Optima smart cash bond fund (R)

Authorization for Establishment: Dec. HCMC. 190/30.08.2000 | Last Regulation Amendment: Dec. HCMC 372/02.11.2020

Category: Bond Fund

Inception date / Changed category: November 27, 2000 / February 27, 2019

Total Assets: € 40.258.706

Net Price: € 5,3071

Supervisory Authority: Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000334000

Bloomberg Ticker: MARFSCD GA Equity

Currency: Euro

Minimum Investment Amount: € 1.000

Subscription Fee[1]: Max 0,70%

Redemption Fee: 0,00%

Management Fee[2]: 1,00% yearly

Performance Fee[3]: 20% yearly

Benchmark[4]: 50% Bloomberg Series - E Greece Govt All>1 Yr Bond Index & 50% 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: 0,46%

Daily VAR Benchmark: 0,60%

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 – 30.09.2026

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 both income and capital appreciation, mainly through investments in bonds based or having exposure in Greece.

Investment Policy

In order to achieve its investment objective, the Fund intends to invest its assets mainly in a portfolio of Greek government bonds and corporate bonds of companies based or operating in Greece, listed either in the domestic market or in regulated markets abroad. Additionally, the Fund may invest in public international organizations and foreign government and corporate bonds. The Fund aims to make the best possible use of its cash by investing it in interest-bearing investments in the form of fixed-term deposits and other related money market instruments. In the context of leveraging and/or hedging assets of the portfolio, the Fund may take long or short positions in derivative instruments, mainly on bonds.

Dividend Policy

The Fund intends to distribute all or part of the profits and proceeds of the investment portfolio as a dividend to its unitholders, as mentioned in article 13 of the Regulation and the Prospectus.

Investor Profile

This Fund mainly targets medium to long-term investors seeking income through a diversified bond portfolio consisting mainly of domestic bonds issues or issues of companies with an exposure in Greece willing to take a high level of investment risk.

Cumulative Returns vs Benchmark[6]

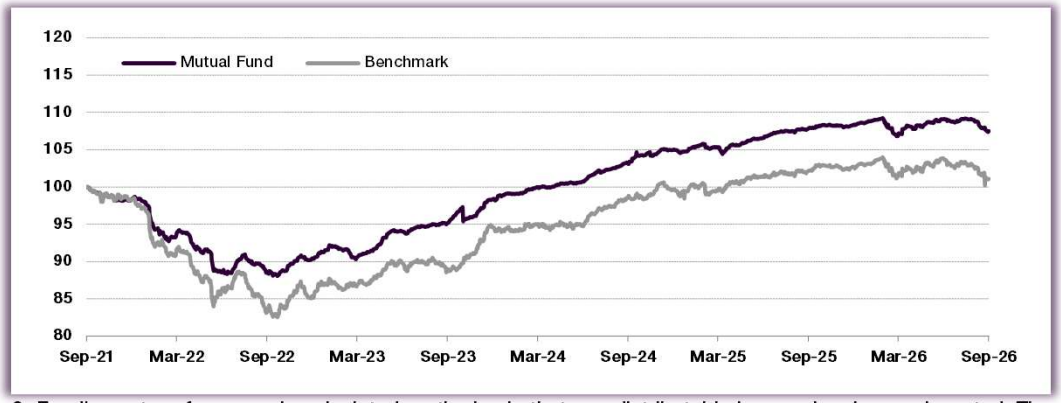
Time period	Mutual Fund	Benchmark	Active Return
YTD	-0,8%	-1,7%	0,9%
1 YEAR	-0,3%	-1,2%	0,9%
3 YEARS	13,1%	13,3%	-0,3%
5 YEARS	7,5%	1,1%	6,4%

Annual Returns vs Benchmark[6]

Year	Mutual Fund	Benchmark	Active Return
2025	3,2%	3,0%	0,2%
2024	6,8%	5,2%	1,6%
2023	8,8%	11,2%	-2,4%
2022	-8,2%	-13,4%	5,2%
2021	-0,1%	1,2%	-1,3%

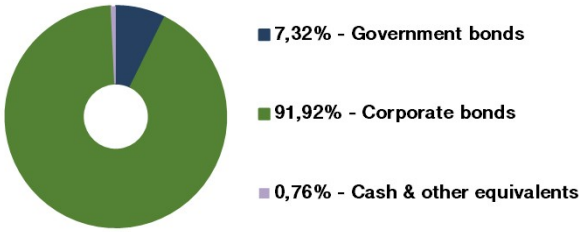
Past performance does not guarantee future returns

Cumulative Returns Fund vs Benchmark[6]

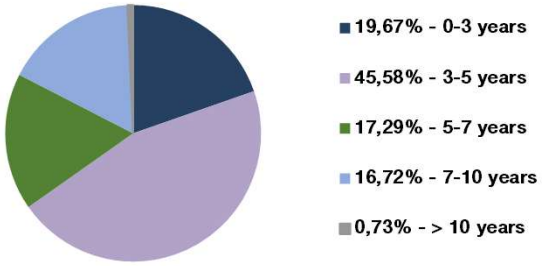


6. Fund's past performance is calculated on the basis that any distributable income has been reinvested. The Fund performance may deviate from the performance of its benchmark

Portfolio Structure



Bond Allocation by Maturity



Top Bond Holdings

BOC 10/09/25-18/09/36 4,25%	3,81%
ROMANIA 27/09/22-27/09/29 6.625%	2,60%
METLEN 09/10/24-17/10/29 4%	2,52%
OPTIMA 18/06/25-30/09/35 5.50%	2,49%
INTRALOT 25/09/25-15/10/31 6.75%	2,48%
MOTOR OIL 10/06/26-18/06/31 3,75%	2,46%
COCA-COLA 13/11/24-20/11/32 3,125%	2,39%
METLEN 19/11/25-26/05/31 3,875%	2,39%
GEK TERNA 25/09/25-29/09/32 3.20%	2,39%
INTRALOT 23/02/24-27/02/29 6%	2,33%

Dividend Distribution

Date	Dividend Yield (%)*	Dividend (€)
31.12.2025	2,00%	0,1092
31.12.2024	2,00%	0,1079
31.12.2023	1,00%	0,0510
30.06.2023	1,00%	0,0493
31.12.2022	1,00%	0,0479
30.06.2022	1,00%	0,0474
31.12.2021	1,00%	0,0532
30.06.2021	1,00%	0,0544

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

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