Optima income 2031 bond fund

Authorization for Establishment: Dec. HCMC. 689/18.11.2025

Optima asset management

Category: Bond Fund

Inception date: December 01, 2025

Total Assets: € 24.094.161

Net Price: € 10,0474

Supervisory Authority:
Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000545001

Bloomberg Ticker: OTIBEUR GA Equity

Currency: Euro

Minimum Investment Amount: **€ 1.000**

Subscription Fee[1]: Max 0,50%

Redemption Fee[2]: 2,50%

Management Fee[3]: 0,70% yearly

Performance Fee: -

Benchmark: -

Proposed Holding Period
Fixed to 5 years

Risk Profile[4]:

Summary Risk Indicator (SRI)

1	2	3	4	5	6	7

Lower risk — Higher risk

Daily VAR Portfolio: 0,44%

Daily VAR Benchmark: -

SFDR Classification: Article 6

Notes
*1. Calculated based on the net price and may differ **according to the Company's prevailing pricing policy***
2. This cost applies only if you exit your investment before maturity date of the Fund
*3. **Yearly, as a percentage of Fund's average net** asset value*
*4. For more information regarding the risks, consult **the Prospectus which is available on the Company's** website*

Fact Sheet – 30.06.2026

This is marketing material. Please refer to the M/F Prospectus and to the Key Information Document before making any final investment decision.

Investment Objective

The Fund has a targeted maturity of 5 years, after which it is liquidated, and the money is credited to the unitholders. Its objective is to achieve a return in a 5-year horizon, from income and capital appreciation, mainly through investments in a diversified portfolio of Euro-denominated bonds.

Investment Policy

The Fund invests its assets mainly in government and corporate bonds that are traded both in domestic and regulated foreign markets with an average maturity of approximately 5 years. The **Fund's** strategy is active and is based on a certian selection of bonds to be held in the portfolio until maturity. In the event that bonds mature during the 5-year period, they will be replaced either with other bonds or with money market instruments.

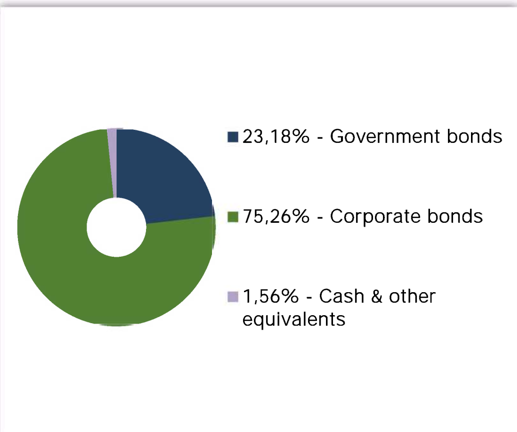
Dividend Policy

The Fund will distribute an annual dividend to its unitholders in the form of cash. For the year 2026, the estimated dividend is expected to be 2,10%.

Investor Profile

The Fund is mainly suitable for investors with a 5-year horizon who seeks income from a diversified bond portfolio consisting mainly of Euro-denominated bonds and are willing to accept a corresponding level of investment risk.

Portfolio Structure



Geographic Allocation

GREECE	18,22%
EUROPEAN UNION	68,83%
OTHER COUNTRIES	11,40%

Allocation by Category

GOVERNMENT BONDS	23,18%
FINANCIAL BONDS	46,61%
OTHER CORPORATE BONDS	28,65%

Top 10 Holdings

ROMANIA 15/02/24-22/03/31 5,375%	8,69%
HUNGARY 08/06/22-16/06/31 4,25%	6,45%
SHARJAH 10/07/24-17/01/31 4,625%	6,33%
UNICREDIT 15/09/25-22/09/31 3,20%	2,52%
TITAN GLOBAL 28/01/26-04/02/31 3,50%	2,50%
METLEN 19/11/25-26/05/31 3,875%	2,38%
CRELAN 16/01/24-23/01/32 5,25%	1,81%
PIRAEUS 10/09/24-18/09/35 5,375%	1,80%
SOCIETE GENERALE 21/11/31 4,875%	1,80%
CREDIA 05/06/25-13/06/35 7.375%	1,79%

Top 5 Issuers

Romania	8,69%
Hungary	8,16%
United Arab Emirates	6,33%
UniCredit SpA	2,52%
Titan Global Finance PLC	2,50%

UCITS DO NOT HAVE GUARANTEED RETURNS AND PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RETURNS

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