Optima asset management

Optima greek balanced fund (R)

Authorization for Establishment: Dec. HCMC. 374/31.03.2021

Category: Balanced Fund

Inception Date: April 6, 2021

Total Assets: € 153.125.477

Net Price: € 12,8700

Supervisory Authority: Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000342003

Bloomberg Ticker: OPOGBIE GA Equity

Currency: Euro

Minimum Investment Amount: € 1.000

Subscription Fee[1]: Max 1,10%

Redemption Fee: 0,00%

Management Fee[2]: 2,00% yearly

Performance Fee[3]: 20% yearly

Benchmark[4]: 50% ATHEX Composite Share Price Index & 25% Bloomberg Series E - Greece Govt All>1 yr Bond Index & 25% Hellenic Corporate Bond Index - TR

Proposed Holding Period

Medium - Long Term (3 Years)

Risk Profile[5]:

Summary Risk Indicator (SRI)

1	2	**3**	4	5	6	7

Lower risk — Higher risk

Daily VAR Portfolio: 1,69%

Daily VAR Benchmark: 1,60%

SFDR Classification: Article 6

Notes

1. Calculated based on the net price and may differ ***according to the Company's prevailing pricing policy***

2. Yearly, as a percentage of ***Fund's*** *average net asset value*

3. Yearly, as a percentage of the positive difference between the Fund and its Benchmark. Performance fee is charged also during periods of negative performance, as long as the M/F has outperformed the Benchmark

4. Provided by administrator registered according to the ***"BMR"*** *Directive EU 2016/1011, article 36. The Fund is actively managed, and the composition of its portfolio may differ from that of the benchmark. The benchmark is used for the purpose of comparing the performance of the Fund.*

5. For more information regarding the risks, consult the Prospectus which is available on the ***Company's*** *website*

Fact Sheet – 30.06.2026

This is a 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 aims to achieve a return based on its investment policy, over the medium to long-term, which derives from investments in a diversified portfolio of stocks, fixed income securities (bonds) and domestic money market instruments.

Investment Policy

In order to achieve its investment objective, the Fund intends to invest the most of its assets mainly in equities of Greek companies and Greek fixed or floating rate government and corporate bonds, treasury bills and other related debt instruments, listed or traded on the domestic and international capital and money markets. The Fund is actively managed and the investment strategy depends on the market conditions. In the context of leveraging and/or hedging the portfolio, the Fund may take long or short positions in derivative instruments mainly on stock exchange indices or equities. Specifically for 2026, the Fund intends to invest most of its assets in stocks with high dividend yields, in the banking industry, in energy companies, in the construction sector and in corporate bonds with high coupons and yields.

Dividend Policy

The Fund intends to distribute annually as a dividend to its unitholders, the total proceeds from interest and dividends, as well as the profits from the sale of its assets, having previously deducted the total expenses and any capital losses of the financial year, as mentioned in article 13 of the Regulation and the Prospectus.

Investor Profile

The Fund mainly targets medium to long-term investors seeking both income and capital appreciation, through a diversified portfolio, consisting mainly of stocks and domestic bond issues and willing to take a high level of investment risk.

Cumulative Returns vs Benchmark[6]

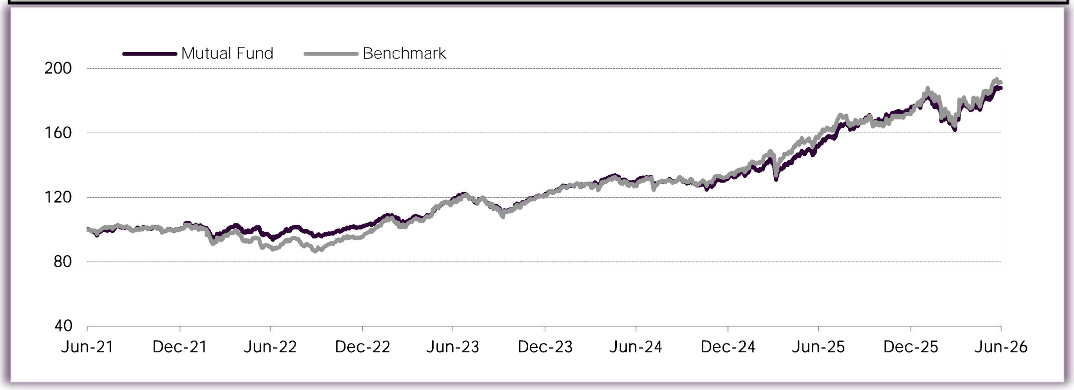
Time period	Mutual Fund	Benchmark	Active Return
YTD	7,9%	8,6%	-0,7%
1 YEAR	24,0%	17,0%	7,0%
3 YEARS	58,4%	53,9%	4,5%
5 YEARS	88,0%	91,3%	-3,3%

Annual Returns vs Benchmark[6]

Year	Mutual Fund	Benchmark	Active Return
2025	32,2%	23,6%	8,6%
2024	8,8%	9,4%	-0,6%
2023	18,9%	25,1%	-6,2%
2022	1,7%	-4,7%	6,4%
2021	-	-	-

Past performance does not guarantee future returns

Cumulative Returns Fund vs Benchmark[6]



6. Fund's past performance is calculated on the basis that any distributable income has been reinvested. The Fund performance may deviate from the performance of its benchmark.

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

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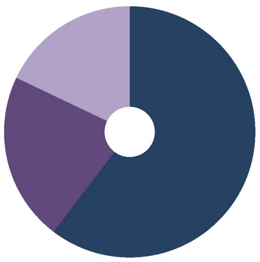
Portfolio Structure



Dividend Distribution

Date	Dividend Yield (%)*	**Dividend (€)**
31.12.2025	11,01%	1,4763
31.12.2024	8,14%	0,8980
31.12.2023	9,30%	1,0401
31.12.2022	5,16%	0,5121
31.12.2021	3,21%	0,3237

* The dividend yield refers to the unit price of the date of the relevant period

Top Equity Holdings

Metlen Energy & Metals PLC	8,26%
Holding Co ADMIE IPTO SA	7,98%
JUMBO SA	6,94%
Alpha Bank SA	5,43%
Eurobank SA	4,00%
Aktor SA	3,98%
Piraeus Bank SA	3,86%
Allwyn AG	3,18%
Ballys Intralot SA	3,18%
Bank of Cyprus Holdings PLC	3,12%

Top Bond Holdings

CREDIA 05/06/25-13/06/35 7.375%	3,87%
OPTIMA 10/06/26-17/06/31 6.75%	3,29%
ROMANIA 27/09/22-27/09/29 6.625%	3,09%
OPTIMA 18/06/25-30/09/35 5.50%	1,74%
BANK OF CYPRUS HOLDINGS 21/6/23-21/12/28 11.875%	1,18%
PIRAEUS 09/01/24-17/04/34 7.25%	0,86%
ALPHA 01/02/23-08/02/28 11.875%	0,76%
NATIONAL BANK 19/03/24-28/06/35 5.875%	0,69%
INTRALOT 25/09/25-15/10/31 6.75%	0,60%
PREMIA 08/04/26-08/04/33 4.10%	0,58%

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