



**CONCENTRATED STATEMENT FOR THE FREE FLOAT OF THE SHARE CAPITAL OF  
COMPANY:  
BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025**

A.	Bodies of Administration - Management and Surveillance [(Article 137(3))]	Total number of shares	Percentage of the total number of shares
1.	Chairman of the Board Efstratios-Georgios (Takis) Arapoglou	106.500	0,02
2.	Members of the Board		
2.1	Lyn Grobler	0	0,00
2.2	Panicos Nicolaou	98.465	0,02
2.3	Eliza Livadiotou	30.506	0,01
2.4	Adrian John Lewis	0	0,00
2.5	Monique Eugenie Hemerijck	0	0,00
2.6	Christian Philipp Hansmeyer	0	0,00
2.7	William Stuart Birrell	0	0,00
2.8	Irene Pavlou Psalti	1.488	0,00
2.9	Dr. Georgios Syrichas	0	0,00
2.10	Dr. Andreas Kritiotis	4	0,00
3.	General Manager / CEO		
4.	Financial Manager		
5.	Head of Accounting Department		
6.	Secretary Katia Santis	9.573	0,00
7.	Auditors (PricewaterhouseCoopers, Dublin, Ireland) Padraig Osborne Ivan McLoughlin Fidelma Boyce Barry O'Halloran Nicole Brereton Chris Theron	0	0,00

8.	Buy Back	0	0,00
9.	Employees Provident Funds		
B.	Major Shareholders (over 5%)		
B.1	Senvest Management LLC	41.539.706	9,53
B.2	Lamesa Investments Limited	41.383.699	9,50
	TOTAL	83.169.941	19,09
	FREE FLOAT TO THE PUBLIC	352.516.090	80,91
	TOTAL NUMBER OF LISTED SHARES	435.686.031	100,00


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Position	NAME – SURNAME	SIGNATURE	DATE
Chairman	Efstratios-Georgios (Takis) Arapoglou		16 Jan '26
Secretary	Katia Santis		16/01/2026

**CONCENTRATED ELEMENTS OF THE FREE FLOAT OF THE SHARE CAPITAL OF THE  
COMPANY:  
BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025**

A.	Market in which the securities of the company are listed		
B.	Information:	Number of Persons	Number of Persons
B.1	Natural Persons		
B.2	Legal Persons		
B.3	Total (B1 + B2)		
B.4	Members of the Board of Directors		
	i. Directly	2	
	ii. Through persons who hold shares in their name, but for the account of every Member of the Board	1	
	iii. Through undertakings controlled by every Member of the Board	0	
	iv. Through persons acting in concert with every Member of the Board	2	
B.5	Major shareholders over 5%	2	
B.6	Total (B4 + B5)		7
C.	TOTAL (B3 – B6)		

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Position	NAME – SURNAME	SIGNATURE	DATE
Secretary	Katia Santis		16/01/2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
1.	Chairman of the Board Name: <i>Efstratios-Georgios (Takis) Arapoglou</i>			
I.	Directly	0	0,00	2004912069
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)			
	Bank of Cyprus – Omnibus Account (Individuals) (R)	106.500	0,02	2004787929
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>106.500</b>	<b>0,02</b>	

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Position                      NAME – SURNAME                      SIGNATURE                      DATE

Chairman                      *Efstratios-Georgios (Takis) Arapoglou*



05/01/2025

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.1	Vice-Chairperson Name: <i>Lyn Grobler</i>			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position

NAME – SURNAME

SIGNATURE

DATE

Vice-Chairperson

*Lyn Grobler*



05/01/2025

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.2	Member of the Board <i>Name: Panicos Nicolaou</i>			
I.	Directly	98.465	0,02	2004685358
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>98.465</b>	<b>0,02</b>	

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Position

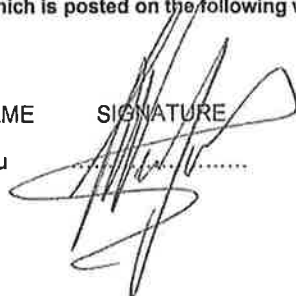
NAME – SURNAME

SIGNATURE

DATE

Member of the Board

Panicos Nicolaou



07/01/26

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.3	Member of the Board Name: <i>Eliza Livadiotou</i>			
I.	Directly	30.506	0,01	2004520586
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>30.506</b>	<b>0,01</b>	

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Position

NAME – SURNAME

SIGNATURE

DATE 12/01/2026

Member of the Board

Eliza Livadiotou



FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.4	Member of the Board Name: <i>Adrian John Lewis</i>			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board Adrian John Lewis

SIGNATURE  


DATE  
12/1/26



FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3)]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.5	Member of the Board Name: Monique Eugenie Hemerijck			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position

NAME – SURNAME

SIGNATURE

DATE



Member of the Board Monique Eugenie Hemerijck

.....7/1/2026.....

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.6	Member of the Board Name: Christian Philipp Hansmeyer			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board Christian Philipp Hansmeyer

SIGNATURE



DATE

2.1.26

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.7	Member of the Board Name: <i>William Stuart Birrell</i>			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board William Stuart Birrell

SIGNATURE  


DATE  
*05/01/2026*

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.8	Member of the Board Name: Irene Psalti			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)  Pavlos Psaltis	1.488	0,00	2004523466
	<b>TOTAL</b>	<b>1.488</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board Irene Psalti

SIGNATURE  


DATE  
15.01.2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.9	Member of the Board Name: Dr. Georgios Syrighas			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)	0	0,00	
	<b>TOTAL</b>	<b>0</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board Dr. Georgios Syrighas

SIGNATURE  


DATE  
03/01/2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
2.10	Member of the Board Name: Dr. Andreas Kritiotis			
I.	Directly	0	0,00	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)			
	Eleni Kritioti (spouse)	4	0,00	2004780051
	<b>TOTAL</b>	<b>4</b>	<b>0,00</b>	

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Position NAME – SURNAME  
Member of the Board Dr. Andreas Kritiotis

SIGNATURE  


DATE  
4/1/2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.	Bodies of Administration – Management and Supervision [(Article 137(3))]	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
6	Secretary Name: <i>Katia Santis</i>			
I.	Directly	9.572	0,00	2004472136
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0,00	
III.	Through undertakings controlled by the abovementioned person (names)	0	0,00	
IV.	Through persons acting in concert with the abovementioned person (names)  George Santis	1	0,00	2004714152
	<b>TOTAL</b>	<b>9.573</b>	<b>0,00</b>	

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Position      NAME – SURNAME      SIGNATURE      DATE

Secretary      Katia Santis



16/01/2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

		Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
7.	Auditors Name :  Padraig Osborne Ivan McLoughlin Fidelma Boyce Barry O'Halloran Nicole Brereton Chris Theron			
I.	Directly	0	0	Not applicable
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)	0	0	Not applicable
III.	Through undertakings controlled by the abovementioned person (names)	0	0	Not applicable
IV.	Through persons acting in concert with the abovementioned person (names)	0	0	Not applicable
	TOTAL	0	0	

Note: Forms should be completed for any partners and employees which are involved in the auditing of the accounts which hold shares of the company either directly or indirectly, giving the appropriate numbering 7.1, 7.2, 7.3 etc (the second numeral should be placed next to the number 7 above). SEE EXPLANATIONS, NUMBER 4

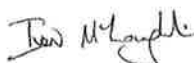
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Position NAME – SURNAME

SIGNATURE

DATE

Statutory auditor Ivan McLoughlin



9 January 2026



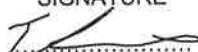
FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

B.	Major Shareholders (over 5%)	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
B.1	Name: Senvest Management LLC	4,325,045	0.99%	2004787300
I.	Directly Senvest Master Fund, LP Senvest Cyprus Recovery investment Fund, LP	1,992,482	0.46%	2004789298
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)  Senvest Master Fund, LP	1,439,626	0.33%	Held on swap
III.	Through undertakings controlled by the abovementioned person (names)  Senvest Master Fund, LP Senvest Cyprus Recovery Investment Fund, LP	18,844,095 14,938,458	4.33% 3.43%	Shares held in Athens Exchange
IV.	Through persons acting in concert with the abovementioned person (names)			
	TOTAL	41,539,706	9.53%	

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Position  
CCO & Counsel

NAME – SURNAME  
Bobby Trahanas

SIGNATURE  


DATE  
Jan. 12, 2026



CYPRUS STOCK EXCHANGE

FREE – FLOAT OF THE SHARE CAPITAL OF BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

B.	Major Shareholders (over 5%)	Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
B.2	<b>Name:</b> Lamesa Investments Limited			
I.	Directly	41,383,699	9.50%	
II.	Through persons holding shares in their name but for the account of the above mentioned person (names)			
III.	Through undertakings controlled by the abovementioned person (names)			
IV.	Through persons acting in concert with the abovementioned person (names)			
	TOTAL	41,383,699	9.50%	

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Position


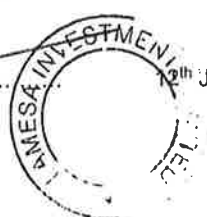
NAME – SURNAME

SIGNATURE

DATE

Director

Andrew Alexander Zacharia

  
 12<sup>th</sup> January 2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

A.		Total number of shares	Percentage to the total number of shares	Trading Code / Trading Account
8.	Buy Back			
		0	0,00	-
	TOTAL	0	0,00	

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### Position

NAME – SURNAME

SIGNATURE

DATE \_\_\_\_\_

**Secretary**

**Katia Santis**

*Patricia Curtis*


16/01/2026

FREE – FLOAT OF THE SHARE CAPITAL OF THE COMPANY: BANK OF CYPRUS HOLDINGS PLC  
AS AT 31st DECEMBER 2025

APPENDIX A

TOTAL NUMBER OF ISSUED BUT NOT LISTED SHARE CAPITAL	Total number of shares	Total
(a) same category	-	-
(b) other category	-	-
	0	0

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Position	NAMF – SURNAME	SIGNATURE	DATE
Secretary	Katia Santis		16/01/2026