

# At a glance

Close Brothers is a UK specialist banking group providing lending, deposit taking and securities trading.

## Banking

Banking provides specialist lending and deposits across three businesses:

### Commercial

Commercial offers specialist and predominantly secured lending principally to the SME market. *Find out more on page 61.*

### Retail

Retail provides intermediated finance through motor dealers, motor finance brokers and insurance brokers, and savings products for individuals and corporates. *Find out more on page 64.*

### Property

Property offers residential development finance to established UK property developers, funding for commercial properties, and bridging and refurbishment loans. *Find out more on page 66.*

**£198.3 million**

of adjusted operating profit

## Securities

Winterflood Securities (“Winterflood”) is a leading liquidity provider, also offering corporate advisory services to investment trusts and institutional sales trading. Winterflood Business Services (“WBS”) provides outsourced dealing and custody solutions to c.60 corporate clients. On 25 July 2025, the group announced an agreement to sell Winterflood to Marex<sup>1</sup>.

**£0.3 million**

of operating profit

**£144.3 million**

Total adjusted operating profit<sup>2</sup>

Serving approximately

**two million  
customers**

**c.3,000  
employees**

Constituent of the

**FTSE 250**

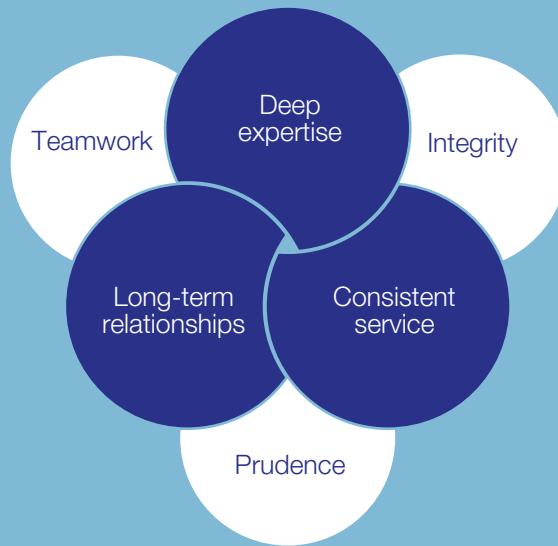


**35 offices**

predominantly in the UK and Ireland

Our purpose is to help people and businesses  
thrive over the long term

Our values embody our distinctive culture  
and customer-centric approach



Our strategy: Building on our proven business model and  
strong customer relationships to deliver attractive  
returns over the long term



**Simplify**

See page 10



**Optimise**

See page 11



**Grow**

See page 11

#### **Underpinned by our responsibility**

To help address the social, economic and environmental challenges facing  
our business, employees and clients, now and into the future

Enabling us to create value and deliver positive  
outcomes for our stakeholders



**Colleagues**



**Regulators and government**



**Customers and partners**



**Communities and environment**



**Suppliers**



**Investors**