

Secure Trust Bank PLC

Secure Trust Bank PLC (the "Company")

Grant of awards under the Company's 2017 Long Term Incentive Plan ("LTIP") and the Company's 2017 Deferred Bonus Plan ("DBP")

On 20 March 2025 the Company granted nil-cost options over ordinary shares of 40p each ("Ordinary Shares") under the LTIP to the following PDMRs:

PDMR	Number of Ordinary Shares over which options granted
David McCreadie	127,158
Rachel Lawrence	88,618
Andrew Phillips	43,453
Luke Jooste	31,286
Julian Hartley	28,766
Katie Docherty	27,721

Each option has been granted subject to performance conditions which will be set by the Remuneration Committee in line with the disclosure provided in the Directors Remuneration Report, within the Annual Report for the year ended 31 December 2024, which is available on the Company's website (www.securetrustbank.com/investors). The performance conditions will also include an underpin measure which includes an assessment of general financial performance, shareholder experience, risk management performance and progress against the Group's strategy. The performance period in each case is a period of three years starting on 1 January 2025 and ending 31 December 2027.

Each option will, ordinarily, vest on the date on which the Company's Remuneration Committee of the Board of Directors, determines the extent to which the performance conditions have been satisfied. Each option will be released so that the participant is entitled to exercise the vested Ordinary Shares on the vesting date, except in the case of Rachel Lawrence and David McCreadie when the date of release will be at the end of a holding period which shall end on the second anniversary of the vesting date.

The Company further granted nil-cost options over Ordinary Shares without performance conditions but subject only to the participant's continued service through to the applicable vesting date, with discretion retained for the Remuneration Committee to potentially reduce the award on settlement if it considers appropriate to do so under the LTIP plan to the following PDMRs:

PDMR	Number of Ordinary Shares over which award granted
Chris Harper	15,222

The number of shares under each option was set by reference to a value per Ordinary Share of 575p, which was the 3-day average mid-market price determined between 17 March 2025 to 19 March 2025.

On 20 March 2025 the Company also granted the following awards over Ordinary Shares under the DBP in respect of bonuses earned for the period ended 31 December 2024.

PDMR	Number of Ordinary Shares subject to DBP award
David McCreadie	10,802
Rachel Lawrence	10,754

Geoff Ray	3,158
-----------	-------

Each award has been granted in the form of a nil-cost Option and, subject to the rules of the Plan, will normally vest on:

- on 20 March 2026 as regards one third of the shares subject to it;
- on 20 March 2027 as regards one third of the shares subject to it; and
- on 20 March 2028 as regards one third of the shares subject to it.

1.	Details of PDMR / person closely associated with them ("PCA")		
a)	Name	David McCreadie	
2.	Reason for the notification		
a)	Position / status	Director	
b)	Initial notification / amendment	Initial notification	
3.	Details of the issuer		
a)	Name	Secure Trust Bank PLC	
b)	LEI	213800CXIBLC2TMIGI76	
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.	
b)	Identification code	GB00B6TKHP66	
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP and Grant of nil-cost options over Ordinary Shares under the DBP.	
d)	Price(s) and volume(s)	Price(s)	Volume(s)
		nil	127,158
		nil	10,802
e)	Aggregated information		
	Volume	137,960	
	Price	nil	
f)	Date of the transaction	20 March 2025	
g)	Place of the transaction	Outside a trading venue	

1.	Details of PDMR / person closely associated with them ("PCA")							
a)	Name	Rachel Lawrence						
2.	Reason for the notification							
a)	Position / status	Director						
b)	Initial notification / amendment	Initial notification						
3.	Details of the issuer							
a)	Name	Secure Trust Bank PLC						
b)	LEI	213800CXIBLC2TMIGI76						
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted							
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.						
b)	Identification code	GB00B6TKHP66						
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP and Grant of nil-cost options over Ordinary Shares under the DBP						
d)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>nil</td> <td>88,618</td> </tr> <tr> <td>nil</td> <td>10,754</td> </tr> </tbody> </table>	Price(s)	Volume(s)	nil	88,618	nil	10,754
Price(s)	Volume(s)							
nil	88,618							
nil	10,754							
e)	Aggregated information	<table border="1"> <tbody> <tr> <td>Volume</td> <td>99,372</td> </tr> <tr> <td>Price</td> <td>nil</td> </tr> </tbody> </table>		Volume	99,372	Price	nil	
Volume	99,372							
Price	nil							
f)	Date of the transaction	20 March 2025						
g)	Place of the transaction	Outside a trading venue						

1.	Details of PDMR / person closely associated with them ("PCA")		
a)	Name	Andrew Phillips	
2.	Reason for the notification		

a)	Position / status	PDMR				
b)	Initial notification / amendment	Initial notification				
3.	Details of the issuer					
a)	Name	Secure Trust Bank PLC				
b)	LEI	213800CXIBLC2TMIGI76				
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.				
b)	Identification code	GB00B6TKHP66				
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP				
d)	Price(s) and volume(s)	<table><tr><th>Price(s)</th><th>Volume(s)</th></tr><tr><td>nil</td><td>43,453</td></tr></table>	Price(s)	Volume(s)	nil	43,453
Price(s)	Volume(s)					
nil	43,453					
e)	Aggregated information <ul style="list-style-type: none">VolumePrice	N/A				
f)	Date of the transaction	20 March 2025				
g)	Place of the transaction	Outside a trading venue				

1.	Details of PDMR / person closely associated with them ("PCA")	
a)	Name	Luke Jooste
2.	Reason for the notification	
a)	Position / status	PDMR
b)	Initial notification / amendment	Initial notification
3.	Details of the issuer	
a)	Name	Secure Trust Bank PLC
b)	LEI	213800CXIBLC2TMIGI76
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted	

a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.	
b)	Identification code	GB00B6TKHP66	
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP	
d)	Price(s) and volume(s)	Price(s)	Volume(s)
		nil	31,286
e)	Aggregated information	N/A	
	Volume		
	Price		
f)	Date of the transaction	20 March 2025	
g)	Place of the transaction	Outside a trading venue	

1.	Details of PDMR / person closely associated with them ("PCA")		
a)	Name	Julian Hartley	
2.	Reason for the notification		
a)	Position / status	PDMR	
b)	Initial notification / amendment	Initial notification	
3.	Details of the issuer		
a)	Name	Secure Trust Bank PLC	
b)	LEI	213800CXIBLC2TMIGI76	
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted		
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.	
b)	Identification code	GB00B6TKHP66	
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP	
d)	Price(s) and volume(s)	Price(s)	Volume(s)
		nil	28,766

e)	Aggregated information	
	Volume	N/A
	Price	
f)	Date of the transaction	20 March 2025
g)	Place of the transaction	Outside a trading venue

1.	Details of PDMR / person closely associated with them ("PCA")					
a)	Name	Katie Docherty				
2.	Reason for the notification					
a)	Position / status	PDMR				
b)	Initial notification / amendment	Initial notification				
3.	Details of the issuer					
a)	Name	Secure Trust Bank PLC				
b)	LEI	213800CXIBLC2TMIGI76				
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.				
b)	Identification code	GB00B6TKHP66				
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the LTIP				
d)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>nil</td> <td>27,721</td> </tr> </tbody> </table>	Price(s)	Volume(s)	nil	27,721
Price(s)	Volume(s)					
nil	27,721					
e)	Aggregated information					
	Volume	N/A				
	Price					
f)	Date of the transaction	20 March 2025				
g)	Place of the transaction	Outside a trading venue				

1.	Details of PDMR / person closely associated with them ("PCA")	
a)	Name	Chris Harper
2	Reason for the notification	

2.	Reason for the notification					
a)	Position / status	PDMR				
b)	Initial notification / amendment	Initial notification				
3.	Details of the issuer					
a)	Name	Secure Trust Bank PLC				
b)	LEI	213800CXIBLC2TMIGI76				
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.				
b)	Identification code	GB00B6TKHP66				
c)	Nature of the transaction	Grant of nil-cost restricted stock options over Ordinary Shares under the LTIP				
d)	Price(s) and volume(s)	<table border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>15,222</td> </tr> </tbody> </table>	Price(s)	Volume(s)	Nil	15,222
Price(s)	Volume(s)					
Nil	15,222					
e)	Aggregated information - Volume - Price	N/A				
f)	Date of the transaction	20 March 2025				
g)	Place of the transaction	Outside a trading venue				

1.	Details of PDMR / person closely associated with them ("PCA")		
a)	Name	Geoff Ray	
2.	Reason for the notification		
a)	Position / status	PDMR	
b)	Initial notification / amendment	Initial notification	
3.	Details of the issuer		
a)	Name	Secure Trust Bank PLC	

b)	LEI	213800CXIBLC2TMIGI76				
4.	Details of the transaction(s): section to be repeated for (i) each type of instrument; (ii) each type of transaction; (iii) each date; and (iv) each place where transactions have been conducted					
a)	Description of the financial instrument, type of instrument	Ordinary shares of 40p each in Secure Trust Bank PLC.				
b)	Identification code	GB00B6TKHP66				
c)	Nature of the transaction	Grant of nil-cost options over Ordinary Shares under the DBP.				
d)	Price(s) and volume(s)	<table><tr><td>Price(s)</td><td>Volume(s)</td></tr><tr><td>nil</td><td>3,158</td></tr></table>	Price(s)	Volume(s)	nil	3,158
Price(s)	Volume(s)					
nil	3,158					
e)	Aggregated information - Volume - Price	N/A				
f)	Date of the transaction	20 March 2025				
g)	Place of the transaction	Outside a trading venue				

Lisa Daniels
Company Secretary
Secure Trust Bank PLC
+44 121 693 9100

About STB

STB is an established, well-funded and capitalised UK retail bank with over 70-years of trading history. STB operates principally from its head office in Solihull, West Midlands, and has 904 employees (full-time equivalent) as at 31 December 2024. STB's diversified lending portfolio currently focuses on two sectors:

- Business finance through its Real Estate Finance and Commercial Finance divisions; and
- Consumer finance through its Vehicle Finance and Retail Finance divisions.

Secure Trust Bank PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Secure Trust Bank PLC, Yorke House, Arlestone Way, Solihull, B90 4LH.

This information is provided by RNS, the news service of the London Stock Exchange. RNS is approved by the Financial Conduct Authority to act as a Primary Information Provider in the United Kingdom. Terms and conditions relating to the use and distribution of this information may apply. For further information, please contact rns@seg.com or visit www.ms.com.

RNS may use your IP address to confirm compliance with the terms and conditions, to analyse how you engage with the information contained in this communication, and to share such analysis on an anonymised basis with others as part of our commercial services. For further information about how RNS and the London Stock Exchange use the personal data you provide us, please see our [Privacy Policy](#).

END

