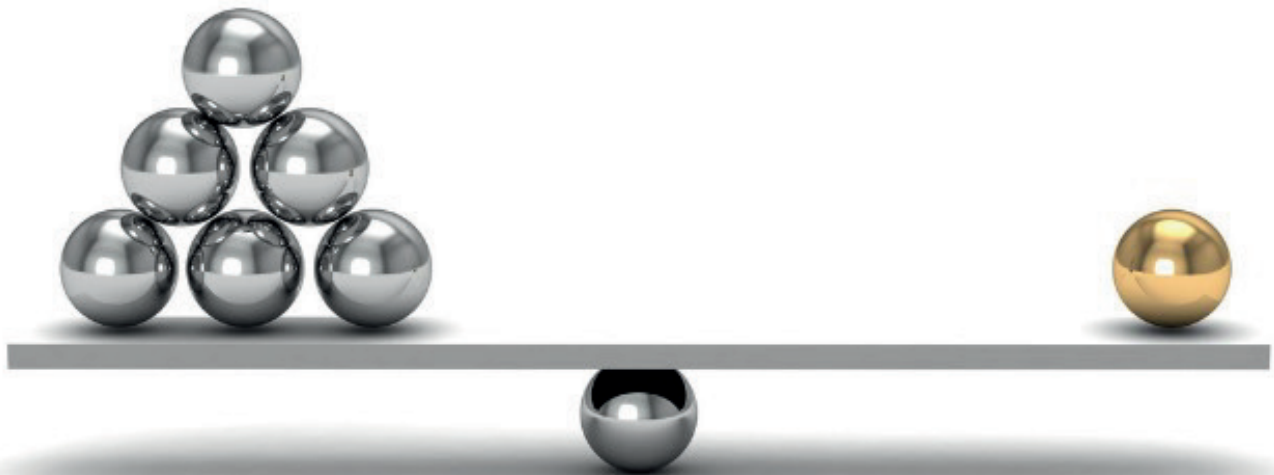




Castle Trust's Financial Strength

Financial summary at 30 September 2019



Castle Trust is a financial organisation that continues to go from strength to strength. We are a provider of investment, mortgage and consumer lending products, employing 220 people across our executive headquarters in the City of London, and an administration centre in Basingstoke, Hampshire. Launched in October 2012, Castle Trust's principal shareholder is the leading private equity firm J.C. Flowers & Co., which currently manages circa \$6 billion in assets. In the financial year to September 2019, Castle Trust made a profit before tax of £1.6m.

Investments

As at 30 September 2019, customers had £711 million invested into our Fortress Bonds, a product we launched in July 2014. In the last 12 months alone, interest payments of more than £19 million had been made to customers, with all payments (including capital repayments) being paid to those customers when due. Customer satisfaction was such that retention rates exceeded 70% with Castle Trust when their existing investment reached maturity.

Lending

As at 30 September 2019, Castle Trust's total loan book stood at over £616 million. This included £487 million of mortgages secured on UK based, predominantly residential, property with the remainder of the book being unsecured consumer and wholesale lending. The business also had over £140 million of cash and cash equivalents that were held in reserve to meet short term funding requirements.

Castle Trust, PO Box 6965, Basingstoke, RG24 4XE

Castle Trust is the trading name of both Castle Trust Capital plc (company number 07454474) and Castle Trust Capital Management Limited (company number 07504954) both registered in England and Wales with registered offices at 10 Norwich Street, London, EC4A 1BD. Castle Trust Capital plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, under reference number 541910. Castle Trust Capital Management Limited is authorised and regulated by the Financial Conduct Authority, under reference number 541893.