

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:

| <b>PDMR</b>     | <b>Number of Ordinary Shares over which options granted</b> |
|-----------------|---|
| 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](http://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:

| <b>PDMR</b>  | <b>Number of Ordinary Shares over which award granted</b> |
|--------------|---|
| 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.

| <b>PDMR</b>     | <b>Number of Ordinary Shares subject to DBP award</b> |
|-----------------|---|
| 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.       | <b>Details of PDMR / person closely associated with them ("PCA")</b>   |  |          |           |         |         |     |        |
|----------|--|--|----------|-----------|---------|---------|-----|--------|
| a)       | Name   | David McCreadie  |          |           |         |         |     |        |
| 2.       | <b>Reason for the notification</b>   |  |          |           |         |         |     |        |
| a)       | Position / status  | Director   |          |           |         |         |     |        |
| b)       | Initial notification / amendment   | Initial notification   |          |           |         |         |     |        |
| 3.       | <b>Details of the issuer</b>   |  |          |           |         |         |     |        |
| a)       | Name   | Secure Trust Bank PLC  |          |           |         |         |     |        |
| b)       | LEI  | 213800CXIBLC2TMIGI76   |          |           |         |         |     |        |
| 4.       | <b>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</b> |  |          |           |         |         |     |        |
| 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>127,158</td> </tr> <tr> <td>nil</td> <td>10,802</td> </tr> </tbody> </table> | Price(s) | Volume(s) | nil     | 127,158 | nil | 10,802 |
| Price(s) | Volume(s)  |  |          |           |         |         |     |        |
| nil      | 127,158  |  |          |           |         |         |     |        |
| nil      | 10,802   |  |          |           |         |         |     |        |
| e)       | Aggregated information   | <table border="1"> <tbody> <tr> <td>- Volume</td> <td>137,960</td> </tr> <tr> <td>- Price</td> <td>nil</td> </tr> </tbody> </table>  | - Volume | 137,960   | - Price | nil     |     |        |
| - Volume | 137,960  |  |          |           |         |         |     |        |
| - Price  | nil  |  |          |           |         |         |     |        |
| f)       | Date of the transaction  | 20 March 2025  |          |           |         |         |     |        |
| g)       | Place of the transaction   | Outside a trading venue  |          |           |         |         |     |        |

| 1.       | <b>Details of PDMR / person closely associated with them ("PCA")</b>   |   |          |           |     |        |     |        |
|----------|--|---|----------|-----------|-----|--------|-----|--------|
| a)       | Name   | Rachel Lawrence   |          |           |     |        |     |        |
| 2.       | <b>Reason for the notification</b>   |   |          |           |     |        |     |        |
| a)       | Position / status  | Director  |          |           |     |        |     |        |
| b)       | Initial notification / amendment   | Initial notification  |          |           |     |        |     |        |
| 3.       | <b>Details of the issuer</b>   |   |          |           |     |        |     |        |
| a)       | Name   | Secure Trust Bank PLC   |          |           |     |        |     |        |
| b)       | LEI  | 213800CXIBLC2TMIGI76  |          |           |     |        |     |        |
| 4.       | <b>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</b> |   |          |           |     |        |     |        |
| 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   |   |          |           |     |        |     |        |
|          | - Volume   | 99,372  |          |           |     |        |     |        |
|          | - Price  | nil   |          |           |     |        |     |        |
| f)       | Date of the transaction  | 20 March 2025   |          |           |     |        |     |        |
| g)       | Place of the transaction   | Outside a trading venue   |          |           |     |        |     |        |

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

| a)       | Position / status  | PDMR  |          |           |     |        |
|----------|--|---|----------|-----------|-----|--------|
| b)       | Initial notification / amendment   | Initial notification  |          |           |     |        |
| 3.       | <b>Details of the issuer</b>   |   |          |           |     |        |
| a)       | Name   | Secure Trust Bank PLC   |          |           |     |        |
| b)       | LEI  | 213800CXIBLC2TMIGI76  |          |           |     |        |
| 4.       | <b>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</b> |   |          |           |     |        |
| 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>43,453</td> </tr> </tbody> </table> | Price(s) | Volume(s) | nil | 43,453 |
| Price(s) | Volume(s)  |   |          |           |     |        |
| nil      | 43,453   |   |          |           |     |        |
| e)       | Aggregated information<br>- Volume<br>- Price  | N/A   |          |           |     |        |
| f)       | Date of the transaction  | 20 March 2025   |          |           |     |        |
| g)       | Place of the transaction   | Outside a trading venue   |          |           |     |        |

|    |  |                       |  |
|----|--|-----------------------|--|
| 1. | <b>Details of PDMR / person closely associated with them ("PCA")</b>   |                       |  |
| a) | Name   | Luke Jooste           |  |
| 2. | <b>Reason for the notification</b>   |                       |  |
| a) | Position / status  | PDMR                  |  |
| b) | Initial notification / amendment   | Initial notification  |  |
| 3. | <b>Details of the issuer</b>   |                       |  |
| a) | Name   | Secure Trust Bank PLC |  |
| b) | LEI  | 213800CXIBLC2TMIGI76  |  |
| 4. | <b>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</b> |                       |  |

|    |   |   |                  |
|----|---|---|------------------|
| 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)                                      | <b>Price(s)</b>   | <b>Volume(s)</b> |
|    |   | 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. | <b>Details of PDMR / person closely associated with them ("PCA")</b>   |   |                  |
| a) | Name   | Julian Hartley  |                  |
| 2. | <b>Reason for the notification</b>   |   |                  |
| a) | Position / status  | PDMR  |                  |
| b) | Initial notification / amendment   | Initial notification  |                  |
| 3. | <b>Details of the issuer</b>   |   |                  |
| a) | Name   | Secure Trust Bank PLC   |                  |
| b) | LEI  | 213800CXIBLC2TMIGI76  |                  |
| 4. | <b>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</b> |   |                  |
| 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)   | <b>Price(s)</b>   | <b>Volume(s)</b> |
|    |  | nil   | 28,766           |

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

| 1.       | <b>Details of PDMR / person closely associated with them ("PCA")</b>   |   |          |           |     |        |
|----------|--|---|----------|-----------|-----|--------|
| a)       | Name   | Katie Docherty  |          |           |     |        |
| 2.       | <b>Reason for the notification</b>   |   |          |           |     |        |
| a)       | Position / status  | PDMR  |          |           |     |        |
| b)       | Initial notification / amendment   | Initial notification  |          |           |     |        |
| 3.       | <b>Details of the issuer</b>   |   |          |           |     |        |
| a)       | Name   | Secure Trust Bank PLC   |          |           |     |        |
| b)       | LEI  | 213800CXIBLC2TMIGI76  |          |           |     |        |
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| 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<br>- Volume<br>- Price  | N/A   |          |           |     |        |
| f)       | Date of the transaction  | 20 March 2025   |          |           |     |        |
| g)       | Place of the transaction   | Outside a trading venue   |          |           |     |        |

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

|          | <b>Reason for the notification</b>   |   |          |           |     |        |
|----------|--|---|----------|-----------|-----|--------|
| a)       | Position / status  | PDMR  |          |           |     |        |
| b)       | Initial notification / amendment   | Initial notification  |          |           |     |        |
| 3.       | <b>Details of the issuer</b>   |   |          |           |     |        |
| a)       | Name   | Secure Trust Bank PLC   |          |           |     |        |
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| 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<br>- Volume<br>- Price  | N/A   |          |           |     |        |
| f)       | Date of the transaction  | 20 March 2025   |          |           |     |        |
| g)       | Place of the transaction   | Outside a trading venue   |          |           |     |        |

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

| b)       | LEI  | 213800CXIBLC2TMIGI76   |          |           |     |       |
|----------|--|--|----------|-----------|-----|-------|
| 4.       | <b>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</b> |  |          |           |     |       |
| 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 border="1"> <thead> <tr> <th>Price(s)</th> <th>Volume(s)</th> </tr> </thead> <tbody> <tr> <td>nil</td> <td>3,158</td> </tr> </tbody> </table> | Price(s) | Volume(s) | nil | 3,158 |
| Price(s) | Volume(s)  |  |          |           |     |       |
| nil      | 3,158  |  |          |           |     |       |
| e)       | Aggregated information<br>- Volume<br>- 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.

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