

## Announcement regarding the commencement of share buyback programme

The société anonyme under the name "Optima bank S.A." and the distinctive title "Optima bank" announces to the investing public the commencement of a share buyback programme pursuant to a) the decision of the Ordinary General Meeting of Shareholders held on 29.04.2025, which approved the establishment of a share buyback programme (the "Programme") in accordance with article 49 of Law 4548/2018 and the granting of the relevant authorizations to the Board of Directors, (b) the approval of the repurchase of the Bank's own shares by the Bank of Greece dated 10 December 2025 and (c) the relevant decision of the Board of Directors dated 18.12.2025, under the following terms:

**Purpose of the Programme:** Allocation of shares to the Bank's/Group's staff within the framework of variable remuneration programmes, in accordance with the Board of Directors' Remuneration Policy as approved by the Ordinary General Meeting of Shareholders of 29 April 2025 and the Bank's Staff Remuneration Policy, taking into account market trends, the Bank's values, as well as the long-term interests of stakeholders.

**Date of commencement of the Programme:** December 19<sup>th</sup>, 2025.

**Duration:** as provided for by the Law with regard to the permission of the competent authority, namely up to twelve (12) months commencing from the day following the aforementioned date of approval by the Bank of Greece of the repurchase of own shares by the Bank, that is up to 10.12.2026.

**Maximum number of shares to be acquired:** up to 2,608,695 (corresponding to 1.18% of the Bank's share capital, which, when added to the percentage of own shares that the Bank may hold, will not exceed 10% of its share capital).

**Total acquisition cost:** up to € 3,000,000

**Maximum acquisition price:** €8 per share

**Minimum acquisition price:** €1,15 per share (equal to the nominal value of the share)

The buyback transactions will be carried out through "Optima bank S.A."

The transactions conducted on the Shares under the Programme, as described above, shall be announced to the competent authorities and disclosed to the public in accordance with Article 5 par. (1)(b) of Regulation (EU) 596/2014 of the European Parliament and of the Council of 16 April 2014 (MAR).

This announcement is issued in accordance with the Athens Stock Exchange Regulation, the MAR Regulation and Commission Delegated Regulation (EU) 2016/1052 of 8 March 2016, as applicable.

Maroussi, 18 December 2025

Optima bank S.A.

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