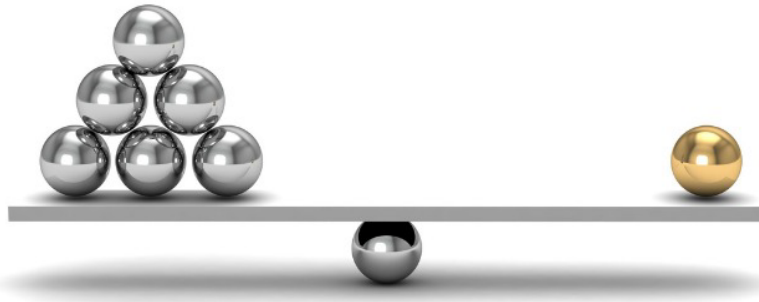


Castle Trust Bank's Financial Strength

Financial summary at 30 September 2023



2023 saw the Bank of England continue to increase interest rates up to 5.25%, to help drive down inflation from its October 2022 high of 11.1%. Despite these economic 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 £113.5 million, total assets of £953.9 million and liquid assets of £150.2 million. In the financial year to September 2023, Castle Trust Bank made a profit before tax of £11.4 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 \$4 billion in assets.

Savings

As at 30 September 2023, our c22,000 customers held just under £827 million of fixed term, fixed rate savings with us.

Lending

As at 30 September 2023, Castle Trust Bank's total property finance loan book stood at £549 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 164,000 customers, as at 30 September 2023 the retail finance loan book for Omni Capital Retail Finance ('Omni') stood at over £226m.



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).