



Announcement

Investor Presentation of the Group Financial Results for the nine months ended 30 September 2020

Nicosia, 27 November 2020

This announcement contains inside information for the purposes of Article 7 of the Market Abuse Regulation (EU) 596/2014.

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 98 branches in Cyprus, of which 14 operate as cash offices. Bank of Cyprus also has representative offices in Russia, Ukraine and China. The Bank of Cyprus Group employs 3,577 staff worldwide. At 30 September 2020, the Group's Total Assets amounted to €21.5 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 by Bank of Cyprus Holdings Public Limited Company (the 'Company') of the financial results of the Bank of Cyprus Group for the nine months ended 30 September 2020 and medium-term strategic targets (the 'Results Announcement'), the Company 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.

Moreover, the Investor Presentation includes additional financial information not presented in the Results Announcement of current and expected medium term levels for (i) NPE coverage, (ii) growth of performing loan book, (iii) ratio of revenue over total assets, (iv) ratio of fee and commission over total assets, (v) ratio of total revenues over risk weighted assets, (vi) market shares and total regular income or gross written premiums of insurance companies, (vii) restructuring expenses, (viii) cost to income ratio (excluding special levy and contributions to Single Resolution Fund and Deposit Guarantee Fund), and (ix) ESG performance metrics.

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 and updated in the Interim Financial Report 2020.

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.