Optima income bond fund

Authorization for Establishment: Dec. HCMC. 453/25.04.2023

Category: Bond Fund

Inception date: June 12, 2023

Total Assets: € 6.878.977

Net Price: € 10,6958

Supervisory Authority:
Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000443009

Bloomberg Ticker: OPTINCE GA Equity

Currency: Euro

Minimum Investment Amount: € 1.000

Subscription Fee[1]: Max 0,50%

Redemption Fee:

2,00% until 31.07.2026

0,00% after 31.07.2026

Management Fee[2]: 1,10% yearly

Performance Fee: -

Benchmark: -

Proposed Holding Period

Fixed to 5 years

Risk Profile[3]:

Summary Risk Indicator (SRI)

1	2	3	4	5	6	7

Lower risk — Higher risk

Daily VAR Portfolio: 0,26%

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 – 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 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 Greek bonds or in bonds that have exposure in Greece.

Investment Policy

The Fund invests its assets mainly in Greek government bonds and corporate bonds of companies based or operating in Greece with an average maturity of approximately 5 years. The Fund's strategy is active and is based on a certain 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 2,80%.

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 Greek bonds or corporate bonds of companies based or operating in Greece and are willing to accept a higher level of investment risk.

Cumulative Returns[4]

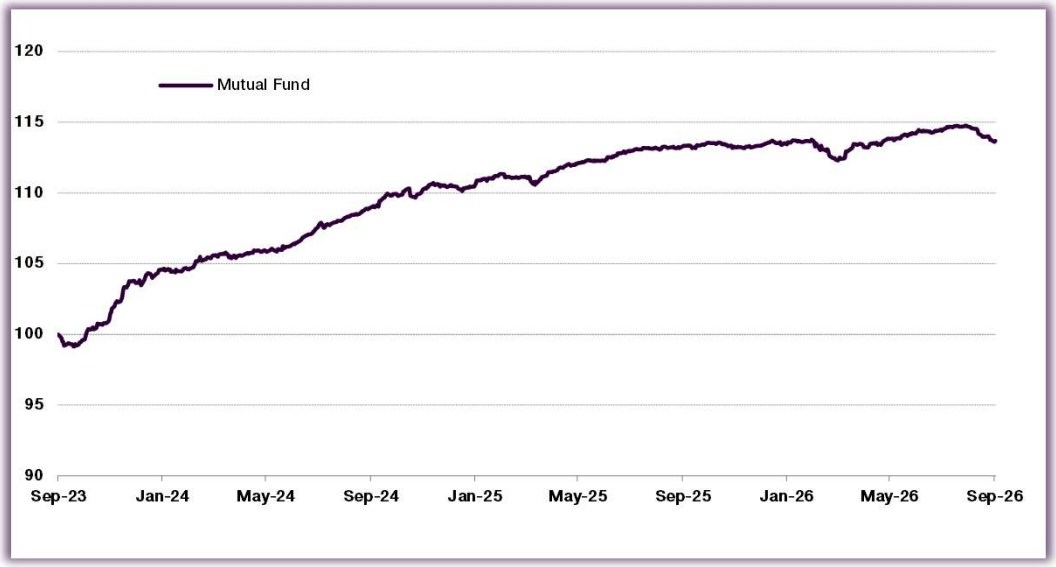
Time period	Mutual Fund	Benchmark	Active Return
YTD	0,3%	-	-
1 YEAR	0,3%	-	-
3 YEARS	13,7%	-	-

Annual Returns[4]

Time period	Mutual Fund	Benchmark	Active Return
2025	2,6%	-	-
2024	6,7%	-	-

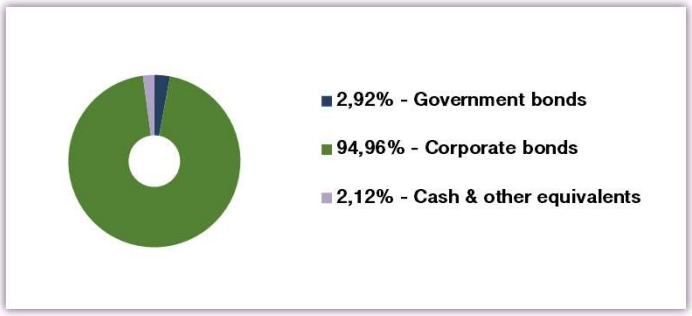
Past performance does not guarantee future returns

Cumulative Returns Fund[4]



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

Portfolio Structure



Dividend Distribution

Date	Dividend Yield (%)	Dividend (€)
31.12.2025	2,80%	0,2800
31.12.2024	2,80%	0,2800
31.12.2023	2,80%*	0,1442

*Annualized dividend yield based on the initial unit price

Allocation by Category

GOVERNMENT BONDS	2,92%
FINANCIAL BONDS	47,33%
OTHER CORPORATE BONDS	47,63%

Geographic Allocation

GREECE	66,25%
EUROPEAN UNION	28,59%
OTHER COUNTRIES	3,03%

Top 10 Holdings

EUROBANK 19/01/23-26/01/29 7%	9,47%
INTRALOT 25/09/25-15/10/31 6.75%	7,26%
ALLWYN 22/07/25-15/02/31 4,125%	6,88%
BOC 18/07/23-25/07/28 7.375%	6,05%
ALPHA 20/06/23-27/06/29 6.875%	4,64%
AKTOR 27/07/26-03/08/31 7,875%	4,40%
GEK TERNA 01/07/20-03/07/27 2.75%	4,35%
PPC 14/07/21-31/07/28 3.375%	4,30%
ELVALHALCOR 09/11/21-16/11/28 2.45%	4,23%
NOVAL 29/11/21-06/12/28 2.65%	3,83%

Top 5 Issuers

Ballys Intralot SA	9,50%
Eurobank SA	9,47%
Allwyn UK	6,88%
Bank of Cyprus Pcl	6,05%
Alpha Bank SA	4,64%

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