

This information sets out the disclosure required by section 430(2B) of the Companies Act 2006 in relation to David McCreadie stepping down as a Director of the Company.

Following David McCreadie's decision to step down as a Director of Secure Trust Bank plc ("STB plc") with effect from 8 September 2025, as required by section 430(2B) of the Companies Act 2006, details of the associated remuneration payments made or to be made to him are detailed below.

1. Salary & Benefits

Following stepping down from the Board, David McCreadie's will remain an employee of STB plc until 16 June 2026. During this period he will continue to receive his contractual salary and benefits.

2. 2025 Bonus

David will remain eligible for a pro rata annual bonus in respect of his active service in 2025 which will be determined under the Directors' Remuneration Policy and in line with the balanced scorecard. Outcomes from the 2025 balanced scorecard will be fully disclosed in the 2025 Directors' Remuneration Report.

3. Outstanding Share Awards

When David ceases to be employed by the Company, he will be treated as a good leaver under the Deferred Bonus Plan ("DBP"), Long Term Incentive Plan ("LTIP") and Save as You Earn plan ("SAYE"). Awards under the LTIP will be pro-rated to his date of leaving but will continue to vest on their normal dates subject to the achievement of the relevant performance conditions. His awards under the Deferred Bonus Plan will vest in full on the normal dates. Under the plan rules of the SAYE, David will have six months to exercise his awards up to the amount he has saved into the plan at the time of exercise.

There are no other remuneration payments in relation to David stepping down as a Director of the Company and the arrangements outlined above are in line with the Directors' Remuneration Policy and his service contract.