



WEATHERBYS
BANKING GROUP

2018 YEAR END RESULTS
MAY 2019

INTRODUCTION

I am pleased to report that it has been another successful year for the Banking Group.

The Group's assets grew by 16% over the year. New lending by the Private Bank was particularly strong with a 23% increase and our client numbers are continuing to grow. The Racing Bank also flourished, endorsed by findings from a recent survey which showed 86% customer satisfaction.

Our insurance business, Weatherbys Hamilton, attracted extensive media coverage through its Stayers' Million initiative and earlier this year launched a new bespoke farms and estates policy. Arkle Finance, the asset finance subsidiary, continued to build its portfolio, lending to over 4,000 small businesses across the UK.

As you will see from the figures, we are continuing to deliver against our long term objective to grow steadily from strong foundations.

I'd like to thank all our customers for their continued support of the Bank; without you these results would not be possible.



Roger Weatherby
CEO

HIGHLIGHTS

Total lending **£475m**

Total deposits **£816m**

Loan to deposit ratio of **58%**

Deposit growth of **17%** per annum since 2010

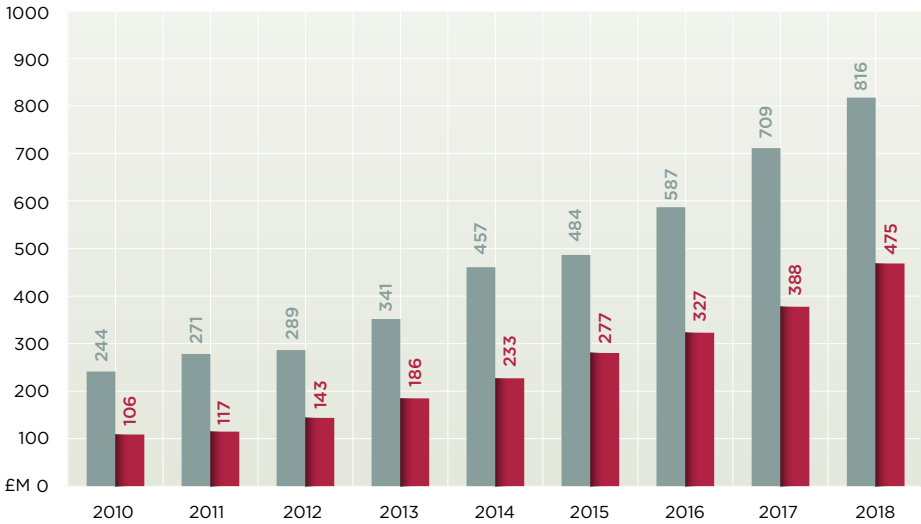
Lending growth of **21%** per annum since 2010

98% of all lending is secured

71% of lending is secured against residential property

Annual accounts for year-end December 2018 can be found at www.weatherbys.co.uk

LENDING & DEPOSITS



Deposits



Lending

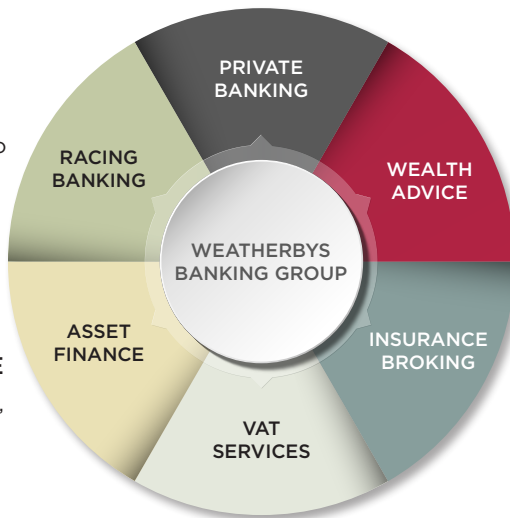
GROUP OVERVIEW

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

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