



16 December 2013

General Manager  
Cyprus Stock Exchange  
Nicosia

Dear Sir,

## ANNOUNCEMENT

### Results of the financial year 2013

USB BANK PLC, in accordance with the Cyprus Stock Exchange and the Cyprus Securities and Exchange Commission regulations for providing adequate information to the shareholders and investors, announces that the results of the financial year 2013 are expected to present a material negative variance in relation to the last year's corresponding results due to the general economic recession that affects negatively the operations and the financial results of the Bank.

Yours sincerely,

Compliance Officer

Cc: Chairman of CySec

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