

Residential Mortgage-Backed Securities (RMBS) - December 2025

Shawbrook Bank Limited has announced the successful completion of its Ealbrook Mortgage funding 2025-1 plc transaction, a £325 million securitisation of loans originated by Bluestone Mortgages Limited ('BML'). The transaction represents the third BML transaction under the Ealbrook shelf and is the twelfth securitisation Shawbrook has completed to date.

The c.£39 million Class B to X Notes as well as the Residual Certificates were pre-placed, with Shawbrook retaining the £293 million Class A Notes.

The securitised pool is comprised of mostly owner-occupied loans secured against properties in England, Wales and Scotland. The transaction will support the Group's targeted growth trajectory, capital management and funding strategy.

Dylan Minto, Chief Financial Officer commented:

"The completion of Ealbrook Funding 2025-1 confirms our ability to raise funding efficiently through the wholesale markets and provides further diversification to the Group's funding base, further strengthening both our liquidity and capital position.

Our decision to retain the Class A Notes enhances balance sheet flexibility, while the strong interest in the pre-placed tranches reflects investor confidence in the performance of our Retail Mortgage Brands' assets and in our originate to distribute strategy. We will continue to execute transactions that support our sustainable growth plans and capital management objectives."

For investor enquiries, please contact:

Murray Long
Head of Investor Relations
Murray.long@shawbrook.co.uk

For further information, please contact:

Kieron Redman
Deputy Treasurer and Head of Capital Markets
Kieron.Redman@shawbrook.co.uk

About Shawbrook

Shawbrook provides finance to a broad and diverse range of customer segments, each of which values the flexibility, speed and certainty we deliver.

Shawbrook combines sophisticated underwriting, multi-channel distribution and next-generation technology and data capabilities to create a platform that delivers high-growth and high-returns while supporting our customers' ambitions.

With a diversified product suite, we serve carefully selected Commercial and Retail markets, from complex structured credit facilities for growth-focused businesses to mortgages for professional landlords and property investors, as well as motor finance for high-end vehicles.

The Group's lending activities are primarily funded by a stable retail deposit book consisting of easy access and ISA accounts, variable rate notice accounts and fixed rate fixed term accounts (typically one to five years).

Shawbrook Bank Limited is an operating entity of Shawbrook Group plc. Shawbrook Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and is a member of the Financial Services Compensation Scheme.

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

MSCEAAALEADSFFA