



Eurobank Cyprus

- ▶ Separate legal entity established in Cyprus under Cyprus Law.
- ▶ Regulated by the Central Bank of Cyprus.
- ▶ Strategically the business model of Eurobank Cyprus is focused on four pillars:
 - Corporate and Investment Banking for local and foreign entities.
 - Private Banking for High Net Worth Individuals, local and foreign.
 - International Business Banking.
 - Treasury Sales.
- ▶ From the very beginning and given the above strategy it was decided that Eurobank Cyprus should have two key characteristics:
 - Strong capital base.
 - Strong liquidity.

The table below summarises the key numbers of Eurobank Cyprus:

	2013 12 months	2014 12 months
Total Assets	€3.682m	€4.339m
Total Loans (net)	€1.743m	€1.647m
Total Deposits	€2.471m	€3.310m
Capital & Reserves	€608m	€630m
Profit Before Tax	€44.7m	€46.1m
Profit After Tax	€35m	€38.6m
Capital Adequacy Ratio	45%	37,78%*

*Based on CRDIV/CRR (Basel III)

- ▶ Eurobank Cyprus operates a Representative Office in Moscow Russia and a Representative Office in Kiev Ukraine.