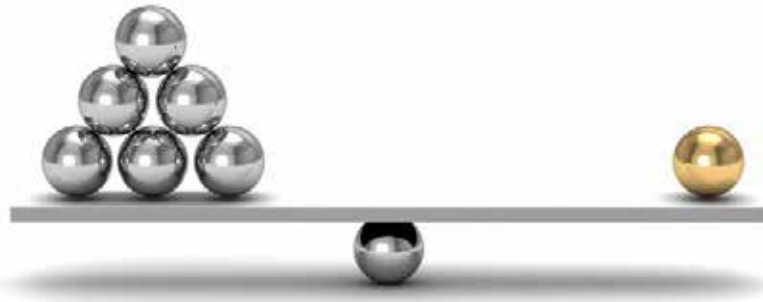


Castle Trust Bank's Financial Strength

Financial summary at 30 September 2025



Castle Trust Bank's profitability continued to show great resilience in 2025, despite funding cost pressures and the challenges of a sluggish property market.

The Group is adequately capitalised with total equity of £126.8 million, total assets of £1,666.2 million and liquid assets of £350.1 million. In the financial year to September 2025, Castle Trust Bank made a profit before tax of £9.4 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 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 \$4.4 billion in assets.

Savings

As at 30 September 2025, our 36,000 customers held just under £1.5 billion of fixed term, fixed rate and notice account savings with us.

Lending

As at 30 September 2025, Castle Trust Bank's total property finance loan book stood at £1.1 billion. 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 130,000 customers, as at 30 September 2025 the retail finance loan book for Omni Capital Retail Finance ("Omni") stood at £194m.



Your eligible deposits with Castle Trust Bank are protected up to a total of £120,000 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).