

Category: Bond Fund

Inception date: January 22, 2024

Total Assets: € 22.558.056

Net Price: € 10,8286

Supervisory Authority:
Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000471000

Bloomberg Ticker: OPTINEU GA Equity

Currency: Euro

Minimum Investment Amount: € 1.000

Subscription Fee¹: Max 0,50%

Redemption Fee:

2,00% until 28.02.2027

0,00% after 28.02.2027

Management Fee²: 0,70% yearly

Performance Fee: -

Benchmark: -

Proposed Holding Period

Fixed to 5 years

Risk Profile³:

Summary Risk Indicator (SRI)



Lower risk → Higher risk

Daily VAR Portfolio: 0,21%

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. Yearly, as a percentage of Fund's average net asset value
3. For more information regarding the risks, consult the Prospectus which is available on the Company's website

Fact Sheet – 31.12.2025

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 has a targeted maturity of 5 years, after which it is liquidated, and the money is credited to the unitholders. Its goal 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 intends to invest its assets mainly in government and corporate bonds operating in both domestic and regulated foreign markets with an average maturity of approximately 5 years. The Fund's strategy is active and employs a suitable selection of bonds to be held in the portfolio until maturity. In the event that bonds maturing before the 5-year targeted maturity, they will be replaced either by other bonds or by 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 would be 3,10%.

Investor Profile

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

Cumulative Returns⁴

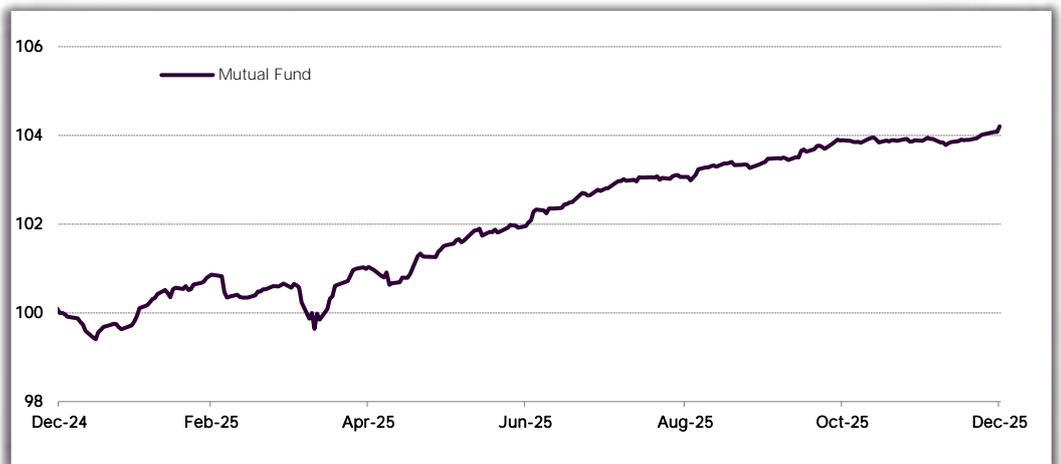
Time period	Mutual Fund	Benchmark	Active Return
YTD	4,2%	-	-
1 YEAR	4,2%	-	-

Annual Returns⁴

Time period	Mutual Fund	Benchmark	Active Return
2025	4,2%	-	-

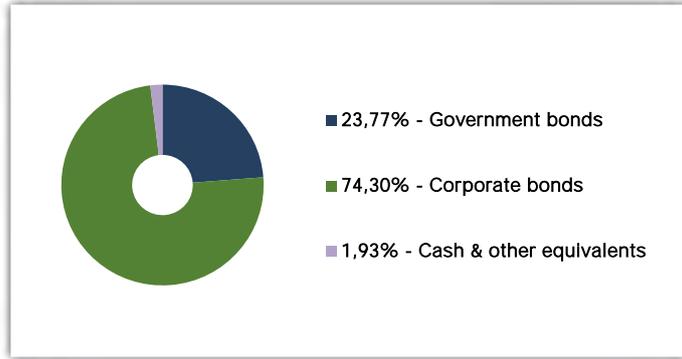
Past performance does not guarantee future returns

Σωρευτική Απεικόνιση Αποδόσεων Α/Κ⁴



4. Fund's past performance is calculated on the basis that any distributable income has been reinvested

Portfolio Structure



Allocation by Category

GOVERNMENT BONDS	23,77%
FINANCIAL BONDS	54,35%
OTHER CORPORATE BONDS	19,95%

Top 10 Holdings

ROMANIA 11/09/23-18/09/28 5.50%	23,77%
ALPHA 20/06/23-27/06/29 6.875%	7,49%
PIRAEUS 28/11/23-05/12/29 6.75%	7,36%
EUROBANK 21/11/23-28/11/29 5.875%	7,21%
NATIONAL BANK 22/01/24-29/01/29 4.50%	4,29%
BANCO BPM 10/01/24-17/01/30 4.875%	2,92%
BPER BANCA 04/09/23-11/09/29 5.75%	2,89%
OTP BANK NYRT 23/01/24-31/01/29 5%	2,88%
INTRALOT 25/09/25-15/10/31 6.75%	2,68%
ILIAD 06/12/23-15/02/29 5.375%	2,43%

Optima asset management M.F.M.C. S.A.

330 Olympionikon & Venizelou str. 154 51 N. Psychiko

T: +30 213 010 1200 F: +30 210 6898390

E: info@optimaeadak.gr

Website: www.optimaeadak.gr

License: H.C.M.C. No 7/175/9.11.1999

Hellenic Business Registry: 003581901000

Tax Reg.: 099553209 Tax Procedures and Service Provision Center

Disclaimer

This document is for informational purposes only and in no case should be taken as a guarantee, offer, advice or encouragement for the purchase, holding or sale of securities. Optima asset management M.F.M.C. shall not be liable for any loss or other transactions conducted by the holder of this information. Any decision to invest in M/F is based solely on your judgement, your research, the weighing of risk, the study of relevant information documents and the assistance of tax, legal and other advisors. The Regulation, the Prospectus, the last six-month and annual reports of the M/F's of Optima asset management M.F.M.C., are available in Greek language and the Key Information Document is available in Greek and English language, free of charge, at the registered office of our Company or the Company's website www.optimaeadak.gr. You can print this document only for your own use. It may not be reproduced, retransmitted, forwarded or distributed to third parties and the trade name and distinctive features of our Company may not be used without the Company's explicit and written consent. If you wish to file a complaint with respect to the Mutual Fund, or Optima asset management M.F.M.C. or the Mutual Fund's distributors or the person that offers advice with respect to the Mutual Fund, you may submit your complaint via post or e-mail. Complaints can be submitted in writing: 330 Olympionikon & Venizelou, 15451, N.Psychiko, Athens, Greece, E-mail address: info@optimaeadak.gr.

Dividend Distribution

Date	Dividend Yield (%)	Dividend (€)
31.12.2025	3,10%	0,3100
31.12.2024	3,10%*	0,2736

*Annualized dividend yield based on the initial unit price

Geographic Allocation

GREECE	38,26%
EUROPEAN UNION	59,82%

Top 5 Issuers

Romania	23,77%
Alpha Bank SA	7,49%
Piraeus Bank SA	7,36%
Eurobank SA	7,21%
Bank of Cyprus Pcl	4,35%

Investment Manager

Aristotelis Panagiotakis
Andreas Levantis
Sideri Filippidou

Client Services Department

Marianna Pavlidou : +30 213 0101222
Eleni Kavouropoulou : +30 213 0101200