



Announcement

Amendment to certain terms of the Covered Bond

Nicosia, 27 April 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 31 December 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 2,850 staff worldwide. At 31 December 2025, the Group's Total Assets amounted to €28.6 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.

Bank of Cyprus Holdings Public Limited Company announces that Bank of Cyprus Public Company Limited (the 'Bank') has proceeded with certain amendments to the final terms in respect of the €650 million Series 2 Floating Rate Covered Bonds (ISIN: XS0718673311) secured by residential mortgages originated in Cyprus, which the Bank has in issue (the 'Covered Bonds'). All of the Covered Bonds are held by the Bank.

The amended terms can be found on the Bank's website www.bankofcyprus.com (Group/ Investor Relations/ Fixed Income/ Covered Bond/ Covered Bond -Cypriot Mortgage Pool).