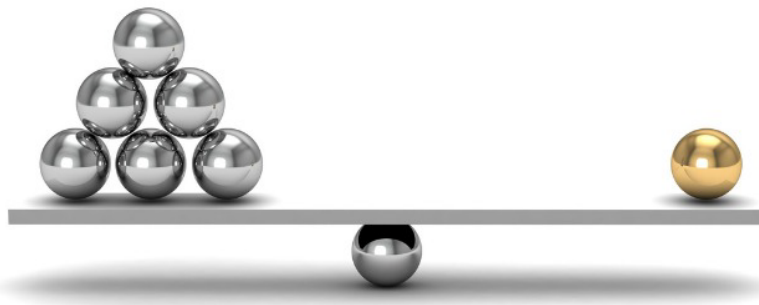


Castle Trust Bank's Financial Strength

Financial summary at 30 September 2021



The UK is still reshaping its economy following its withdrawal from the European Union and dealing with the consequences of the pandemic. Against this background of uncertainty, it is encouraging that Castle Trust Bank has delivered another increase in annual profit.

The Group is strongly capitalised with total equity of £95.2 million, total assets of £666.5 million and liquid assets of £76.9 million. In the financial year to September 2021, Castle Trust Bank made a profit before tax of £3.6 million.

Castle Trust Bank continues to enhance its ability to offer a greater range of services to both our savers and our borrowers. We are an award-winning provider of savings, mortgage and consumer lending products, employing over 200 people across our offices in Basingstoke and London. Our principal shareholder is the leading private equity firm J.C. Flowers & Co., which currently manages circa \$5 billion in assets.

Savings

As at 30 September 2021, our c20,000 customers held just under £560 million of fixed term, fixed rate savings with us.

Lending

As at 30 September 2021, Castle Trust Bank's total property finance loan book stood at over £398 million. The availability of the TermTen product which combines fixed rates and refinance options, and the Bridge to Let option which combines a bridging loan and TermTen into a single arrangement continue to prove very successful within the market.

Retail Finance

Working with over 2,200 partner retailers and 160,000 customers, as at 30 September 2021 the retail finance loan book for Omni Capital Retail Finance ('Omni') stood at over £165m.



Your eligible deposits with Castle Trust Bank are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the limit are unlikely to be covered.

For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](https://www.fscs.org.uk).