

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)	0	0,00
	Padraig Osborne		
	Ivan McLoughlin		
	Fidelma Boyce		
	Barry O'Halloran		
	Nicole Brereton		
	Chris Theron		

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

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-CB/home/>

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

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)		

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		106.500	0,02	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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 Name: Panicos Nicolaou			
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	
TOTAL		98.465	0,02	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		30.506	0,01	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position NAME – SURNAME

Member of the Board Adrian John Lewis

 SIGNATORE

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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position NAME – SURNAME SIGNATURE DATE
Member of the Board William Stuart Birrell  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
	TOTAL	1.488	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position NAME – SURNAME

Member of the Board Irene Psalti

SIGNATURE

DATE

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 Syrichas			
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	
TOTAL		0	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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

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
TOTAL		4	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position NAME – SURNAME SIGNATURE DATE
Member of the Board Dr. Andreas Kritiotis  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
TOTAL		9.573	0,00	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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

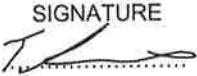
Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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			
I.	Directly Senvest Master Fund, LP Senvest Cyprus Recovery investment Fund, LP	4,325,045 1,992,482	0.99% 0.46%	2004787300 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%	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position NAME – SURNAME SIGNATURE DATE
CCO & Counsel Bobby Trahanas  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.1	Name: 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%	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position

NAME – SURNAME

SIGNATURE

DATE

Director

Andrew Alexander Zacharia

12th 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	

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

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

APPENDIX A

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

Personal data collected by the CSE upon submission of this application are processed for carrying out the transaction / operation / action / service requested, fulfilling the duties of the CSE in the exercise of public authority and / or in the public interest and for compliance with legal obligations. Further information regarding the collection and processing of personal data is included in the CSE privacy policy, which is posted on the following website: <http://www.cse.com.cy/en-GB/home/>

Position

NAMF – SURNAME

SIGNATURE

DATE

Secretary

Katia Santis

 16/01/2026