Bank of Cyprus Holdings

Announcement

Dividend Payments by electronic means

Nicosia, 4 September 2026

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 June 2026, the Bank of Cyprus Group operated through a total of 57 branches in Cyprus, of which 1 operated as cash office. The Bank of Cyprus Group employed 2,839 staff worldwide. At 30 June 2026, the Group's Total Assets amounted to €29.1 bn and Total Equity was €3.0 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.

Following the announcements dated 10 July 2026 and 4 August 2026, Bank of Cyprus Holdings Public Limited Company (the "**Company**") would like to remind **shareholders who hold their interests in ordinary shares indirectly through depositary interests on the Cyprus Stock Exchange ('CSE'), ("Shareholders") that all future dividend payments will be made solely by electronic transfer. Dividend payments by cheque have been discontinued**.

Accordingly, commencing with the interim dividend of €0.24 per ordinary share announced on 4 August 2026 and payable on 21 October 2026 to Shareholders on the register of members of the Company on 22 September 2026 (the "**Record Date**"), dividend payments to such Shareholders will be made solely by electronic transfer. Shareholders who have not yet provided valid bank account details for the receipt of dividend payments are requested to do so promptly and **no later than the next dividend payment record date, i.e. 22 September 2026**. Pending receipt of such details by the Record Date, the Company will not proceed with the payment and will retain any dividend amounts payable in an account of the Company for a period of 6 years. Shareholders may provide their account details through the available digital channels, or by submitting the relevant authorisation form.

Shareholders (natural persons only) who are Bank of Cyprus 1bank subscribers may submit instructions for the payment of their dividend to a bank account held in their name through:

1) Internet Banking: Profile → Dividend Payments.
2) BoC Mobile app: Menu → Personal Information → Dividend Payments.
3) Message sent through 1bank Internet Banking or BoC Mobile App.

Options 1 and 2 are available only to Shareholders who have been successfully identified as BOC customers and 1bank subscribers.

Alternatively, all Shareholders, including legal entities, non-1bank subscribers, or non-customers of the Bank of Cyprus, may complete the relevant authorisation form which is available via the QR codes provided below or on the Company's website at: Bank of Cyprus > Group > Investor Relations > Dividend, and submit it at any Bank of Cyprus branch or in accordance with the instructions therein.

For payments to Bank of Cyprus accounts	For payments to accounts held with other banks

Questions & Answers

1. Why is the Company changing the way dividends are paid?

The Company has, for a number of years, encouraged Shareholders to receive dividends by electronic means. The transition to electronic dividend payments:

- ensures faster receipt of cleared funds on the payment date;
- eliminates delays associated with the processing of cheques;
- reduces the risk of loss, theft or misdelivery of cheques;
- lowers administrative and operational costs; and
- supports the Group's sustainability objectives by reducing paper-based processes.

2. Is the change to electronic dividend payments mandatory?

Yes. Following the approval at the Company's AGM (15 May 2026) of **Resolution 15**, amending the Company's Articles of Association, **the dividend payable on 24 June 2026 was the last dividend paid by cheque**.

All future dividends will be paid **exclusively by electronic means**.

3. What happens if a Shareholder does not provide bank account details?

In accordance with the amended Articles of Association, **any dividend amounts payable to Shareholders who have not provided valid bank account details, will be retained by the Company** until such time as the relevant details are submitted for a period of 6 years.

Retained dividend amounts will not accrue interest.

4. Is electronic payment of dividends secure?

Yes. Electronic payment of dividends is a secure and widely used method of payment. Shareholders' bank account details are used solely for the purpose of paying dividends and are handled in accordance with applicable data protection and security requirements.

5. What type of bank account can be nominated for dividend payments?

Shareholders may nominate:

- a **Bank of Cyprus account**, or
- an account held with **another financial institution**.

Dividend payments will be made in **euro**.

6. How can shareholders provide or update their bank account details?

Shareholders (natural persons only) who are Bank of Cyprus 1bank subscribers may submit instructions for the transfer of their dividend to an account in their name via:

1) Internet Banking: Profile → Dividend Payments.
2) BoC Mobile app: Menu → Personal Information → Dividend Payments.
3) Message sent through 1bank Internet Banking or BoC Mobile App.

Options 1 and 2 are available only to Shareholders who have been successfully identified as BOC customers and 1bank subscribers.

Alternatively, all Shareholders, including legal entities, non-1bank subscribers, or non-customers of the Bank of Cyprus, may complete the relevant authorisation form which is available on the Company's website:

- For payments to Bank of Cyprus accounts: **Authorisation Form for Bank of Cyprus Accounts**
- For payments to accounts held with other banks: **Authorisation Form for Other Bank Accounts**

Shareholders are encouraged to submit the relevant form **as soon as possible** to avoid any delay in receiving future dividend payments and the risk that unclaimed dividend amounts may ultimately be forfeited in accordance with the Articles of Association of the Company.

7. How can shareholders obtain further information?

For further information, please contact the Shareholders Services team at e-mail: shares@bankofcyprus.com.