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For immediate release

SECURE TRUST BANK PLC

Update relating to FCA Motor Finance redress scheme

Secure Trust Bank PLC ("STB" or the "Group") notes the publication yesterday evening of the final details of the Financial Conduct Authority's ("FCA") industry-wide redress scheme relating to UK motor finance commissions.

The Group is reviewing the details of the FCA's scheme, including the implementation requirements and financial implications. The Group will provide further updates to the market as appropriate.

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About STB

STB is an established, well - funded and capitalised UK retail bank with a more than 70 - year trading track record. STB operates principally from its head office in Solihull, West Midlands. The Group's diversified lending portfolio currently focuses on two sectors:

(i) Business Finance through its Real Estate Finance and Commercial Finance divisions; and

(ii) Consumer Finance through its V12 Retail Finance division,

supported by its Savings division.

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, Arleston Way, Solihull, B90 4LH.

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