



Announcement

Investor Presentation of the Group Financial Results for the nine months ended 30 September 2023

Nicosia, 13 November 2023

Group Profile

The Bank of Cyprus Group is the leading banking and financial services group in Cyprus, providing a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. At 30 September 2023, the Bank of Cyprus Group operated through a total of 64 branches in Cyprus, of which 4 operated as cash offices. The Bank of Cyprus Group employed 2,913 staff worldwide. At 30 September 2023, the Group's Total Assets amounted to €26.4 bn and Total Equity was €2.4 bn. The Bank of Cyprus Group comprises Bank of Cyprus Holdings Public Limited Company, its subsidiary Bank of Cyprus Public Company Limited and its subsidiaries.



Further to today's announcement by Bank of Cyprus Holdings Public Limited Company (the 'Company') of the financial results of the Bank of Cyprus Group for the nine months ended 30 September 2023 (the 'Results Announcement'), the Company confirms that it has uploaded an investor presentation (the 'Investor Presentation') to its website www.bankofcyprus.com (Group/Investor Relations).

Important Notice Regarding Additional Information Contained in the Investor Presentation

The Investor Presentation includes additional financial information not presented within the Results Announcement, primarily relating to (i) NPE analysis (movements by segments and customer type), (ii) rescheduled loans analysis, (iii) details of historic restructuring activity including REMU activity, (iv) income statement by business line, (v) NIM and interest income analysis and (vi) net interest income sensitivities, (vii) loan portfolio analysis in accordance with the three-stages model for impairment of IFRS 9, (viii) fixed income portfolio per issuer type and (ix) income statement of insurance and payment solutions business.

Except in relation to any non-IFRS measure, the financial information contained in the Investor Presentation has been prepared in accordance with the Group's significant accounting policies as described in the Group's Annual Financial Report 2022 and as updated in the Interim Financial Report 2023.

The Investor Presentation should be read in conjunction with the information contained in the Results Announcement and neither the financial information in the Results Announcement nor in the Investor Presentation constitutes statutory financial statements prepared in accordance with International Financial Reporting Standards.

For further information, please contact Investor Relations at investors@bankofcyprus.com.