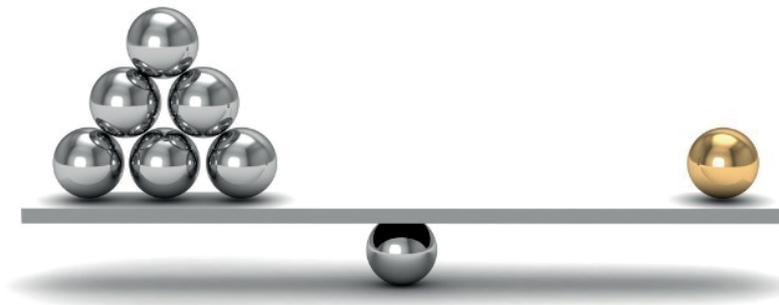


Castle Trust Bank's Financial Strength

Financial summary at 30 September 2024



2024 saw the Bank of England start to reduce the base rate with a reduction to 5.00% in August, having held rates at 5.25% since August 2023. Despite minimal growth in the economy during the year, Castle Trust Bank once again delivered a strong annual profit.

The Group is strongly capitalised with total equity of £120.1 million, total assets of £1,102.1 million and liquid assets of £185.1 million. In the financial year to September 2024, Castle Trust Bank made a profit before tax of £9.1 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 c200 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 2024, our c26,500 customers held just under £958 million of fixed term, fixed rate and notice account savings with us.

Lending

As at 30 September 2024, Castle Trust Bank's total property finance loan book stood at £648 million. A continued shift of focus towards Bridging to enable property purchases, and light and heavy refurbishments with drawdown facilities, has again been very successful.

Retail Finance

Working with over 2,000 partner retailers and over 140,000 customers, as at 30 September 2024 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).