



Announcement

Investor Presentation for the Group Financial Results for the year ended 31 December 2019

Nicosia, 29 April 2020

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. The Bank of Cyprus Group operates through a total of 99 branches in Cyprus, of which 13 operate as cash offices. Bank of Cyprus also has representative offices in Russia, Ukraine and China. The Bank of Cyprus Group employs 3,672 staff worldwide. At 31 December 2019, the Group's Total Assets amounted to €21.1 bn and Total Equity was €2.3 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 'Bank') of the financial results of the Bank of Cyprus Group for the year ended 31 December 2019 (the 'Results Announcement'), the Bank confirms that it has uploaded an investor presentation (the 'Investor Presentation') to its website www.bankofcyprus.com (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) analysis of new lending, (v) Income statement by business line, (vi) NIM and interest income analysis and (vii) Loan portfolio analysis in accordance with the three-stages model for impairment of IFRS 9. 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 2019. 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.