

- 1. What is the number of shares that I have?**
 - Holders of Depositary Interests on the Cyprus Stock Exchange ('CSE DIs') representing shares in BOCH ('CSE DI Holders') will receive a letter with information about the dividend payment.
 - The number of CSE DIs as at 4 April 2023 will be disclosed on the letter.
 - CSE DIs represent shares of BOCH on the CSE.
 - It is noted that the Dividend, subject to approval at the Annual General Meeting of BOCH to be held on 26 May 2023, will be paid in cash on **16 June 2023** to those shareholders that are on the register of members on **5 May 2023** ('Record Date').

- 2. How is the dividend calculated?**
 - According to the announcement which was published on 13 April 2023, the board has recommended a proposed final dividend of €0.05 per ordinary share (the 'Dividend') in respect of earnings for the year ended 31 December 2022, for approval at the Annual General Meeting of BOCH to be held on 26 May 2023.

- 3. When will the dividend payment take place?**
 - The Dividend, subject to approval at the Annual General Meeting of BOCH to be held on 26 May 2023, will be paid in cash on **16 June 2023** to those shareholders on the register of members on **5 May 2023** ('Record Date') while the Ex-Dividend date is on 4 May 2023.
 - The Dividend payable to any qualifying CSE DI Holder will be paid through a cheque to be issued and sent in the name of the relevant CSE DI Holder to the address registered in the Central Securities Depository and Central Registry of the CSE, as at the Record Date, **5 May 2023**.
 - Further information will be available in the AGM Notice which will be published on or around 25 April 2023.

- 4. Will I receive a letter concerning the dividend payment and the actions that need to be taken?**
 - The CSE DI Holders will receive a letter with further details regarding the dividend payment and the actions that need to be taken if they want the Dividend to be paid to a bank account maintained with Bank of Cyprus Public Company Limited ('BOC') and the procedure for those who are natural persons and who fall under the category of persons being entitled to an exemption from the deduction of Special Defence Contribution ('SDC') and/or General Health System ('GHS') contribution. They will also have access to this information on the Group's website <https://www.bankofcyprus.com/group/> (Investor Relations/ Shareholder Information/Dividends).

- 5. What is the procedure to follow, if I want the Dividend to be paid to a bank account maintained with Bank of Cyprus Public Company Limited ('BOC')?**
 - If you want the Dividend to be paid to a bank account maintained with BOC, you must follow the instructions published on the website www.bankofcyprus.com/group (select Investor Relations/Shareholder Information/Dividends) in order to complete and submit the relevant Authorisation form, along with all the supporting documents.
 - The relevant Authorisation form must be received by **15 May 2023**.

- It is noted that, in the event that the procedure described on the website is not followed on time and/or correctly and/or the identification is not possible, BOCH will proceed to issue and send a relevant cheque in the name of the CSE DI Holder as described above.
- 6. When will the dividend amount be credited to the bank account maintained with BOC, if I choose to proceed with this option?**
- If you choose the Dividend to be paid to a bank account with BOC, the dividend amount (net of taxes, if any) will be credited on **16 June 2023**.
- 7. What is the procedure to follow, if I am a natural person and fall under the category of persons being entitled to an exemption from the deduction of Special Defence Contribution ('SDC') and/or General Health System ('GHS') contribution?**
- CSE DI Holders who are natural persons and who fall under the category of persons being entitled to an exemption from the deduction of SDC and/or GHS contribution, should complete the relevant Declaration for Exemption of an Individual, (TD624NP) (the 'Tax Declaration') available on the website of the Tax Department of the Republic of Cyprus ([Tax Department/Special Defence Contribution](#)), so that no deduction of the relevant contribution is made from the payable dividend.
 - The completed and signed Tax Declaration must be received by **15 May 2023 the latest**.
 - The Tax Declaration must be sent, by post, to Bank of Cyprus Public Company Limited, 51 Stassinou street, 2002 Strovolos, Nicosia, Cyprus, (for the attention of Investor Relations & ESG) or by email to shares@bankofcyprus.com or by fax to +357 22 120245.
 - If the Tax Declaration is not received on time and/or the identification is not possible, SDC will be deducted from the dividend paid while the corresponding deduction for the GHS contribution will be made in accordance with the applicable legislation.
- 8. What is the rate for the Special Defence Contribution and for the GHS contribution?**
- Dividend payments are subject to Special Defence Contribution of 17% and subject to GHS Contribution of 2.65%.
- 9. Will there be any charges for the deposit of the cheque to my bank account?**
- There will be no charge for the deposit of cheque to an account maintained by the CSE DI Holder with BOC.
 - Regarding charges of other banks, you must contact the relevant bank.
- 10. Will there be any charge if I cash the cheque?**
- The cheque can **only be deposited to an account of the beneficiary**.
 - There will be no charge for the deposit of the cheque to an account of the beneficiary with BOC.
- 11. In case of a joint investor share code, how can I deposit the cheque?**
- In case of a joint investor share code, the cheque can be deposited to a bank account of all joint holders.

12. Why I do not have the option for dividend payment, to an account maintained in another bank?

- For security reasons, as it is not possible to identify the beneficiary of the cheque with the beneficiary of another bank's account.
- The CSE DI Holders that want the Dividend to be paid to a bank account maintained with BOC, can follow the instructions published on <https://www.bankofcyprus.com/group/> (select Investor Relations/Shareholder Information/Dividends).
- It is noted that, in the event that the procedure described on the website is not followed on time and/or correctly and/or the identification is not possible, BOCH will proceed to issue and send a relevant cheque in the name of the CSE DI Holder as described above.

13. Even though I have read the announcement, why I have not received any letter?

- You may have not received the letter because:
 - You are not registered as a CSE DI Holder in the Central Securities Depository and Central Registry of the CSE, as at 4 April 2023.
 - Your mailing address, registered in the Central Securities Depository and Central Registry of the CSE is not correct. The letter was sent to the mailing address, registered in the Central Securities Depository and Central Registry of the CSE.
 - You can change your address as follows:
 - I. Contact the CSE
 - a. Tel.: +357 22712300
 - b. E-mail: info@cse.com.cy
 - II. or your Broker (Brokerage Firm or Custodian), in case your CSE DIs are under the control of your Broker
 - III. You are not able to change your address in an inactive investor share code. In case the CSE DIs are registered in an inactive investor share code you will need to take the actions for the activation of your investor share code, through Broker.

14. If the cheque is not delivered to my address, what do I have to do?

- Please contact Investor Relations & ESG
 - Τηλ: 22126055
 - Email: shares@bankofcyprus.com

15. Who should I contact to provide me with my Investor Share Code?

- The Investor Share Code is provided on the letter (top right) that was sent to the CSE DI Holders
- You can be informed of your Investor Share Code of CSE, by contacting the CSE or your Broker (in case your DIs are under the control of your Broker) or Investor Relations & ESG Department
 - Tel. 22126055
 - Email: shares@bankofcyprus.com