

This statement on modern slavery and human trafficking, is made in accordance with our obligations under section 54 of the Modern Slavery Act 2015 and refers to the financial year ending 31 December 2023, for Oxbury Bank plc and its subsidiary Oxbury Earth Limited ("Oxbury").

Oxbury

Oxbury is the UK's only specialist agricultural bank and the only bank that has a singular focus on the rural economy. We provide farmers with the specialised lending that they need to run their farms and provide savings accounts to any individual or business that wants to back British farmers and UK agriculture.

Modern slavery is a crime and a violation of fundamental human rights. It takes various forms, such as slavery, servitude, forced and compulsory labour and human trafficking, all of which have in common the deprivation of a person's liberty by another in order to exploit them for personal or commercial gain. We have a zero-tolerance approach to modern slavery and we are committed to acting ethically and with integrity in all our business dealings and relationships.

Policies and Procedures

Oxbury has policies in place to prevent modern slavery and human trafficking. The Anti-Slavery and Human Trafficking Policy sets out the bank's zero tolerance approach to modern slavery. The Whistleblowing Policy and Employee Handbook promote a culture of openness and transparency where employees can feel comfortable in raising any concerns they may have safely.

Our Supply Chains

We are committed to ensuring there is transparency in our own business and in our approach to tackling modern slavery throughout our supply chains. We expect the same high standards from all of our contractors, suppliers, customers and other business partners, the majority of whom are based in the UK, or in other low risk countries. We expect that our suppliers will hold their own suppliers to the same high standards.

Due Diligence and Risk Management

The Supplier, Procurement and Outsourcing Policy sets out the bank's governance framework for the risk assessment, onboarding and ongoing management of our suppliers. We have identified areas where we consider that potential modern slavery risks may exist, and we have incorporated appropriate controls within our procurement processes to identify and prevent such risks.

This includes seeking assurances from our suppliers about their anti-slavery and human trafficking policies, and whether they are taking steps to prevent slavery and human trafficking in their own supply chains, and the monitoring of this information. Training on this policy and framework is provided to relevant employees in accordance with their role.

Training

Training on the Anti-Slavery and Human Trafficking Policy and Whistleblowing Policy, and on the risk our business faces from modern slavery in its supply chains and customers, forms part of the induction process for all individuals who work for us and is completed annually thereafter. All persons working for us or on our behalf in any capacity are encouraged to raise concerns about any

issue or suspicion of modern slavery in any parts of our business, customers or supply chains at the earliest possible stage.

Looking Ahead

We will remain committed to tackling modern slavery by understanding the potential risks we face, acting ethically and with integrity, and by implementing and enforcing effective systems and controls to ensure modern slavery is not taking place anywhere in our own business or in any of our supply chains.

This statement was approved by our Board of Directors on 25 June 2024.

James Farrar

Chief Executive Officer