



**Press Release
Immediate Release**

14 May 2013

SECURE TRUST BANK'S V12 RETAIL FINANCE HELPS JESSOPS BUILD ITS BUSINESS

Secure Trust Bank PLC is pleased to announce that via its wholly owned subsidiary, V12 Retail Finance, it has agreed to provide in store and online point of sale finance to support the re-launch of Jessops under Peter Jones' ownership.

Secure Trust Bank's Chief Executive Officer, Paul Lynam, said:

"We recently announced that in 2012 we had nearly doubled our lending balances due to supporting customers underserved by larger banks. This latest deal to support the re-launch of an iconic British brand shows the important role challenger banks have to play. This is exactly why we have been calling on the Government to remove the current regulatory bias in favour of larger banks so that smaller banks like us can do even more to support the economic recovery."

Nick Davies, Chief Executive Officer of V12 Retail Finance, said:

"We are delighted to support Peter Jones' plans to rebuild the Jessops business. Our market leading online and in store finance options will assist Jessops to achieve their sales volume targets. As we are now part of a wider banking group we have very considerable funding available to support the growth aspirations of Jessops and other retailers.

"We wish Peter and his team the very best of luck."

-ENDS-

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NOTES TO EDITORS

Secure Trust Bank PLC

Secure Trust Bank is a longstanding established UK bank. Its core business is to provide banking services including a range of lending solutions and saving products. It also provides fee-based current accounts to UK customers who may not be adequately served by other banks.

The Company, which was incorporated in 1954, operates from its head office in Solihull, West Midlands, has been a subsidiary of Arbuthnot Latham & Co., Limited since 1976 and a subsidiary of Arbuthnot Banking Group PLC since 1985. Arbuthnot Banking Group PLC owns a 70.7% shareholding in the Company.

The Company successfully listed on AIM on 2 November 2011. In June 2012 the Company acquired Everyday Loans Holdings Limited and its subsidiaries. Everyday Loans is a provider of unsecured loans operating through a national network of 26 branches where loans are advanced, serviced and collected.

In September 2012 the Company became the first bank in the UK to be awarded the Customer Service Excellence Award, whilst in the following month the Company was awarded a 4 star Fairbanking Mark for its current account.

In December 2012 the Company placed 1,481,482 shares on AIM, raising gross proceeds of £20.0 million. The Company acquired the V12 Finance Group and the trade and assets of the Debt Managers Group in January 2013.

The Company's diversified lending portfolio focuses on unsecured personal loans, motor finance and retail point of sale finance. Its lending is entirely funded by customer deposits, with no exposure to wholesale funding.

V12 Retail Finance Limited

V12 Retail Finance Limited provides retail point of sale loans, typically for 12 months on an unsecured basis to consumers who are predominantly classified as prime borrowers. The loans are originated through a national network of in store and online retailers using a point of sale technology-based platform.

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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