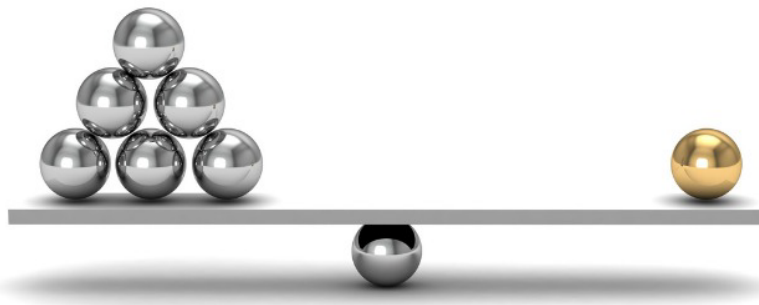


Castle Trust Bank's Financial Strength

Financial summary at 30 September 2022



Hot on the heels of Brexit and the pandemic, 2022 saw further economic turmoil caused by the conflict in Ukraine, with both interest rates and inflation rising significantly during the year. Despite these challenges, it is encouraging that Castle Trust Bank once again delivered an increase in annual profit.

The Group is strongly capitalised with total equity of £104 million, total assets of £846 million and liquid assets of £151 million. In the financial year to September 2022, Castle Trust Bank made a profit before tax of £10.1 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 2022, our c19,000 customers held just under £725 million of fixed term, fixed rate savings with us.

Lending

As at 30 September 2022, Castle Trust Bank's total property finance loan book stood at £458 million. A shift of focus towards Bridging to enable property purchases, and light and heavy refurbishments during the year, together with continued Term lending for the Buy to Let market, proved to be very successful.

Retail Finance

Working with over 2,200 partner retailers and 160,000 customers, as at 30 September 2022 the retail finance loan book for Omni Capital Retail Finance ('Omni') stood at over £210m.



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).