Optima income 2029 bond fund

Authorization for Establishment: Dec. HCMC. 539/11.04.2024

Category: Bond Fund

Inception date: May 10, 2024

Total Assets: € 15.783.476

Net Price: € 10,6792

Supervisory Authority:
Hellenic Capital Market Commission

Custodian: Piraeus Bank S.A.

ISIN: GRF000490000

Bloomberg Ticker: OPIN29E GA Equity

Currency: Euro

Minimum Investment Amount: € 1.000

Subscription Fee[1]: Max 0,50%

Redemption Fee:

2,00% until 30.06.2027

0,00% after 30.06.2027

Management Fee[2]: 0,70% 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: 0,40%

Daily VAR Benchmark: -

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 – 30.09.2025

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.

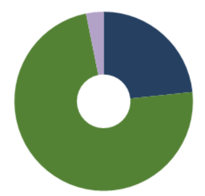
Dividend Policy

The Fund will distribute an annual dividend to its unitholders in the form of cash. For the year 2025, the estimated dividend would be 2,90%.

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.

Portfolio Structure

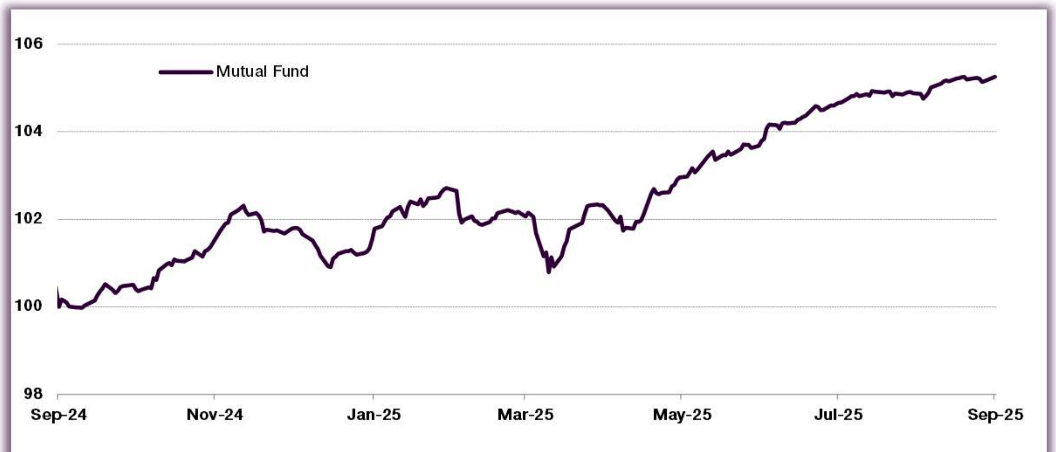


Cumulative Returns[4]

Time period	Mutual Fund	Benchmark	Active Return
YTD	3,4%	-	-
1 YEAR	5,3%	-	-

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

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

Optima asset management

Optima income 2029 bond fund

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Allocation by Category	
GOVERNMENT BONDS	23,34%
FINANCIAL BONDS	58,87%
OTHER CORPORATE BONDS	14,61%

Geographic Allocation	
GREECE	31,44%
EUROPEAN UNION	62,70%
OTHER COUNTRIES	2,67%

Top 10 Holdings	
ROMANIA 27/09/22-27/09/29 6.625%	20,55%
PIRAEUS 09/04/24-16/04/30 5%	7,57%
ALPHA 05/02/24-12/05/30 5%	7,56%
NATIONAL BANK 03/10/23-03/01/34 8%	6,76%
EUROBANK 18/01/24-25/04/34 6,25%	4,19%
EUROBANK 21/11/23-28/11/29 5.875%	2,88%
INTESA 13/02/23-20/02/34 6,184%	2,85%
MAGYAR EXPORT-IMPORT BANK 08/11/23-16/05/29 6%	2,79%
COMMERZBANK 08/04/24-16/10/34 4,875%	2,77%
ILIAD 06/12/23-15/02/29 5.375%	2,76%

Top 5 Issuers	
Romania	20,55%
Piraeus Bank SA	7,57%
Alpha Bank SA	7,56%
Eurobank SA	7,07%
National Bank of Greece SA	6,76%

Dividend Distribution

Date	Dividend Yield (%)	Dividend (€)
31.12.2024	2,90%*	0,1561

*Annualized dividend yield based on the initial unit price

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@optimaaedak.gr
Website: www.optimaaedak.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

Investment Manager
Aristotelis Panagiotakis
Andreas Levantis
Sideri Filippidou

Client Services Department
Marianna Pavlidou : +30 213 0101222
Eleni Kavouropoulou : +30 213 0101200

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