



## Century Building Society

### Head office:

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Edinburgh  
EH1 3QW

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Website: [www.century-bs.co.uk](http://www.century-bs.co.uk)

Email: [mail@century-bs.co.uk](mailto:mail@century-bs.co.uk)

FSA Reg. No: 206036

Established: 1899

Incorporated: 1899

Auditor: Johnston Carmichael

Solicitor: Lindsays WS

No. of branches: 1

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of F/T staff: 4

No. of P/T staff: 2

No. of borrowing members: 244

No. of investing members: 2,951

Total members: 3,185

No. of depositors: 16

### Executive directors

Norman F. MacKenzie

### Non-Executive directors

Colin L. Wood

W Graham Burden

Max Gaunt

Hamish McLeod

### Other principal executives

Andrew J Boyd

### Associated companies

N/A

### Sales distribution channels for mortgages

Branches: 38%

Intermediaries: 62%

Tied agent: N/A

## Financial position as at 31 December 2010

### Assets

	£000
Liquid assets	4,998
Mortgages	19,451
Fixed and other assets	242
<b>Total assets</b>	<b>24,692</b>

### Liabilities

	£000
Shares	21,939
Borrowings	77
Other liabilities	122
Reserves	2,554
<b>Total liabilities</b>	<b>24,692</b>

### Results for the year

	£000
Net interest receivable	342
Other income and charges	2
Administrative expenses	(388)
Provisions	(87)
(Loss)/Profit for the year before taxation	(131)
Taxation	(14)
<b>(Loss)/Profit for the year</b>	<b>(117)</b>

### Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	11.60
Liquid assets	22.70
As a percentage of mean total assets -	
Profit for the year	0.48
Management expenses	1.61
Lending Limit	3.37
Funding Limit	1.14
<b>Percentage increase in total assets during the year</b>	<b>4.31</b>