



Announcement

Investor Presentation Update

Nicosia, 8 June 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 31 March 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 2,883 staff worldwide. At 31 March 2023, the Group's Total Assets amounted to €25.4 bn and Total Equity was €2.1 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 for the Investor Update Event (the 'Announcement') by Bank of Cyprus Holdings Public Limited Company (the 'Company'), the Company confirms that it has uploaded an investor presentation (the 'Investor Update Presentation') to its website www.bankofcyprus.com (Group/Investor Relations).

Important Notice Regarding Additional Information Contained in the Investor Update Presentation

The Investor Update Presentation includes additional financial information not presented within the Announcement, primarily relating to (i) the Company's strategic pillars (ii) overview of the financial performance and strategy of the business lines and card payment solutions business (iii) details of the business model and strategy of life and non-life insurance companies and (iv) analysis of the business model of the Group's digital transformation and digital economy platform (namely 'Jinius').

Moreover, the Investor Update Presentation includes additional financial information not presented within the Announcement of current and expected levels for (i) growth of new lending (ii) ratio of fixed income portfolio to total assets (iii) growth of net fee and commission income (iv) growth of insurance business (v) ratio of non-interest income to total operating expenses and (vi) REMU stock evolution.

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

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

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