

PRESS RELEASE
Secure Trust Bank PLC
7 September 2026
For immediate release

SECURE TRUST BANK PLC
("STB" or the "Group"),

Launch of Second Tranche of the £10 million Share Buyback Programme

STB a leading specialist lender, is pleased to announce the launch of the second £5m tranche of its £10m share buyback programme ("Second Tranche Amount"), following the completion of the first £5m tranche on 5 August 2026. The launch reflects the Board's continued intention to commit surplus capital to a share buyback programme as a component of shareholder returns, alongside STB's progressive dividend policy as it redeploys the capital released from the sale of its Consumer Vehicle Finance business.

STB has entered into non-discretionary instructions with its joint broker, Shore Capital Stockbrokers Limited, to carry out purchases of its Ordinary Shares under the Buyback Programme on its behalf and to make trading decisions under the Buyback Programme independently of STB up to the Second Tranche Amount.

The Ordinary Share repurchases will be carried out on the London Stock Exchange (or any EU regulated exchange) and will be effected within certain pre-set parameters and in accordance with the UK Listing Rules and STB's general authority to purchase up to 1,910,681 Ordinary Shares granted by its shareholders at the annual general meeting on 14 May 2026. Under the first tranche of the share buyback programme a total of 323,406 Ordinary Shares have already been purchased and cancelled under this authority. Share repurchases under the Buyback Programme may be undertaken from 7 September 2026 until the earlier of the Second Tranche Amount being repurchased and 31 December 2026. All Ordinary Shares repurchased under the Buyback Programme will be cancelled.

The Buyback Programme, the purpose of which is to reduce the ordinary share capital of STB, will, insofar as is possible, be effected within the safe harbour parameters of the Market Abuse Regulation 596/2014/EU and the Commission Delegated Regulation 2016/1052/EU, each as incorporated into UK domestic law by the European Union (Withdrawal) Act 2018. However, the Buyback Programme may on any given day represent a significant proportion of the daily trading volume in the Ordinary Shares and could therefore exceed 25% of the daily trading volume. In this case, the Group would not benefit from the exemption contained in Article 5(1) of the UK version of the Market Abuse Regulation.

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About STB

STB is an established, well-funded and capitalised UK retail bank with a more than 72 - year trading track record. STB operates principally from its head office in Solihull, West Midlands. The Group's diversified lending portfolio focuses on two lending sectors, with multiple product verticals, supported by a strong deposits franchise:

(i) Business Finance; and

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

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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