KEY INFORMATION DOCUMENT

Purpose

This document provides you with key information about this investment product. It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains, and losses of this product and to help you compare it with other products.

Product

Optima greek balanced fund (R)
ISIN: GRF000342003
PRIIP manufacturer: Optima asset management MFMC, a member of Optima Bank Group - www.optimaaedak.gr
Call for more information: +30 213 0101200
Hellenic Capital Market Commission is responsible for the supervision of Optima asset management MFMC in relation to this Key Information Document.
The Fund Optima greek balanced fund (R) is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.
Optima asset management MFMC, management Company of this UCIT, is licensed in Greece and is subjected to supervision by the Hellenic Capital Market Commission.

Key information document production date: 30/09/2026

What is this product?

Type: Mutual Fund (hereafter «M/F») of Law 4099/2012

Term: The Fund has not a predetermined maturity. The Fund's dissolution may occur in case any of the conditions referred to in article 9 par. 1 of L.4099/2012 are met in accordance with the article 11 of the Fund's Regulation. The redemption of the MF's units is mandatory when requested by the unitholder.

Objective: The objective of the Fund is to achieve a return based on its investment policy, over the medium to long term, which derives through investments in a balanced diversified portfolio of stocks, fixed income securities (bonds) and domestic money market instruments. The Fund invests at least 10% of its net asset value in stocks and at least 10% of its net asset value in bonds. The maximum amount of investment in stocks or bonds or in deposits and money market instruments is not allowed to exceed 65% of its net asset value. The Fund intends to invest mainly in Greek companies' stocks and Greek fixed and/or floating rate government and corporate bonds, Greek treasury bills and other related debt instruments, listed both in the domestic and in the international capital and money markets, as well as in units or shares of UCITS. Additionally, it may invest in stocks of foreign companies, government bonds and treasury bills of other countries and in fixed and/or floating rate corporate bonds of foreign companies, listed in the international capital and money markets. Finally, 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 effective management and/or hedging the portfolio's assets, the Fund may take long or short positions in derivative instruments, mainly on equities and bonds. 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, which may deviate from the benchmark performance. The Fund distributes dividend. For further information consult the prospectus.
Reference Benchmark: 50% Athens Composite Share Price Index & 25% Bloomberg Series E-Greece Govt All >1Year Bond Index & 25% Hellenic Corporate Bond Index-TR.

Intended retail investor type: The Fund mainly targets medium to long term investors seeking income and capital appreciation through a diversified bond portfolio, consisting mainly of stocks and domestic bond issues, willing to accept a high level of investment risk.

Custodian: PIRAEUS BANK S.A.

For further information please see section "Other relevant information"

What are the risks and what could I get in return?



The risk indicator assumes you keep the product for 3 years. The actual risk can vary significantly if you cash in at an early stage and you may get back less.

Risk indicator
The summary risk indicator is a guide to the risk level of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because we are not able to pay you.
We have ranked the Fund as 3 out of 7, which rates the potential losses from future performances at a medium-low level, and adverse market conditions are unlikely to impact the Fund's ability to pay you.
This product does not include any protection from future market performance so you could lose some or all of your investment.
If the Fund cannot pay you what is owed, you could potentially lose your entire investment.

Besides the market risk, the currency risk, the derivatives risk and the interest rate risk, risks that are substantially related to the Fund and are not taken into consideration by the risk indicator, are the following:
• Liquidity Risk: May arise from unfavourable market conditions and affects the Fund's ability to sell assets. The investor may receive an amount smaller than the calculated fair value when making a liquidation decision due to a possible reduction in the price of the unit in the interim, while he may not be able to redeem the units of the desired time. Also, under extreme liquidity conditions the net price of the unit may decrease significantly.
• Credit Risk: May arise from the possibility of a bond issuer's default.
• Inflation Risk: May arise from the inflationary trends that occur in the economy.
• Counterparty Risk: The risk of failing to settle a transaction on financial instruments due to the counterparty's non-payment or inability to deliver securities on time.
• Risk spreading: May arise from the limited dispersion of assets. This risk is reduced by the limits set for investing in the same issuer. With these limits, a greater dispersion is being achieved.
• Risk of asset reduction: May arise from the reduction of the Fund's assets due to the redemption of its units.
• Operational Risk: It is related to human errors, inadequate processes and weaknesses in the company's systems, or external factors.
• Custodian Risk: The risk of losing assets due to acts or omissions by the Custodian or even due to fraud in case the Custodian or any third party who has been entrusted with custody of the Fund's assets proves to be insolvent.

What are the risks and what could I get in return?

Performance scenarios

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted. The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last 10 years. Markets could develop very differently in the future.

Recommended holding period: 3 years **Investment example:** 10.000 EUR

Performance scenarios		1 year	3 years (Recommended holding period)
Minimum	There is no minimum guaranteed return.		
Stress scenario	What you might get back after costs	5,660€	6,140€
	Average return each year	-43.4 %	-15.0 %
Unfavourable scenario	What you might get back after costs	8,230€	10,000€
	Average return each year	-17.7 %	0.0 %
Moderate scenario	What you might get back after costs	11,300€	13,160€
	Average return each year	13.0 %	9.6 %
Favourable scenario	What you might get back after costs	13,560€	17,740€
	Average return each year	35.6 %	21.1 %

The figures shown include all the costs of the product itself , but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.The stress scenario shows what you could lose at extreme market conditions. The unfavourable scenario occurred for an investment between October 2019 - October 2020 (if you redeem after 1 year) and between October 2017 - October 2020 (if you redeem after 3 years). The moderate scenario occurred for an investment between June 2018 - June 2019 (if you redeem after 1 year) and between December 2021 - December 2024 (if you redeem after 3 years). The favourable scenario occurred for an investment between November 2024 - November 2025 (if you redeem after 1 year) and between September 2023 - September 2026 (if you redeem after 3 years).

What happens if the fund is unable to payout?

The investor may face a financial loss (equal to a part or the entire investment) in the event of default of the Mutual Fund. Such a potential loss is not covered by any guarantee fund. In this context, there is a potential default risk if the assets of the Mutual Fund held by the Custodian are lost. The Custodian is liable to the Mutual Fund or to the investors of the Mutual Fund in the event of loss by the Custodian or one of its representatives of the financial products held by the Custodian, unless the Custodian can prove that the loss has arisen because of an external event beyond its reasonable control and the consequences would be unavoidable despite its reasonable efforts to the contrary. In all other cases, the Custodian is liable in the event of its negligent or intentional failure to properly fulfill its obligations pursuant to L. 4099/2012 and the UCITS Directive 2009/65/EU as well as any applicable legislative and regulatory framework governing Mutual Funds.

What are the costs?

The person who provides you investment advice on this product or sells it to you, may charge you an additional cost that is not included in the expenses mentioned herein.If this happens, this person will inform you about this cost and how your investment is affected.

Cost over time

The tables show the amounts that are taken from your investment to cover different types of costs. These amounts depend on how much you invest and how long you hold the product. The amounts shown here are illustrations based on an example investment amount and different possible investment periods.
We have assumed:
- In the first year you would get back the amount that you invested(0% annual term). For the other holding periods we have assumed the product performs as shown in the moderate scenario.
- 10.000 EUR is invested.

Investment EUR 10 000 scenarios	If you exit after 1 year	If you exit after 3 years (Recommended holding period)
Total costs	450€	1,294€
Annual cost impact (*)	4.5 %	4.2 %

(*) This illustrates how costs reduce your return each year over the holding period. For example,it shows that if you exit at recommended holding period, your average return per year is projected to be 13.7% before costs and9.6% after costs.

What are the costs?

Composition of costs:

One-off costs upon entry or exit		
Entry costs	The impact of costs you pay when entering this investment. This is the maximum percentage you pay, and you may pay less. The entry costs vary depending on the investment amount.	1.10 %
Exit costs	The impact of costs to redeem your investment.	0.00 %
Ongoing costs taken each year		
Transaction costs	The impact of cost on an annual basis when we buy and sell the underlying investments for the product. This is an estimate of our cost when we buy and sell the underlying investments for the product. The actual percentage will vary depending on the quantity we buy or sell.	0.44 %
Management fees and other administrative or operating costs	The impact of costs per year for the operation of the Mutual Fund. This is an estimate based on actual costs over the last year.	2.46 %
Additional costs taken under specific conditions		
Performance fees	The impact of performance fees. It amounts to 20% on any positive difference between the return of the M/F and the return of the Benchmark, before deducting the performance fee on an annual basis, while it is also calculated in periods of negative performance e.g. the M/F has outperformed the benchmark while having negative performance. The aggregated cost estimation includes the average over the last 5 years. The actual amount will vary depending on how well your investment performs. Further information about the performance fees is available in the product's prospectus. Reference Benchmark: 50% Athens Composite Share Price Index & 25% Bloomberg Series E-Greece Govt All >1Year Bond Index & 25% Hellenic Corporate Bond Index-TR.	0.54 %

How long should I hold it and can I take money out early?

Recommended holding period: 3 years

The minimum recommended holding period, given the Mutual Fund's investments nature and its objective for a return achievement, is 3 years. In most cases, added value will be generated over a medium to long term period.

Investors may request daily (working days in Greece) the redemption of their units before the recommended holding period. The investor is not charged with redemption costs.

How can I complain?

If you wish to file a complaint with respect to the Mutual Fund, or Optima asset management MFMC or the Mutual Fund's distributors or the person that offers advise 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@optimaaedak.gr.

Other relevant information

The information about past performances published by Optima asset management MFMC are available on our Company's website www.optimaaedak.gr for the last 4 years.

The calculations of past performance scenarios will be publihed on a monthly basis, and will be available on our Company's website www.optimaaedak.gr

This document must be provided before investing in the Mutual Fund and in any case, it is available at any time on the Company's website and at the Company's offices and upon investors request. In addition, the Regulation, the prospectus, and the last annual or six-month reports are provided upon investors request and are available at the Company's offices and on the Company's website. The most recent unit price, historical returns as well as any other information are available free of charge at the Company's offices or the website www.optimaaedak.gr.