

## OSB GROUP PLC

## CEO retirement announcement

OSB Group (â€˜OSBGâ€™ or the â€˜Groupâ€™) today announces that Andy Golding has informed the Groupâ€™s Board of his intention to retire from the Board and from his role as CEO by 31<sup>st</sup> December 2026.

The Board has commenced the search, with assistance of a third party, for a new CEO to deliver the strategy for the Group as set out at the Investor Update in March 2025.

Andy will continue as a Board director and Group CEO and, alongside the Board and the experienced executive team, will continue to focus on delivering the strategy, including the 2025 and 2026 financial guidance and medium-term aspirations, set out at the Investor Update in March 2025.

Further announcements about the completion of the search and any subsequent appointment and transition dates will be made in due course.

OSBG confirmed at the recent Trading Update for the nine months to 30 September 2025 that it is on track to meet 2025 guidance.

Andy Golding, CEO of OSBG said:

*â€œOSBG is an amazing bank with delivery for its customers, owners and staff at the very heart of what the group does. I am immensely proud to have been at the helm for the last 14 years, seeing the bank through initial stabilisation and growth, an IPO, major M&A activity and cementing its place as the UKâ€™s biggest and best specialist lender. I look forward to working with our experienced and talented leadership team to deliver another year of strong performance in 2026 during an orderly handover process.â€*

David Weymouth, Chair of OSBG said:

*â€œAndy has made invaluable contributions in the creation of the OSB Group over the last 14 years. As the founding CEO of the Group his strategic vision and leadership have been critical in transforming the Group, overseeing significant growth in deposits, loan originations and overall market position, delivering significant shareholder value and shareholder returns of Â£1.2bn since 2019. The entire Board wishes him well when he retires from executive life.â€*

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#### Other information

This announcement contains inside information which is disclosed in accordance with the UKâ€˜s Market Abuse Regulation. The person responsible for arranging the release of this announcement is Jason Elphick, Company Secretary of OSB Group.

A statement concerning particulars of remuneration payments in accordance with section 430(2B) of the Companies Act 2006 will be released in due course.

#### About OSB GROUP PLC

OneSavings Bank plc (OSB) began trading as a bank on 1 February 2011 and was admitted to the main market of the London Stock Exchange in June 2014 (OSB.L). OSB joined the FTSE 250 index in June 2015. On 4 October 2019, OSB acquired Charter Court Financial Services Group plc (CCFS) and its subsidiary businesses. On 30 November 2020, OSB GROUP PLC became the listed entity and holding company for the OSB Group. The Group provides specialist lending and retail savings and is authorised by the Prudential Regulation Authority, part of the Bank of England, and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The Group reports under two segments, OneSavings Bank and Charter Court Financial Services.

#### OneSavings Bank (OSB)

OSB primarily targets market sub-sectors that offer high growth potential and attractive risk-adjusted returns in which it can take a leading position and where it has established expertise, platforms and capabilities. These include private rented sector Buy-to-Let, commercial and semi-commercial mortgages, residential development finance, bespoke and specialist residential lending and asset finance. OSB originates mortgages organically via specialist brokers and independent financial advisers

through its specialist brands including Kent Reliance for Intermediaries and InterBay Commercial. It is differentiated through its use of highly skilled, experience-based manual underwriting and efficient operating model. OSB is predominantly funded by retail savings originated through the long-established Kent Reliance name, which takes deposits online and through a network of branches in the South East of England. Diversification of funding is currently provided by securitisation programmes and the Bank of Englandâ€™s lending facilities.

#### **Charter Court Financial Services Group (CCFS)**

CCFS focuses on providing Buy-to-Let and specialist residential mortgages and retail savings products. It operates through its brands: Precise and Charter Savings Bank. It is differentiated through risk management expertise and best-of-breed automated technology and systems, ensuring efficient processing, strong credit and collateral risk control and speed of product development and innovation. These factors have enabled strong balance sheet growth whilst maintaining high credit quality mortgage assets. CCFS is predominantly funded by retail savings originated through its Charter Savings Bank brand. Diversification of funding is currently provided by securitisation programmes and the Bank of Englandâ€™s lending facilities.