



WEATHERBYS  
BANKING GROUP

2019 YEAR END RESULTS  
MAY 2020

# INTRODUCTION

It seems incredible that this year I am writing the introduction to our 2019 results whilst working from home. Despite what are very challenging and often worrying circumstances, it is heartening and humbling to see people's ingenuity, creativity and sheer determination to support each other and find a way through to better times.

But I would not want the current circumstances to cast a shadow over the Banking Group's outstanding results in 2019. These are a consequence of both the new and sustained backing our customers have shown all parts of the Bank and, in equal measure, the excellent levels of personal service and attention to detail that our team strives to deliver.

Over the year, all parts of the group enjoyed solid growth: asset finance, insurance, investments, lending and deposits. Our Loan to Deposit ratio at around 65% means we remain extremely liquid and it is of note that a significant proportion of our assets are held at the Bank of England. Lending was strong and continues to be so. Almost all of our lending is secured and our average loan to value ratio is low. We remain confident that the Bank, and we hope all our clients, will be protected from the very worst of any economic downturn that COVID-19 imposes upon us.

I very much hope that our colleagues, you and your families all stay safe and when I write this introduction next year we will have returned to more normal times.

Thank you for your continued support.



# HIGHLIGHTS

Total lending **£589m**

Total deposits **£899m**

Loan to deposit ratio of **65%**

Deposit growth of **16%** per annum since 2010

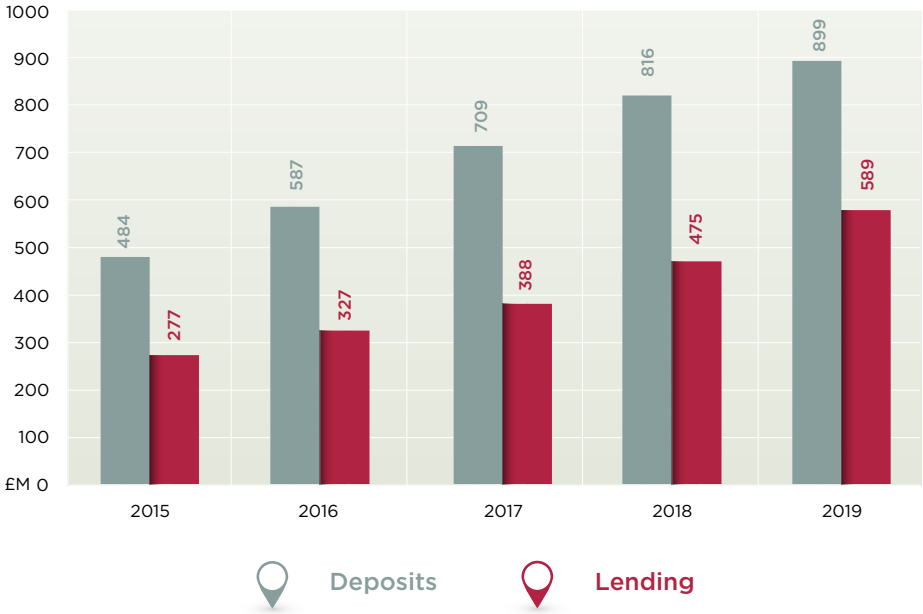
Lending growth of **21%** per annum since 2010

**98%** of all lending is secured

**70%** of lending is secured against residential property

Annual accounts for year-end December 2019 can be found at [www.weatherbys.bank](http://www.weatherbys.bank)

# LENDING & DEPOSITS



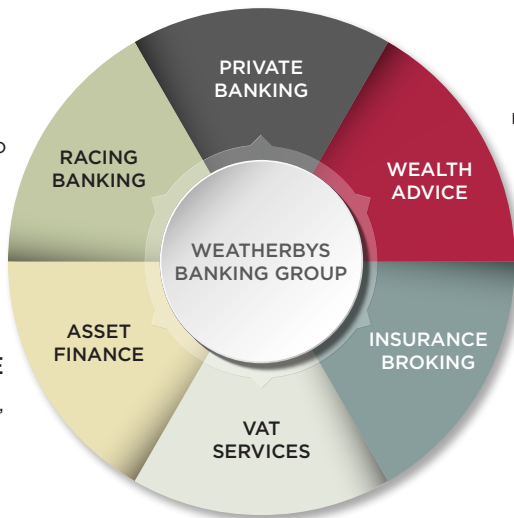
# GROUP OVERVIEW

## WEATHERBYS RACING BANK

Provides specialist banking facilities and VAT services to race horse owners

## ARKLE FINANCE

Provides corporate, small business and consumer asset finance



## WEATHERBYS PRIVATE BANK

Provides service led relationship banking with particular expertise in lending

## WEATHERBYS HAMILTON

Provides private client, farm & estate and bloodstock insurance



# WEATHERBYS

BANKING GROUP

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## ARKLE FINANCE

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