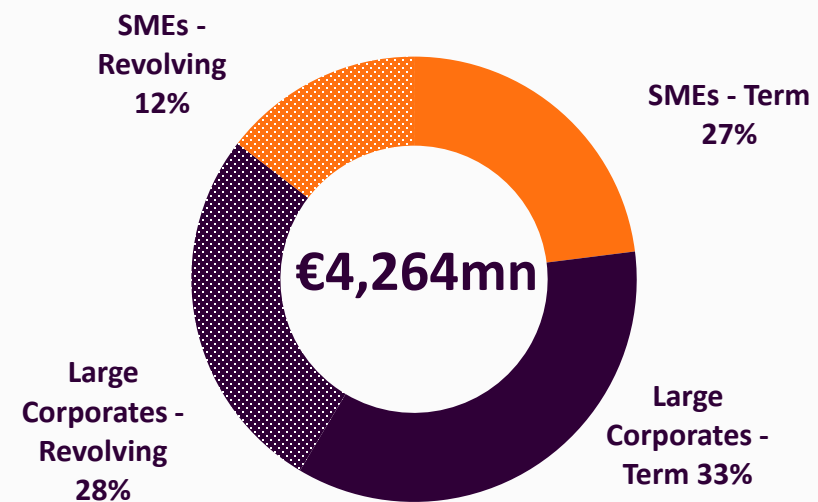


*Households includes mortgages, consumer and margin loans

Retail



Wholesale



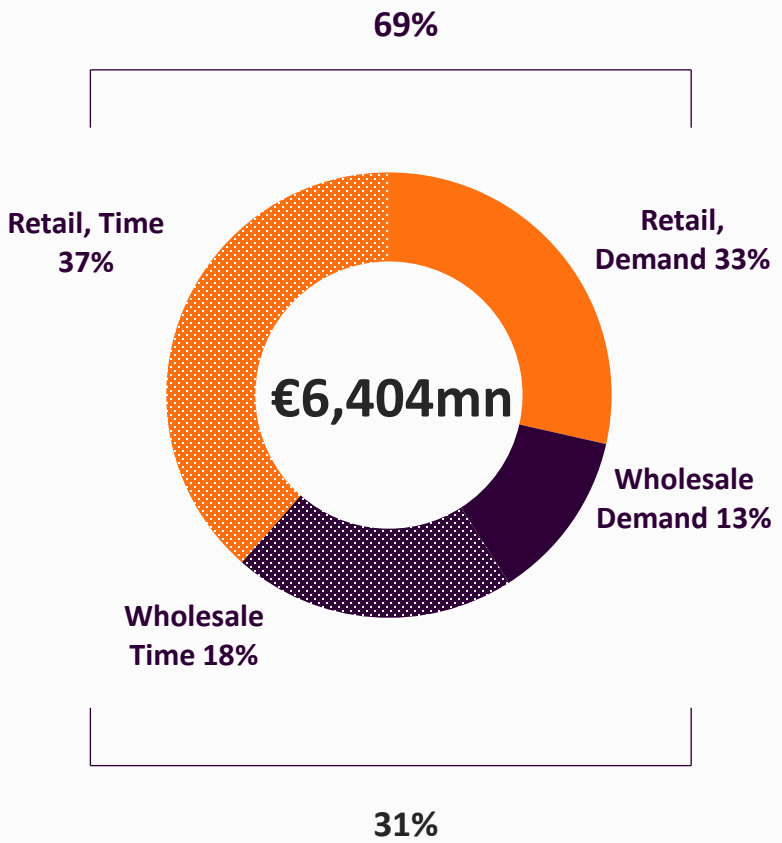
BB: Business banking-companies with turnover of €2.5-7.5mn

SME: Small and medium companies-companies with turnover of €7.5-50mn

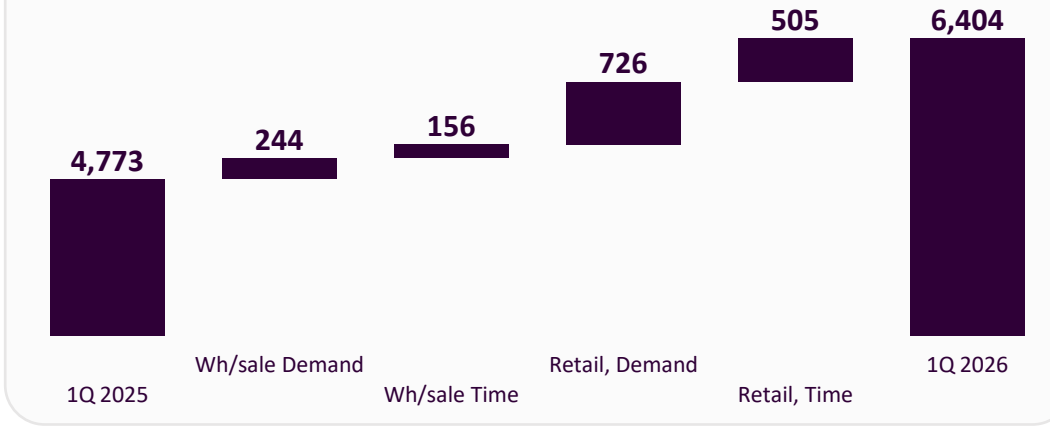
LC: Large corporate-companies with turnover in excess of €50mn

Deposit growth driven primarily by retail customers

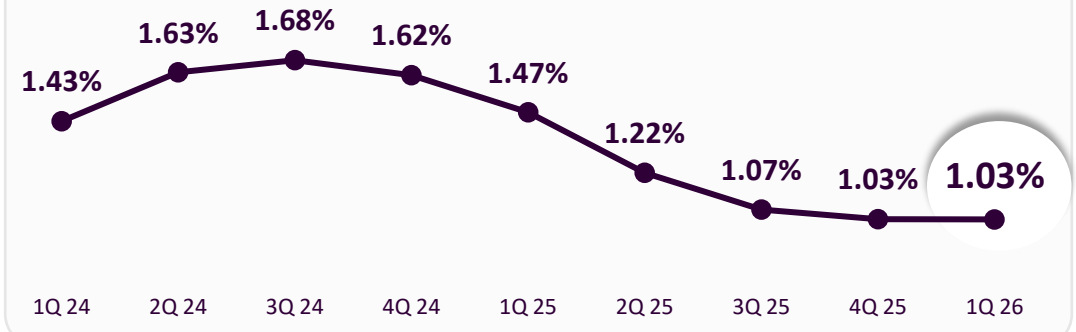
Deposits mix



Deposits movement

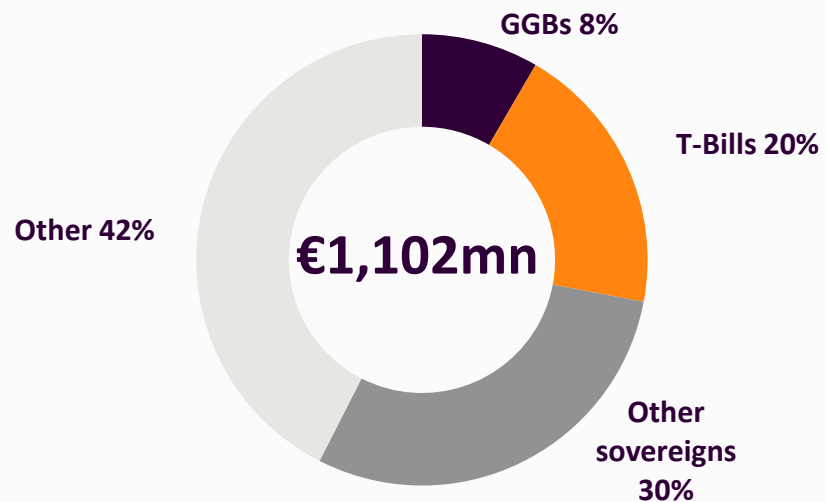


Deposits rate

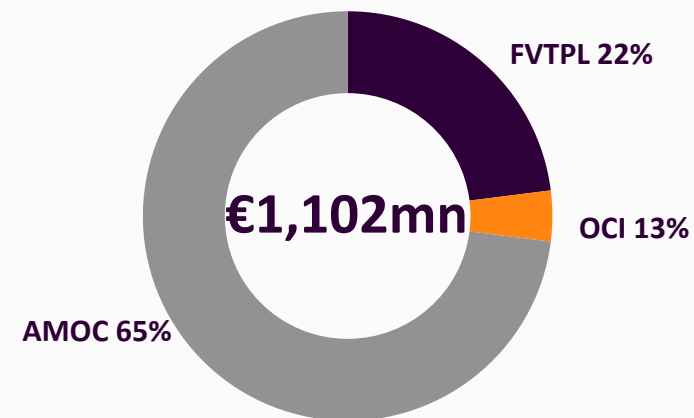


Well diversified securities book

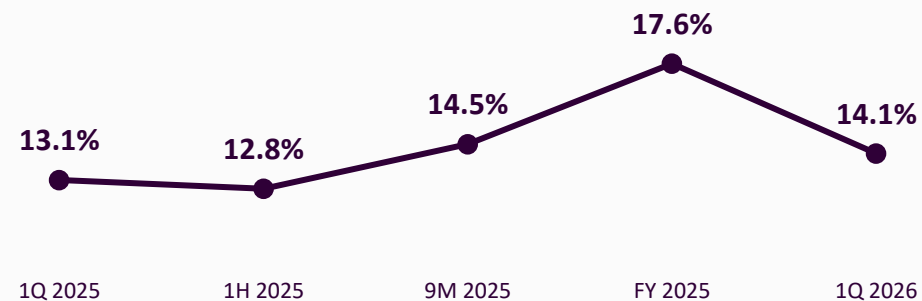
Securities book mix



Breakdown per classification



Securities over assets

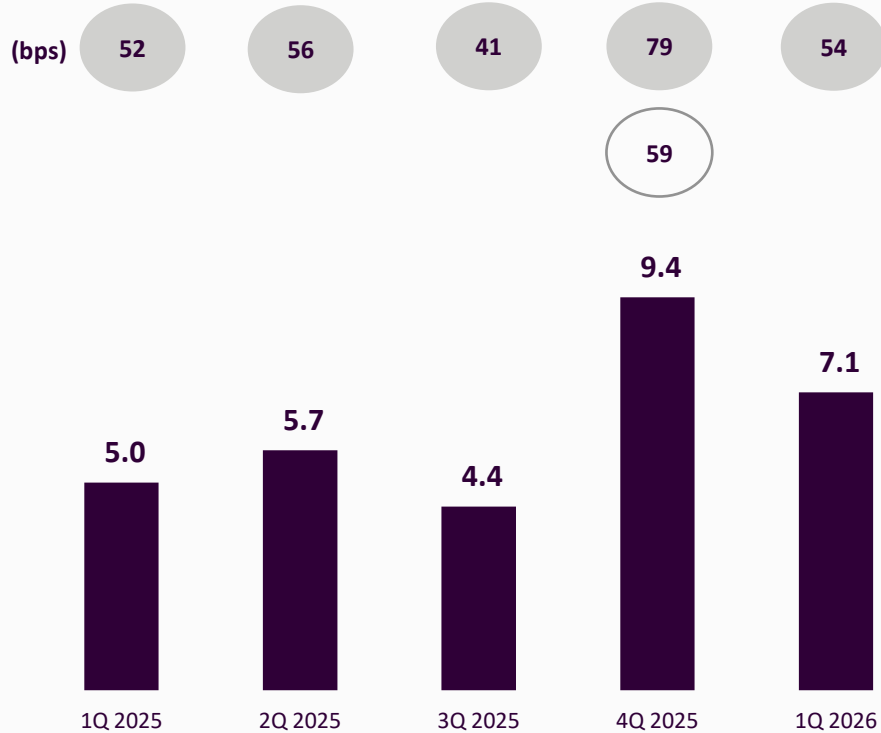


Asset Quality



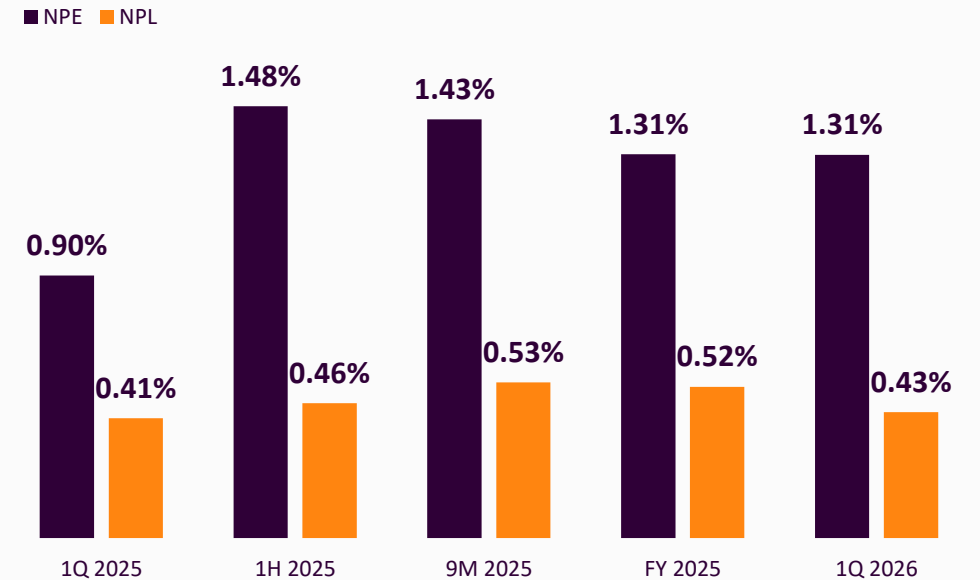
Healthy balance sheet with broadly stable NPEs

Cost of Risk



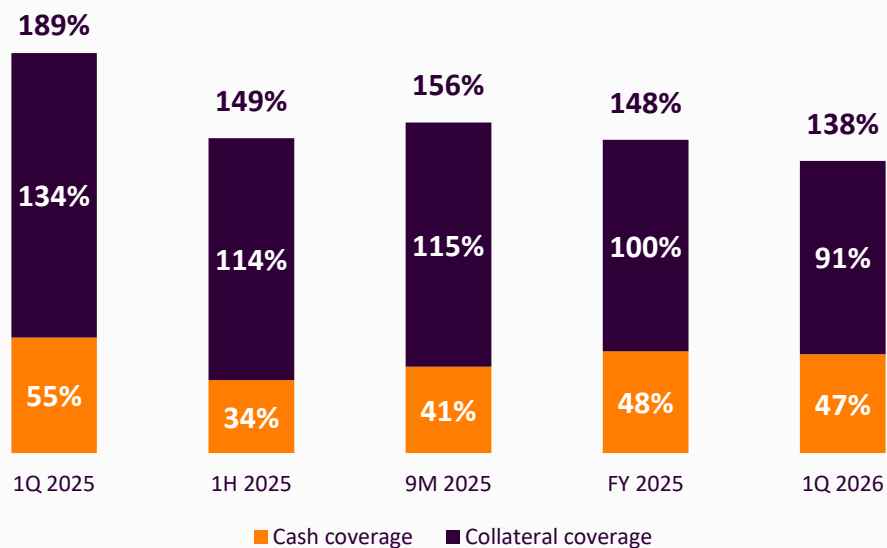
*Recurring cost of risk

NPE/NPL ratio

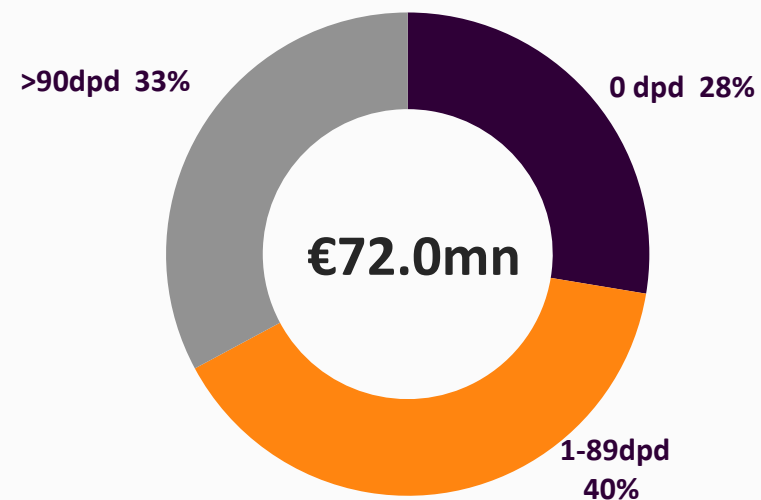


2/3s of NPEs at 0-89dpd with solid cash coverage

Stage 3 coverage



NPE buckets

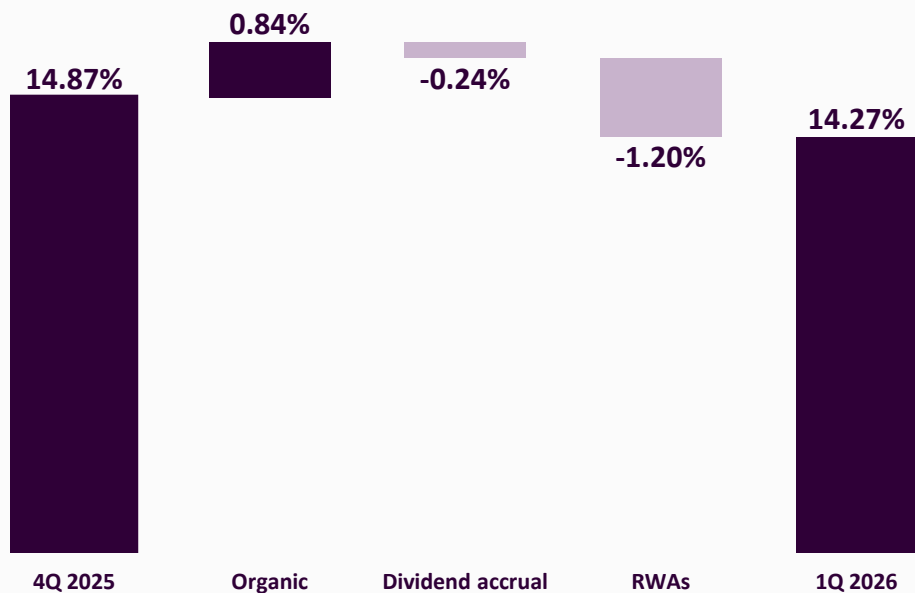


Capital



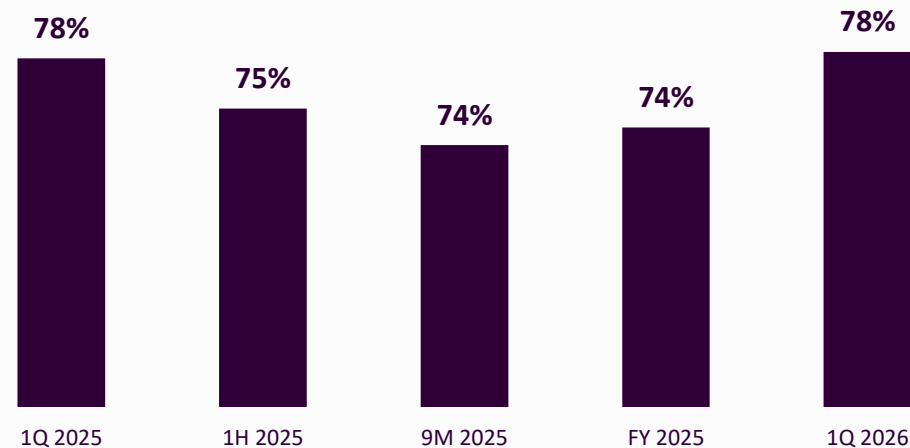
The bank's capital base **will be strengthened** by an AT1 instrument in Q2

TCR trajectory



*Capital ratios incorporate period profits and dividend provision

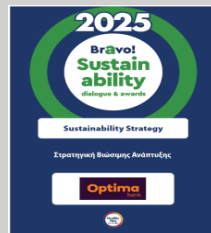
RWA density



Sustainability



Memberships, Ratings & Awards



2025 sustainability achievements

Support energy transition

- ✓ **95%** renewable energy consumption (electricity)
- ✓ **93 %** reduction in Scope 2 (market- based) emissions
- ✓ **65%** hybrid & electric cars of total bank's fleet
- ✓ **€408 mln** loans in renewables
- ✓ Green Asset Ratio: **1.26% (turnover)/ 2.66% (CAPEX)**
- ✓ **102.16 Kg CO2** emissions, avoided from being released into the environment, due to **recycling program**
- ✓ Development of **Environmental Management System**
- ✓ Initiation of **Sustainable Finance Framework**

Create value for people and the society

- ✓ **50%** women representation
- ✓ **36 %** of women in managerial positions
- ✓ **60%** of branches accessible to PWD
- ✓ Development of comprehensive framework for **servicing people with disabilities**
- ✓ **Zero** incidents of discrimination
- ✓ NPS at **87.59**

Maintain Sound Governance Model

- ✓ **25%** female representation in BoD
- ✓ **82%** Nonexecutive Board Members
- ✓ **45% Independent** Nonexecutive BoD Members
- ✓ **Updated** Policies with ESG Criteria incorporated
- ✓ Stand alone environmental policy
- ✓ Sustainability related training to all employees

Sustainability targets – monitoring our sustainability journey

Support energy transition

Create value for people and the society

Maintain sound governance model

Target	2025
• 100% renewable energy in our own operations	95%
• 100% replacement of conventional vehicles with electric or plug-in hybrid electric vehicle (PHEV) of bank's fleet by 2030	65%
• 34% reduction of Scope 1 location-based emissions (by 2030)	+ 0.4% (marginal increase due to bank's growth)
• Development of an environmental management system in accordance with ISO 14001 by 2026	✓
• 100% replacement of paper used with FSC –Certified one.	New target
• Measure our financed emissions and establish a baseline for emissions' reduction	1.918.612Tons of CO ₂ eq

Target	2025
• Implement initiatives in support of a flexible and balanced working environment	12
• Zero tolerance to violence, harassment and any type of discrimination	0
• 50% of women employees at group level	50 %
• 40% of women in managerial positions	36 %
• Maintain NPS> 80	87.59
• Adopt international security standards to enhance cybersecurity and personal data protection	ISO 27001:2022

Target	2025
• Embed ESG criteria in our remuneration and risk management policies	5 policies with EG criteria embedded
• Sustainability training for employees	2 Dedicated ESG Trainings with 300 participations each
• Provide transparent information to stakeholders	150 engagement meetings/2 ESG related publications
• Zero tolerance to bribery incidents and full compliance with anti-corruption regulations	0
• Zero incidents of retaliation against whistleblowers	0

Appendix

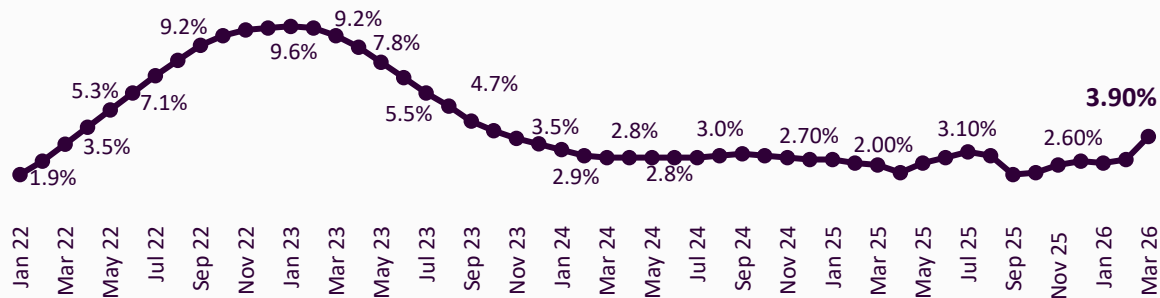


in EURmn	4Q 2024	1Q 2025	2Q 2025	3Q 2025	4Q 2025	1Q 2026
Net interest income	48.8	49.5	51.7	52.2	56.6	62.0
Net fee and commission income	12.1	12.1	13.3	14.7	21.6	19.0
Core Income	60.8	61.6	65.1	66.9	78.2	80.9
Other income	0.9	2.5	1.5	1.7	2.2	0.5
Trading Income	5.0	4.3	5.3	3.8	4.5	2.6
Total Net Revenues	66.7	68.4	71.9	72.4	84.8	84.0
of which one offs	-	-	1.0	-	-	-
Staff Costs	-9.8	-8.7	-8.9	-9.1	-9.6	-10.3
G&A Costs	-4.6	-5.4	-4.9	-5.2	-5.4	-6.2
Depreciation	-2.3	-2.2	-2.3	-2.2	-2.6	-2.2
Total Operating costs	-16.7	-16.2	-16.0	-16.6	-17.6	-18.7
Pre-Provisions Income	50.0	52.2	55.9	55.8	67.2	65.3
Pre-Provisions Income adj.	50.0	52.2	54.9	55.8	67.2	65.3
Core Pre-Provision Income	44.1	45.4	49.0	50.3	60.5	62.2
Profit from Associates	0.2	-	-	-	-0.6	0.0
Impairments	-9.8	-5.0	-5.7	-4.4	-9.4	-7.1
Profit before Tax	40.4	47.2	50.1	51.4	57.2	58.1
Income tax	-8.3	-8.2	-8.0	-9.1	-10.5	-10.6
Non Controlling Interests	0.0	0.0	0.0	0.0	0.0	0.0
Net profit attributable to shareholders	32.0	39.0	42.1	42.3	46.7	47.5

in EURmn	FY 2024	1Q 2025	1H 2025	9M 2025	FY 2025	1Q 2026
Net interest income	189.9	49.5	101.2	153.4	210.0	62.0
Net fee and commission income	41.3	12.1	25.5	40.2	61.8	19.0
Core Income	231.2	61.6	126.7	193.6	271.8	80.9
Other income	3.7	2.5	4.0	5.7	7.9	0.5
Trading Income	19.8	4.3	9.6	13.4	17.9	2.6
Total Net Revenues	254.7	68.4	140.3	212.7	297.6	84.0
of which one offs	-	-	-	1.0	1.0	-
Staff Costs	-32.6	-8.7	-17.5	-26.7	-36.3	-10.3
G&A Costs	-16.9	-5.4	-10.3	-15.5	-20.9	-6.2
Depreciation	-8.3	-2.2	-4.5	-6.7	-9.3	-2.2
Total Operating costs	-57.9	-16.2	-32.3	-48.9	-66.5	-18.7
Pre-Provisions Income	196.8	52.2	108.1	163.9	231.0	65.3
Pre-Provisions Income adj.	195.4	52.2	107.1	162.9	230.1	65.3
Core Pre-Provision Income	173.3	45.4	94.4	144.8	205.3	62.2
Profit from Associates	0.3	-	-	-	-0.6	0.0
Impairments	-20.6	-5.0	-10.7	-15.1	-24.5	-7.1
Profit before Tax	176.6	47.2	97.4	148.7	205.9	58.1
Income tax	-36.4	-8.2	-16.3	-25.4	-35.9	-10.6
Non Controlling Interests	0.0	0.0	0.0	0.0	0.0	0.0
Net profit attributable to shareholders	140.2	39.0	81.1	123.4	170.0	47.5

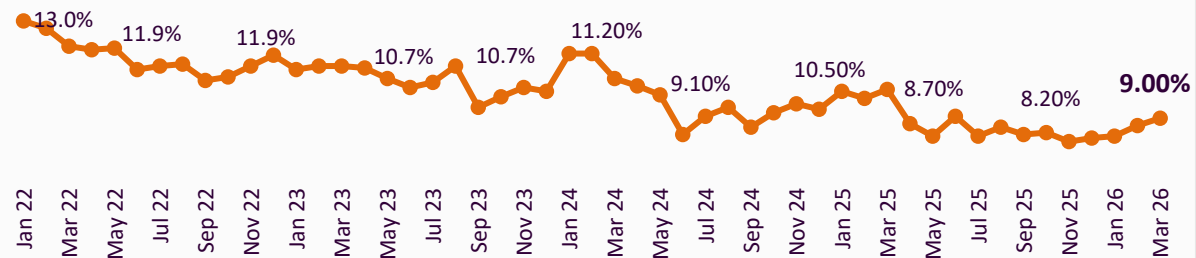
in EURmn	FY 2024	1Q 2025	1H 2025	9M 2025	12M 2025	1Q 2026
Cash & Cash at C.B.	969	842	1,091	1,171	1,005	1,044
Securities	728	748	800	975	1,333	1,102
Net Loans	3,613	3,920	4,190	4,368	5,050	5,422
PP&E	11	10	10	11	11	10
Intangible Assets	11	11	11	11	11	11
RoU assets	20	20	19	18	18	17
DTA	10	11	12	13	15	15
Other Assets	182	126	117	155	116	161
Total Assets	5,541	5,686	6,250	6,720	7,558	7,791
Due to C.B. and due to Banks	116	143	155	149	281	318
Deposits	4,643	4,773	5,192	5,648	6,299	6,404
Lease Liabilities	21	21	21	20	20	19
Other Liabilities	141	89	75	203	211	256
Total Liabilities	4,921	5,026	5,592	6,020	6,811	6,997
Share Capital	255	255	255	255	255	255
Total Equity	620	659	659	701	747	794
Total Liabilities & Equity	5,541	5,686	6,250	6,720	7,558	7,791

CPI Jan 2022 - March 2026

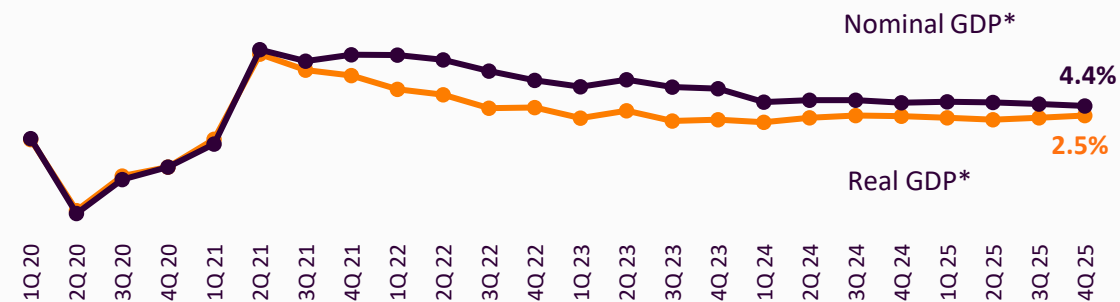


The avg. CPI in March 2026 compared with March 2025, **increased to 3.9%**.

Unemployment – March 2026



GDP Jan 2022 – 4Q 2025



According to recent data published by the Bank of Greece, the growth rate of the Greek economy in 2026 is **estimated at 1.9%** (vs 2025: 2.1%) and is expected to increase marginally at 2% in the coming years.

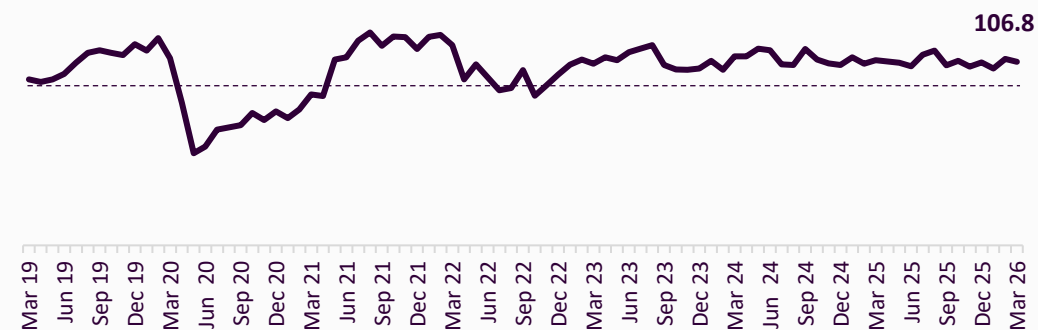
Latest BoG projections (04/2026)

	2023	2024	2025	2026f	2027f	2028f
Real GDP (%)	2.3	2.1	2.1	1.9	2.0	2.0
Inflation (%)	4.2	3.0	2.9	3.1	2.4	2.3
Unemployment (%)	11.1	10.1	8.9	8.2	7.8	7.7

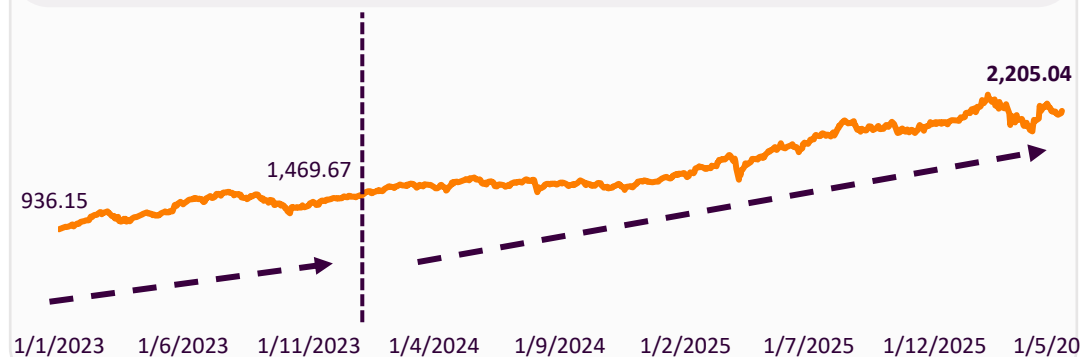
Greek sovereign ratings

Latest credit ratings		Outlook	
FitchRatings	Last upgrade: 11/2025	BBB	Stable (11/2025)
S&P Global Ratings	Last upgrade: 4/2025	BBB	Stable (10/2025)
MORNINGSTAR DBRS	Last upgrade on 3/2025	BBB	Stable (3/2026)
SCOPE Scope Ratings	Last upgrade on 11/2025	BBB	Positive (4/2026)
MOODY'S	Last upgrade on 3/2025	Baa3	Stable (3/2026)
R&I	Last upgrade: 10/2025	BBB	Stable (10/2025)

Greek economic sentiment index



ATHEX Exchange | General Index



- **Adjusted net profit:** Net profit/loss adjusted after adding back one off expenses or deducting one off revenues
- **Basic Earnings per share (EPS):** Net profit attributable to ordinary shareholders divided by the weighted average number of shares
- **Common Equity Tier 1 (CET1):** Common Equity Tier I regulatory capital as defined by Regulation (EU) No 575/2013 as in force. based on the transitional rules for the reported period. divided by total Risk Weighted Assets (RWA)
- **Core operating income:** The total of net interest income. net banking fee and commission income and income from non banking services
- **Cost to core income ratio:** Total operating expenses divided by total core operating income.
- **Cost to Income ratio:** Total operating expenses divided by total operating income
- **Cost of Risk (CoR):** Impairment charge in the P&L, annualized, divided by the average gross loans over the period
- **Earnings per share (EPS) underlying:** Net profit attributable to ordinary shareholders excluding one off items, divided by the number of shares that resulted post the latest share capital increase
- **Fees and commissions:** The total of net banking fee and commission income and income from non banking services of the reported period
- **Fully Loaded Common Equity Tier 1:** Common Equity Tier I regulatory capital as defined by Regulation (EU) No 575/2013 as in force without the application of the relevant transitional rules for the reported period. divided by total Risk Weighted Assets (RWA)
- **Gross Loans:** Loans and advances to customers at amortised cost before expected credit loss allowance for impairment on loans and advances to customers at amortized cost and Loans and advances to customers mandatorily measured at FVTPL
- **Liquidity Coverage Ratio (LCR):** total amount of high-quality liquid assets over the net liquidity outflows for a 30-day stress period
- **Loans to Deposits ratio (L/D):** Loans and advances to customers at amortised cost divided by due to customers at the end of the reported period
- **Impairments on loans:** Impairment charge for expected credit loss

This is a presentation of an exclusively informative nature, intended to provide general information about the Bank. Your participation in any way in an event at which the presentation is shown or your access to it in any other way constitutes an acknowledgment that you have read the terms hereof, which you understand and accept. This statement covers the presentation, as well as any related material, oral or written information, comments, analyses, questions and answers related to it and the information contained therein.

The Bank takes appropriate measures in order to ensure that the content herein is true and accurate, however it does not make any warranty statement, does not provide a guarantee and does not undertake any commitment as to the completeness, accuracy, adequacy and impartiality of the information included in this information. No item or information listed herein is and cannot be taken, directly or indirectly, as such a statement or guarantee by the Bank. Information herein (including market data and statistics) may be derived from publicly available sources that have not been independently verified, and forecasts, valuations and statistical analyzes are based on subjective estimates and assumptions and may use alternative methodologies that produce different results.

The information contained herein does not take into account individual circumstances, investment objectives, financial ability, experience and knowledge and, therefore, in no way constitutes or may be construed, directly or indirectly, as a proposal or solicitation for carrying out transactions on the Bank's shares, nor as a recommendation or advice for making relevant investment decisions. Before making any investment decision, please do your own research, analysis and confirmation of the information herein and seek independent legal, tax and financial advice from professionals.

Statements, estimates and forecasts concerning mainly the Bank's strategy, business objectives and development, the results of operations and its financial position, the evolution of the Bank's branches of activity, as well as in general the economic and other conditions in Greece and abroad, are based on the Bank's current view, based on information available to it at the time of writing and reflect current expectations and assumptions regarding future events and circumstances which, however, may not be verified. These statements are not guarantees of future performance and contain many risks, uncertainties, general and specific and assumptions that are difficult to predict by the Bank and are beyond its control. You should not, therefore, rely on these statements, estimates and forecasts. The Bank does not undertake any responsibility to update or revise the statements herein, unless otherwise required by applicable law.

Contact information

Kostantinos Vatousis, Head of Strategy, IR & ESG
kvatousis@optimabank.gr

George Doukas, IRO
gdoukas@optimabank.gr

32 Aigialeias & Paradeisou str. Maroussi
Athens 15125
Greece

OPTIMAr.AT
OPTIMA GA
ISIN: GRS533003000

www.optimabank.gr

Optima
bank