

Bank of Cyprus Holdings



Announcement

Dividend Payment

Nicosia, 22 May 2025

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 2025, the Bank of Cyprus Group operated through a total of 56 branches in Cyprus, of which 2 operated as cash offices. The Bank of Cyprus Group employed 2,857 staff worldwide. At 31 March 2025, the Group's Total Assets amounted to €26.8 bn and Total Equity was €2.9 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 the announcement by Bank of Cyprus Holdings Public Limited Company (the “**Company**”) on 16 May 2025 in relation to the results of the Annual General Meeting (the “**AGM**”) the shareholders of the Company approved the distribution of a final cash dividend of a gross amount of €0.48 per ordinary share of the Company (the “**Ordinary Shares**”) in respect of earnings for the fiscal year ended 31 December 2024 (the “**Dividend**”).

The ex-dividend date for the Dividend will be Monday, 26 May 2025 and the record date will be Tuesday, 27 May 2025 (the “**Record Date**”). Payment of the Dividend will be effected on Wednesday, 25 June 2025.

The Dividend will be paid to all shareholders that are on the register of members of the Company on the Record Date (the “**Dividend Payment**”). The manner in which shareholders receive their Dividends will depend on how they hold their Ordinary Shares set out in further detail below.

- For persons holding their interests in Ordinary Shares indirectly through depository interests on the Cyprus Stock Exchange (the “**CSE**”) (“**DI Holders**”), the Dividend Payment will be paid by way of electronic transfer to an account with Bank of Cyprus Public Company Limited or another financial institution or by cheque sent to the address registered in the Central Securities Depository and Central Registry of the CSE (the “**CSDCR**”) as at the Record Date. For DI Holders who hold their interests through participants in the dematerialised securities system operated by the CSDCR (the “**CSDCR Participants**”), the Dividend Payment will be paid through their CSDCR Participant, after the Company pays the relevant amount to the CSDCR. The Company will serve as the paying agent for the payment of the Dividend to DI Holders.
- For persons who hold their interests in Ordinary Shares indirectly in the Hellenic Central Securities Depository S.A. (the “**ATHEXCSD**”) and which are traded on the Main Market of the Regulated Securities Market of the Athens Stock Exchange (the “**ATHEXCSD Shareholders**”), the Dividend Payment will be paid through their participants in the dematerialised securities system operated by the ATHEXCSD (the “**ATHEXCSD Participants**”) after the ATHEXCSD has paid the gross amount of the Dividend to the relevant ATHEXCSD Participant. Euroclear Bank will serve as paying agent for the payment of the Dividend to ATHEXCSD Shareholders.
- For persons who hold their interests in Ordinary Shares indirectly through the Euroclear Bank system (the “**Euroclear System**”) as CREST Depository Interests issued in CREST (“**CDI Holders**”), the Dividend Payment will be made to the person’s relevant CREST participant account in the Euroclear System. Euroclear Bank will serve as paying agent for the payment of the Dividend to CDI Holders.
- For persons who hold their interests in Ordinary Shares through the Euroclear System other than CDI Holders, the Dividend Payment will be made to the account of the person’s relevant Euroclear Bank participant in the Euroclear System (the “**EB Participant**”). Euroclear Bank will serve as paying agent for the payment of the Dividend to EB Participants.

- For persons who hold their interests in Ordinary Shares in book-entry form directly on the register of members of the Company (“**Registered Shareholders**”), the Dividend Payment will be paid to the Registered Shareholders in the form of a cheque, warrant sent by post or by way of electronic transfer directly. MUFG Corporate Markets Trustees (Nominees) Limited will serve as paying agent for the payment of the Dividend to Registered Shareholders.

Pursuant to the Company’s articles of association, the Company is not obliged to pay any dividend payment to a qualifying shareholder if such amount is €2.00 or less (or such other amount as determined from time to time) unless that shareholder issues a notice in writing to the Company requesting the dividend payment and providing their relevant bank account details.

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

Note: The final net amount of any dividend received by any shareholder may differ, depending on the shareholder's tax residence. Where the Dividend Payment is subject to tax, the Company will ensure that the applicable tax payment is made to the relevant tax authority on behalf of DI Holders. For all other shareholders, it shall be the responsibility of the individual shareholder to which the Dividend Payment is made to ensure that the applicable tax payment is made to the relevant tax authority in their jurisdiction.