

Announcement of dividend distribution for FY 2023

Optima bank S.A. (the **Bank**) announces to its shareholders, according to article 4.1.3.4. of the Athens Exchange Regulation, that the Ordinary General Meeting of the Company's shareholders held on 23.05.2024 decided upon the distribution of a dividend of EUR 0.44 per share (gross amount), before withholding dividend tax, i.e., a total amount of €32,425,422.48, which is part of the financial year 2023 profits. After withholding a dividend tax of 5%, where necessary, the remaining dividend amounts to EUR 0.418 per share.

The Ordinary General Meeting of the Bank's shareholders held on 23.05.2024, resolved that beneficiaries of the dividend of an amount of EUR 0.44 per share (gross) are the Bank's shareholders registered with the records of the DSS on Wednesday 26.06.2024 (the record date).

As of Tuesday 25.06.2024, the shares of the Bank will be traded on the Athens Exchange without the right to the above dividend (the cut-off date). The payment of the dividend to entitled shareholders shall begin on Monday 01.07.2024, through Optima bank S.A. (the **Paying Bank**), as follows:

1. Through the Participants of the beneficiaries in the DSS (banks and stock exchange companies) in accordance with the applicable rules of operation of ATHEXCSD (Greek Central Securities Depository SA) and their relevant decisions.
2. Especially in the case of payment to heirs of deceased beneficiaries whose securities are held in the Special Account of their Share in the DSS, under the supervision of ATHEXCSD, the process of payment will be carried out after the completion of the legalization of the heirs, through the network of branches of the Paying Bank.

For further information, shareholders may contact Investor Relations during business days and hours (Mr. George Doukas, tel. +30 210 8173454).

It is clarified that the right to collect the dividend disperses if not collected within a period of five (5) years from the end of the year that the corresponding right was born (article 250 of the Greek Civil Code, item 15) and that following such term, any relevant amount shall be reimbursed to the Hellenic Republic according to article 1 of legislative decree 1195/1942.

Maroussi 24 May 2024

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