

Announcement refuting press reports

Optima bank S.A. (the “Bank”) informs the investing public of the following:

Following recent press reports concerning the Bank in online media regarding a “strategic bancassurance agreement” with Europe S.A.G.A., a subsidiary of Europa Holdings S.A., and a “possible exchange of shareholdings” and in order to restore accurate information to the investing public, the Bank states that such rumors and information do not correspond to reality. No strategic cooperation agreement in the field of bancassurance has been concluded with the aforementioned insurance company, nor is there any other agreement or corporate decision regarding the exchange of shareholdings or any other form of shareholding cooperation with any of the aforementioned companies or other third parties, as reported in the related publications.

Furthermore, the Bank declares that, as of the date of this announcement, it has not received any information from its shareholders regarding the existence of any agreement, discussion, or negotiation related to the above.

Consequently, as of the date of this announcement, there is no inside information within the meaning of Article 7 of Regulation (EU) 596/2014 that relates to the above and would require disclosure pursuant to Article 17 of the same Regulation.

This announcement is issued in accordance with Regulation (EU) 596/2014 of the European Parliament and of the Council of 16 April and following a related inquiry from the Hellenic Capital Market Commission.

Maroussi, 18 February 2026

Optima bank S.A.

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