

Financial Results

12 months 2021

- Strategically the business model of Eurobank Cyprus is based on five pillars:
- Corporate Banking for local and foreign entities.
 - Wealth Management for High Net Worth Individuals, local and foreign.
 - International Business Banking.
 - Treasury Sales.
 - Affluent Banking.
- From the very beginning and given the above strategy, Eurobank Cyprus endeavoured to maintain:
1. Strong capital base. The capital adequacy ratio amounted to 25.4% of which CET1 =25.4% as at 31/12/2021.
 2. Strong liquidity.

The table below summarises the key financial indicators of Eurobank Cyprus:

	2021 12 months	2020 12 months
Total Assets	€8.157m	€6.821m
Total Loans (net)	€2.601m	€2.200m
Total Deposits	€6.620m	€5.484m
Capital & Reserves	€571m	€527m
Profit Before Tax	€66.7m	€52.4m
Profit After Tax	€52.3m	€40.1m

- Eurobank Cyprus operates through 8 banking centres in Cyprus and a representative office in Moscow.
- Eurobank Cyprus Ltd is a Cyprus registered company founded in 2007, operates autonomously and is subject to all laws and regulations of the Cyprus republic.