

27 January 2025

Aldermore Group announces that Moody's Ratings has assigned a first-time Baa2 issuer rating with a Stable Outlook

London, Monday, 27 January 2025 – Aldermore Group PLC ("Aldermore") announces that it has today been assigned a Baa2 long-term issuer rating with a Stable Outlook. Aldermore Bank has also been assigned a Baa2 long-term issuer rating with a Stable Outlook, and a Bank Deposit rating of Baa2/P-2. The ratings recognise the financial strength of Aldermore and credibility of the strategic plan.

Moody's ratings reflect Aldermore's:

- Focused business model;
- Controlled credit growth;
- Stable profitability;
- High provision coverage and sector diversification;
- Adequate-risk based capitalisation and large liquidity buffers; and
- Experienced management team

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Aldermore Group

Aldermore backs more people to go for it, in life and business. We champion equality by supporting and getting finance to the people who want to get on in life; building businesses, buying property and purchasing vehicles.

The Group consists of two operating companies, Aldermore Bank plc and MotoNovo Finance Limited. Aldermore Bank provides finance to business owners, homeowners and landlords, and supports savers. It operates exclusively online, by phone and through networks. MotoNovo Finance helps people buy their next car, van or motorcycle and it owns and operates findandfundmycar.com.

Aldermore Group is part of FirstRand Group, the largest financial services group in Africa by market capitalisation.

For more information, please visit aldermore.co.uk motonovofinance.com

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