

**PRESS RELEASE**  
**Secure Trust Bank PLC**  
**4 August 2025**  
**For immediate release**

**SECURE TRUST BANK PLC**  
("STB" or the "Company")

**Motor Finance Commissions**

STB notes the Supreme Court decisions late on Friday 1 August 2025 on Johnson and Wrench v FirstRand Bank Ltd and Hopcraft v Close Brothers Limited relating to motor finance commissions. The Company welcomes the further clarity these decisions have provided for the motor finance industry.

STB also notes the update provided by the FCA on Sunday 3 August 2025, regarding its consultation on an industry wide compensation scheme. The Company awaits further information on the compensation scheme in order to assess fully any potential impacts on STB.

Our interim results for the six months ended 30 June 2025 will be announced on 14 August 2025.

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**About STB**

STB is an established, well-funded and capitalised UK retail bank with a 72-year trading track record. Secure Trust Bank operates principally from its head office in Solihull, West Midlands. The Group's diversified lending portfolio currently will focus on two sectors:

- (i) Business Finance through its Real Estate Finance and Commercial Finance divisions; and
- (ii) Consumer Finance through its Retail Finance and Vehicle 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.

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