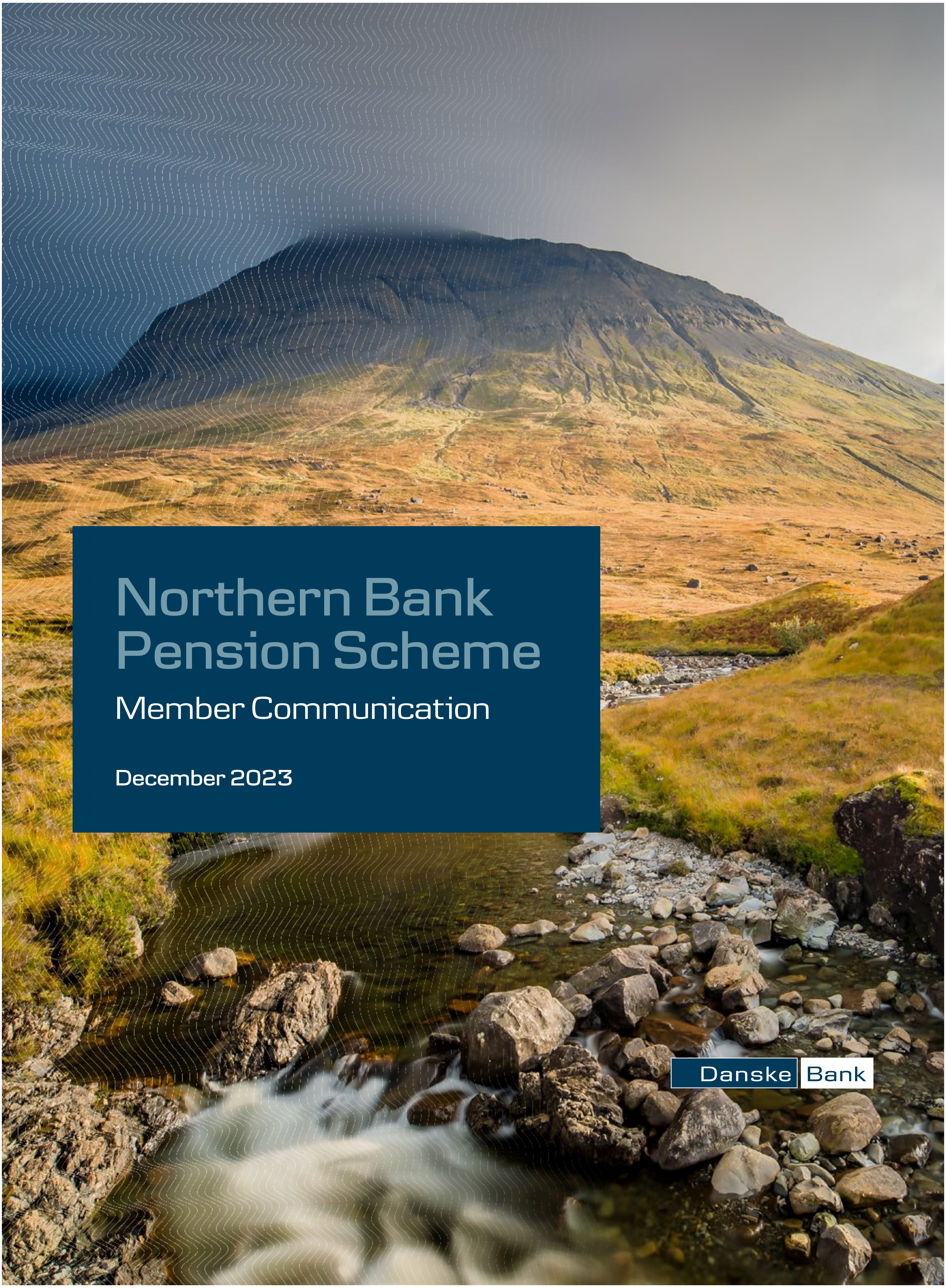

Northern Bank Pension Scheme

Member Communication

December 2023

Danske Bank

Welcome

Dear Member

Welcome to this interim member communication which is being issued to you following the recent Townhall meetings on 16 October in Belfast and Armagh.

I would like to start off by thanking those of you who were able to attend one of the Townhall meetings. It was a pleasure to meet more members of the Scheme and have the opportunity to present the update on Scheme business, take questions and also chat one to one with a few of you before and after.

It was clear to Mike and I that there were lots of questions from the membership regarding recent changes, namely, the Scheme entering into its fourth insurance policy to secure the liabilities of deferred members and a small number of pensioner members not covered under previous insurance policies. We agreed to take away some questions on this topic as well as others that were raised during the Townhall meetings and respond to them. We have chosen to do this in the form of a Q&A to the full membership, recognising that not everyone was able to attend on 16 October, and we would like to ensure everyone is receiving the same information.

Before moving on, I can confirm that the presentation slides used during the Townhall meetings have been uploaded to Member Self Service ("MSS") and can be found after logging in by navigating through the menu to "Scheme Information" and "Townhall Presentation".

Online Member Portal Update (MSS)

In September 2023, we launched MSS, Equiniti's online member portal. Following some initial teething problems, all members are now able to log on and check their personal details and pension values. Around 650 members have registered and logged on to the service. In the last month, 191 members have logged on for the first time; 69 members have updated their addresses, 64 members have provided email addresses, and 52 members have completed Nomination of Beneficiary details online. We would like to encourage all members to register and log in to MSS as we consider it an important step forward in the member experience and engagement journey.

MSS can be accessed at https://mynorthernbankpension.equiniti.com/ and first-time users can register using the registration details that were included in their cover letter with the September Member Report. If you require a copy of these details, please contact Web Queries at member.web@equiniti.com or by telephone on 0345 408 2991.

Future communications

I am delighted to tell you that having considered feedback from the membership, the frequency of member communications will increase from once a year just before Christmas, to twice a year, in Spring and Autumn.

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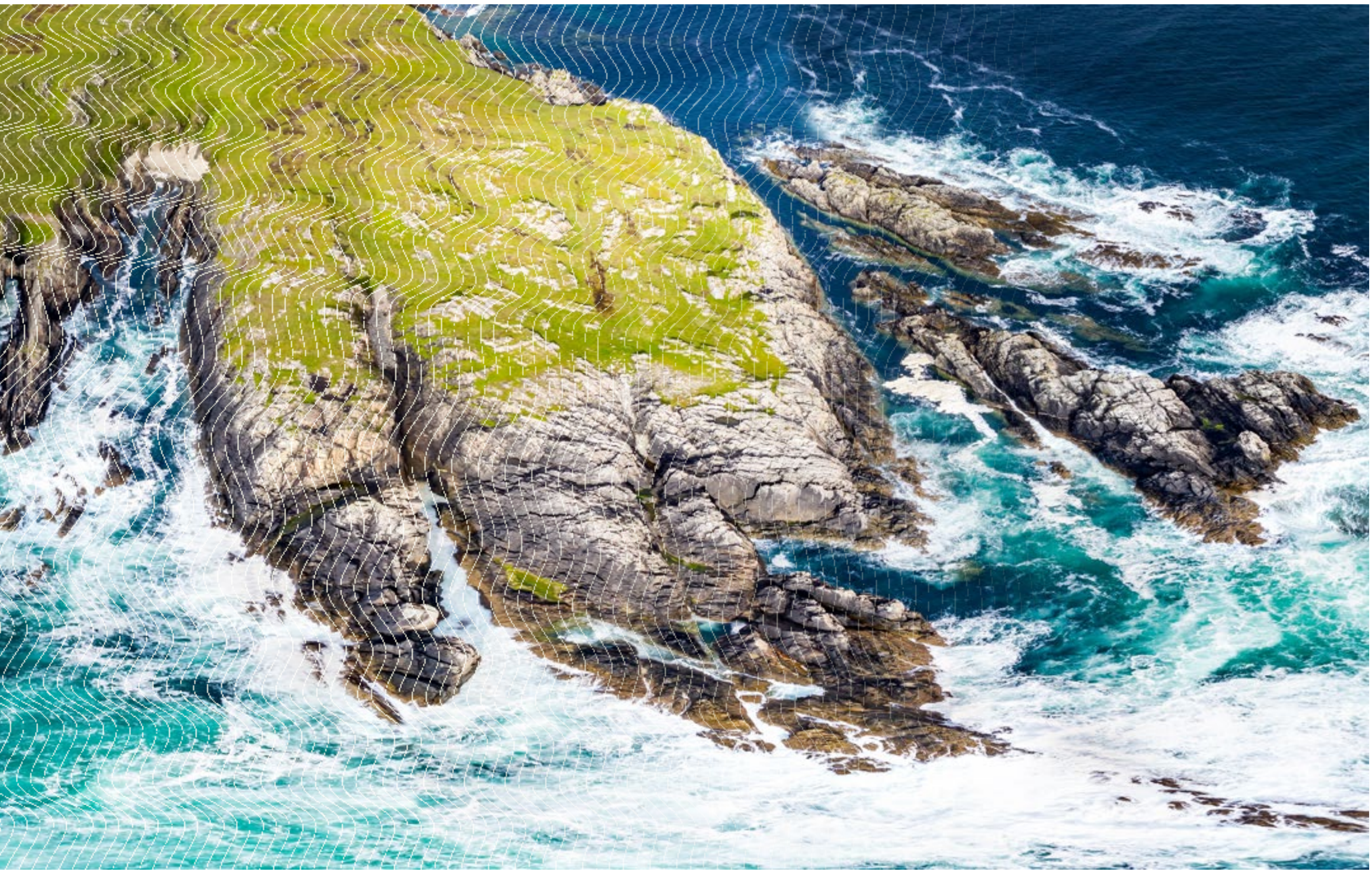
Welcome / continued

The first of these bi-annual communications will be issued in Spring 2024 in which, as well as any other Scheme business, we will also provide a briefing on pensions related topics including anything relevant that comes out of the Chancellor's Budget. Our Autumn communication will include the Summary Funding Statement and update on the annual audit of the Scheme.

I hope that this Q&A communication and future communications are helpful not only to those members who were able to join us in October, but also the wider membership community.

Finally, as we approach the end of the year, Mike and I, along with the Scheme's advisers, would like to wish you all a happy festive period with your families and loved ones. We look forward to meeting with you again in 2024.

Nicholas Chadha
Chair of the Trustee



Q&A

This section is dedicated to questions and discussion points which arose at the Townhall meetings held in Belfast and Armagh on 16 October 2023.

Future Townhalls and member engagement

1. **Will there be future Townhalls?**
   Yes. Details will be released earlier going forward and will include a visit to the Northwest of the Province. A live stream/webinar will also be considered.

2. **Will there be more frequent communications from the Trustee to members?**
   Yes. There will now be at least two communications a year; one in late Spring and one in late Autumn.

One-off payment to pensioner members

3. **Can the Trustee provide information on the tax treatment of the one-off payment and what tax implications there were?**
   The Bank took legal and tax advice before making the one-off payment to pensioner members in October 2023 to ensure that the correct tax treatment was applied. Members had no contractual right to the payment nor was it made in return for specific employment duties (both of which are required for a payment to be considered ex-gratia). However, as the payment was not made in connection with either the termination of members' employment or a change in their duties or earnings, the £30,000 exemption does not apply and, therefore, the full amount of the payment was subject to income tax at 20%.

   Members who are non-taxpayers (or higher rate taxpayers) should liaise with HMRC in respect of claiming a refund (or to disclose details of the payment in respect of settling any residual tax liability).

   Members residing outside of the UK should liaise with the tax authorities in their country of residence.

Discretionary Increases

4. **What will the Trustee be doing about discretionary increases in 2024?**
   The Trustee will be writing to the Bank in early 2024 requesting that it gives consideration to awarding a discretionary increase over and above the guaranteed increases due as at 1 March 2024, the next pension increase date. It is the Trustee's intention to present a range of options to the Bank including different levels of contributions required to meet the cost of any additional increase that is granted.

   As discussed at the Townhalls, there are certain powers under the Scheme's Trust Deed and Rules that can only be exercised with the agreement of another party, such as the Bank. This is the case for the award of discretionary increases to members' benefits, and so whilst the Trustee can write to the Bank to put forward the request, it cannot proceed with any discretionary increases unless the Bank agrees to this and the Bank also pays an additional contribution to the Scheme to fund the cost.

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Buy In / Insurance

5. Following the recent buy in, are there any actual risks that still remain or have been introduced and what are they?

The Trustee, having taken advice from its professional advisers, believes that the buy-in is a substantial step forward in reducing the remaining risks the Scheme is exposed to.

Whilst the previous investment strategy had been designed to provide a good match to the value of benefits, it could not represent an exact match and so the Scheme was exposed to some investment market movements as well as the risk that members or their spouses live longer than expected. These key risks have been passed to Prudential as part of the buy-in.

The Trustee has identified a number of remaining risks which it is closely monitoring. The key ones are:

1. Adviser costs are greater than budgeted resulting in additional contributions being required from the Bank;
2. Costs in relation to data 'true-ups' being undertaken in respect of the existing buy-ins, or if new data issues emerge over the coming years which require rectification;
3. There is regulatory change in the future which results in higher administration costs;
4. Further Court rulings which result in recognition of additional pension liabilities (e.g. as per GMP Equalisation); and
5. Possible risks associated with the Scheme's property in Hampstead.

We consider these risks to be low but will continue to monitor them closely and mitigate them where possible (one mitigation would be additional funding being required from the Bank). The Bank's future contribution commitments are covered under question 11 below.

We strongly believe the Scheme's buy-in policies remain a very positive step forward in reducing risk in the Scheme, particularly in the context of the prudent regulatory regime in which the insurers operate, and the ongoing support of the Bank.

No financial institution is infallible and there is a remote risk that one of the insurance companies fails (just as there is also a remote risk that the Bank might fail). We consider the position where members' benefits have the backing of both the insurance companies and the Bank is a very secure position to be in.

6. What is the latest position on the changes in relation to the original 2015 pensioner buy-in policy?

As part of the discussions with Prudential regarding the new buy-in, the Trustee has been working towards modernising the original pensioner buy-in policy which was purchased in 2015. This means that certain aspects of the original 2015 pensioner buy-in legal contract will be updated, and this is expected to take place by the end of the year or early in 2024. The Trustee is taking detailed legal advice on the contract to ensure that the revised policy is appropriate, and that members' benefits continue to be protected.

There are three key changes of note:

1. Prudential have agreed that the original 2015 pensioner buy-in policy will be administered by its newly appointed third party administrator rather than its own internal team. The Trustee believes this will lead to a better service and member experience and will give more flexibility in relation to the approach to GMP equalisation.
2. An element of 'over-insurance' in respect of fixed increases payable by Prudential on a tranche of pre-1997 benefits will be removed (i.e. the insured benefits will now be aligned precisely with the benefits payable to members).
3. The ring-fenced pool of assets in respect of the buy-in will be released.

7. **Will the consent clause on "Part VII transfers" be retained in the updated 2015 buy-in policy?**
Apart from a transfer pursuant to the Part VII process under the Financial Services and Markets Act 2000 (described further below), the original 2015 buy-in policy can only be transferred by Prudential if the Trustee agrees. The position in the revised contract is the same as the original 2015 agreement and the same as each of the Scheme's other buy-in policies – i.e., insurers can only transfer the policy under Part VII or if the Trustee agrees. The Trustee would take advice on this from their advisers at the time where required.

In accordance with legislation, Prudential can transfer the policies to another authorised insurer without specific Trustee agreement if it follows a Court-approved process under Part VII of the Financial Services and Markets Act 2000. This process requires Court approval and allows policyholders to make submissions to the Court, which the Trustee could do if they felt that the transfer might not be in the best interest of members. Any transfer of insurance business under Part VII is required to follow a carefully defined process involving the Prudential Regulation Authority (PRA) and the Financial Conduct Authority (FCA). This is designed to protect policyholders' interests and to make sure that they do not suffer any material adverse impact.

8. **What do the Rules say about moving from buy-in to buy-out and ultimate wind-up of the Scheme?**
The Scheme's Rules provide for an obligatory buyout and wind-up in certain limited circumstances such as the Bank becoming insolvent.

The Bank also has a power to trigger a voluntary wind up of the Scheme, although in this case the Trustee can choose to defer that process (potentially indefinitely). If this were the case, as long as the Bank was not insolvent, it would remain obliged to fund the Scheme, if required.

If the Bank were to propose a wind-up of the Scheme and the Trustee agreed not to defer the process then, as part of the winding-up of the Scheme, the existing buy-in policies would be converted into individual member annuity policies. The process for achieving this and the timing would be controlled by the Trustee and members would be informed before this happened.

9. **Is there any intention to wind-up the Scheme?**
At the Townhalls, Stephen Matchett, the Bank's Deputy CEO and Chief Financial Officer, informed members that the Bank had not given any consideration to moving to 'buy-out' and subsequent wind-up of the Scheme and that such a step was not being considered over the course of the Bank's current five-year corporate plan.

Mr Matchett informed members that the Bank had always been committed to supporting the Scheme and would continue to do so in the future. Members were also informed that the Bank had contributed in excess of £130m to the Scheme over the last 10 years (half of which was exceptional contributions above the level required for benefit accrual).

Investment

10. **Concerns have been raised by members regarding the significant fall in asset values over the last year to 30 June 2023. Can the Trustee provide further detail on this?**
The primary purpose of the Scheme's investments is to ensure that assets are sufficient to meet all benefit payments due to current and future pensioners. As set out in the January 2023 Report to Members, the majority (over 70%) of pension liabilities as at 30 November 2022 were covered by annuity payments from insurance policies held with Prudential and Aviva, which matched monthly pension payments to members.

The purpose of the Scheme's invested assets was to cover the remaining 30% of pension liabilities. The Scheme was in a very strong funding position at the December 2021 valuation (and at the end of 2022), with assets fully covering the Scheme's uninsured pension liabilities using prudent liability assumptions.

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As a result, the Scheme was predominantly invested in assets that closely matched the Scheme's liabilities to keep the funding level (value of Scheme assets divided by its liabilities) close to 100% regardless of financial market volatility.

Over the course of 2022, there was a historic increase in long-term interest rates (known as gilt yields), resulting in a significant fall in the value of the Scheme's pension liabilities over the year. Given the value of Scheme's assets closely tracked the value of the pension liabilities (to ensure the funding level remained close to 100%), this led to a similar fall in the value of the Scheme's assets over the year, which explains the performance figures highlighted.

This 'matching' approach is common for defined benefit pension schemes. Closely tracking pension liabilities with invested assets is encouraged by The Pensions Regulator, as it increases the likelihood that schemes will successfully pay all pension benefits as they fall due. As a result, many pension schemes experienced similarly negative asset performance in the year to December 2022 – the Northern Bank Pension Scheme was not an outlier in terms of asset returns.

It's also worth taking a step back and looking at longer time periods. Although this investment approach, where assets aim to closely match pension liabilities, resulted in a negative performance over 2022, it made a significant contribution to funding improvements over the past 15 years as interest rates gradually fell. In fact, this played a key role in the improvement of the Scheme's funding position over time as well as the strong funding level at the December 2021 valuation and beyond.

Scheme Funding

11. At the Townhall meeting, the Trustee informed the members that a new Schedule of Contributions was shortly to be agreed and this would confirm the Bank's agreement to provide any necessary funding for the Scheme. What is the latest position on this?

The Trustee and the Bank agreed a new Schedule of Contributions which was signed and certified on 20 November 2023. This new Schedule has been structured so that the Bank is obliged to pay contributions of at least £0.5 million into the Scheme each time the Scheme's remaining assets fall below £3 million in value (where these assets are in excess of the insurance contracts held by the Scheme).

The £3 million minimum asset value is the estimated amount required to cover the reserve needed to implement the equalisation of Guaranteed Minimum Pensions ("GMPs") within the Scheme, plus an amount to cover ongoing expenses in the short term (with the top-up mechanism to meet expenses on an ongoing basis in future). This contribution structure ensures the Scheme mitigates against the risks discussed in question 5 above.

12. Please provide further information on how Transfer Values (CETVs) will be calculated going forward and whether the Trustee is supportive of this approach?

The Trustee continues to be responsible for determining how transfer values should be calculated.

Reflecting the fact that all Scheme benefits are now covered through buy-in policies, the Trustee has adopted the insurer's approach for calculating transfer values. It should be noted that it is a regulatory requirement for insurance companies to treat customers fairly when completing these calculations, which must be cost-neutral to the Scheme. The Trustee is satisfied that the insurer's approach represents fair value to members.

13. Do the factors under the new insurance policy represent fair value to members?

In conjunction with our Scheme Actuary, the Trustee has reviewed the factors used by Prudential in day-to-day calculations such as retirements (early, late and exchange of pensions for cash lump sums) and transfers out.

Like all insurance companies, Prudential is required to treat all members fairly, in line with requirements from the Financial Conduct Authority (FCA). The Trustee is therefore satisfied that Prudential must continue to provide fair value to members, now and in the future. To ensure this, however, the Trustee will perform regular checks of Prudential's calculations and challenge them if the terms are not satisfactory.

Scheme Advisers

14. Why was WTW not listed as an adviser in the Annual Report and Financial Statements for year ended 31 December 2022?

It is acknowledged that WTW should have been included under "Consultancy Services" in the Annual Report and Financial Statements for the year ended 31 December 2022.

As well as the Scheme Actuary being appointed by WTW, the firm has provided wider actuarial and consultancy services to the Trustee for a number of years, and more recently this has included the provision of Trustee Secretarial and insurance broking services. This will be rectified in future Annual Report and Financial Statements.

15. Can the Trustee comment further on the changes to the advisers during the year?

As communicated in the Member Report issued to members in September 2023, there have been two changes to Scheme advisers during the year:

Steve Yates (WTW) stepped down as Scheme Actuary in August, and Colin Downie (WTW) was appointed as Scheme Actuary with immediate effect following Steve's resignation. Colin is still supported by Claire Muirhead and Anna Sloan in the actuarial team at WTW and, together, maintain a robust historical knowledge of the Scheme which remains intact.

Ian Cormican stepped down as Sackers' lead legal adviser earlier in the year and he was succeeded by Stuart O'Brien. It should be noted that, unlike the Scheme Actuary which is an individual appointment, it is the law firm that is appointed as the legal adviser to the Scheme, and this continues to be Sacker & Partners LLP.

Steve and Ian had both been involved in advising the Trustee for over 15 years. While the Trustee certainly benefited from their deep knowledge of the Scheme, it is also a matter of good governance for a "fresh pair of eyes" to be advising on matters affecting the Scheme. We believe that the Trustee (and therefore, ultimately the members) continues to benefit from very strong advisory teams with strong knowledge of the Scheme and its underlying complexities.

16. Why didn't the Trustee retain/use LCP for the latest buy in project?

During the summer of 2022, Prudential approached WTW to inform them that they would be re-entering the buy in market and asked WTW if they advised any schemes which might be exploring buy-in opportunities, particularly schemes with a large proportion of non-pensioner liabilities. Prudential approached one other consultancy, however, the Trustee is not aware of who it was except that it was not LCP. Thus, using LCP as a broker for this deal was not possible.

The team in WTW then approached the Trustee and Bank to ascertain whether there was an appetite to consider this further. Discussions progressed and it was agreed that such a move could be beneficial to the Scheme and following initial analysis and due diligence carried out by WTW, the Trustee and the Bank agreed to progress the discussion and negotiations with WTW. More widely, the Trustee always keeps its advisers under review, particularly for project work like a buy-in, to ensure it is receiving the best possible advice and value for money.

Other Scheme News/information

New Pension Age (NPA) update

This is the age at which pension accrued for service after 31 December 2007 will be payable without an actuarial reduction being applied. In the September 2023 Member Report, we informed members that the New Pension Age at that time was 61 years and 6 months. It is normally reviewed every year based on changes in life expectancies measured by data published by the Office of National Statistics ("the ONS"). However, at the time of the last Member Report, this information had not been published since 2021.

Unfortunately, the ONS has once again postponed release of the relevant information needed to update the NPA until January 2024. We will keep affected members up to date on the release of the relevant life expectancy information and the impact that has on the NPA as soon as the information has been published and the Scheme Actuary has undertaken the calculations required to update NPA.

Lifetime Allowance (LTA)

In the September 2023 Member Report, we informed you that the Chancellor's Budget 2023 announced that the charge for exceeding the LTA would be removed from April 2023 and it would be abolished altogether from April 2024. The Chancellor's Autumn Statement on 22 November 2023 confirmed that the abolition of LTA for pensions savings was on schedule to complete by 6 April 2024.

As a reminder, LTA is the total amount that could be built up across all of your pension arrangements in your lifetime before paying additional tax.

Advance notification of inclusion of a memoriam list in future Spring reports

Following a request put forward from members and following professional advice, it is our intention to start including a memoriam list of those members of the Scheme who have sadly passed away in the prior calendar year. Only the first name and surname will be included in the list. If members consider it appropriate to raise any objections to this, please contact the Scheme Secretary using the contact details at the back of this communication.

General Information

Keeping your contact details up to date

Deferred and Pensioner members are reminded to inform Equiniti if their personal details change (e.g., name, address or marital status). If your address details need amending, you can either update these via the online member portal, MSS, which can be accessed at https://mynorthernbankpension.equiniti.com/ or you can contact Equiniti directly. If you need to amend your name or marital status, however, this can currently only be done by contacting Equiniti directly.

If you have an email address and/or telephone number which you would be happy to be contacted via, you can also update your member record with this detail via MSS or by contacting Equiniti directly. Equiniti's contact details can be found at the back of this communication.

Active Deferred members should inform the Human Resources team at Danske Bank of any changes to their personal details.

It is important that you ensure your contact details are up to date, as otherwise the Trustee may not be able to contact you (for example, to arrange payment of your pension).

Also, from time to time, the Trustee (or its appointed agents) may need to contact you with important information regarding your Scheme benefits.

Who will receive your pension benefits on your death?

When you die, the people you nominate may be entitled to a Scheme benefit. Telling the Trustee who you would like to receive these benefits (and keeping this up to date) is important – particularly if you have loved ones who rely on you financially. Often the Trustee finds personal circumstances have changed due to divorce or separation and forms are not up to date. To keep this benefit free of inheritance tax, the Trustee is not bound to follow any nomination, although, it can help a lot if the Trustee understand your wishes.

To reduce uncertainty, you should regularly review and update your beneficiaries. If you have already completed a paper Nomination/Expression of Wish form, you can obtain a copy directly from Equiniti. If you would like to update your nomination details, you can do so by completing a Nomination /Expression of Wish form which can be done using the online member portal, MSS; this can be accessed at https://mynorthernbankpension.equiniti.com/. Alternatively, you can request a blank form from the Scheme Administrators, Equiniti, using the email or telephone contact details at the back of this communication.

Transferring your Pension out of the Scheme and the Trustee's obligations to carry out enhanced due diligence

Pension benefits from the Scheme are normally paid by way of an annual pension or by way of a reduced pension and cash lump sum. Retaining the security and certainty of such regular pension payments from the Scheme (including, in periods of inflation, guaranteed annual increases) is expected to be in the best interests of the majority of Scheme members. However, depending on personal circumstances, transferring benefits out of the Scheme to a Defined Contribution (DC) arrangement may be more attractive for some members (for example a DC fund provides greater flexibility on how pension savings are accessed in retirement – e.g., an annuity from an insurance company, income drawdown, cash or a combination thereof).

The Scheme Rules allow for members to transfer out of the Scheme if you haven't retired already. This includes partial transfers of AVCs, or 'split transfers' for those who became Active Deferred members on 1 October 2018.

Before transferring your benefits from the Scheme, you need to fully consider the implications and risks of doing so and you should get independent financial advice. If the transfer value is £30,000 or above, under legislation, a member must provide evidence that they have taken 'appropriate independent advice' from a financial adviser who is regulated by the Financial Conduct Authority ("FCA") and has permission to advise on pension transfers. The FCA Financial Services Register can be accessed online at www.fca.org.uk/register. More information on what to expect from financial advisers can be accessed from the following web address: www.fca.org.uk/consumers/pension-transfer. Further details are available from the Scheme Administrator.

Please note that you will likely have to pay for any independent advice you receive, and you will also need to decide where any transfer would be payable.

The Trustee does not give financial advice, nor does it promote or encourage one retirement option over another. The Trustee would encourage members, particularly those approaching retirement, to seek independent financial advice when considering their retirement options.

Legislation was introduced in November 2020 which requires trustees and administrators to carry out more checks before processing pension transfers, to reduce the risk of pension scams. (Please note these checks cannot definitively rule out the risk of a pension scam.) Unless the receiving scheme is a public service pension scheme or, a tPR-listed authorised master trust or collective defined contribution scheme, further checks have to be carried out. Based on the information provided, the Trustee must refuse the transfer if any 'red flags' are present. If any 'amber flags' are present further information may be required and if any amber flags remain present, the member will be required to attend a guidance session with MoneyHelper (a Government-backed financial guidance provider) before the transfer can proceed. Equiniti is available to assist with any queries and if you have any reason to be suspicious or have concerns, please inform them immediately.

Additional Voluntary Contributions ("AVCs")

Members who have AVC investments in the Scheme are reminded to regularly review them to ensure that the selected funds remain appropriate to your own circumstances (particularly if you are approaching retirement). In reviewing your AVC arrangements, you may wish to consider your investment objectives as these may have changed over time. For example, you may wish to consider what impact your planned retirement age, your other pension arrangements and your own work plans have on your AVC savings. You may also wish to consider your attitude towards investment risks and your need for investment returns (bearing in mind any taxation considerations). You are encouraged to take independent financial advice when making investment decisions.

General Data Protection Regulation

The Trustee holds, shares and processes certain personal information about Scheme members and, where applicable, their dependants for the purpose of administering the Scheme. Much of the data held and processed by the Trustee in running the Scheme will be "personal data" – in other words, it is information from which you as an individual (or your dependant) can be identified. Under the General Data Protection Regulation, the Trustee, as Data Controller, must process this information fairly, transparently and lawfully.

The Trustee's Privacy Notice is available on the Scheme's website – www.northernbankpensionscheme.co.uk.

Internal Dispute Resolution Procedure ("IDRP")

The Scheme is required by law to have a procedure for the resolution of disagreements between complainants and the Trustee. Should any member have a dispute that cannot be resolved informally, they may formally raise their complaint through the Scheme's IDRP. Further information, as well as a copy of the procedure, is available from the Scheme Secretary or from Equiniti.

Contact Details

Scheme Website

Scheme Website – www.northernbankpensionscheme.co.uk

Members are reminded that the Scheme website, which is maintained by the Trustee, can be accessed at – www.northernbankpensionscheme.co.uk. The website enables you to access general information about the Scheme, including information which the Trustee is required to make available to members on a publicly accessible website (i.e., the Scheme's Statement of Investment Principles). Please visit the website and also check it periodically for Scheme news and updates. The website will not include individual member information and if you have any queries regarding your benefits, you should continue to contact the Scheme's administrator (Equiniti – at danske.administration@equiniti.com or on 0203 997 6720).

Online Member Portal

Members can view their pension records held by Equiniti by accessing the online member portal, MSS. Members can also update their Nomination / Expression of Wish forms on MSS. MSS can be accessed by logging in to https://mynorthernbankpension.equiniti.com/

First time users of MSS can register using the personalised registration details that were included in the cover letter issued with the September Member Report. If you require a copy of these registration details, please contact Web Queries at member.web@equiniti.com or by telephone on 0345 408 2991.

Contact us

Northern Bank Pension Trust Limited, which is the corporate Trustee of the Northern Bank Pension Scheme, is governed by a Sole Trustee, PAN Trustees UK LLP.

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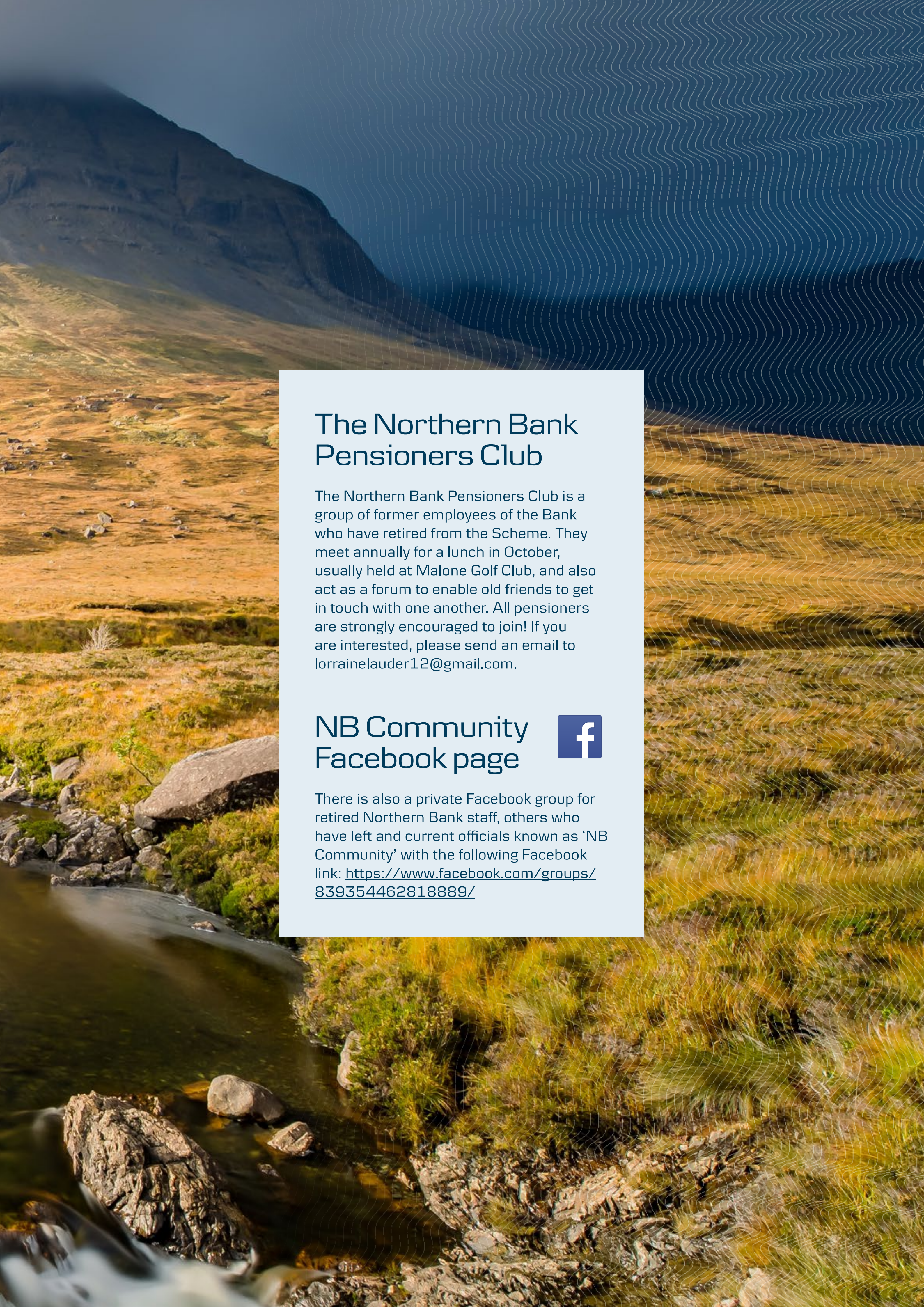
Auditor
Deloitte LLP

Covenant Adviser
PricewaterhouseCoopers LLP

Legal Advisers
Sacker & Partners LLP
Burges Salmon LLP

Investment Adviser
Hymans Robertson LLP



The Northern Bank Pensioners Club

The Northern Bank Pensioners Club is a group of former employees of the Bank who have retired from the Scheme. They meet annually for a lunch in October, usually held at Malone Golf Club, and also act as a forum to enable old friends to get in touch with one another. All pensioners are strongly encouraged to join! If you are interested, please send an email to lorrainelauder12@gmail.com.

NB Community Facebook page

There is also a private Facebook group for retired Northern Bank staff, others who have left and current officials known as 'NB Community' with the following Facebook link: https://www.facebook.com/groups/839354462818889/

Northern Bank Pension Trust Limited
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