

Chesham Building Society

Executive directors

Chief Executive, Paul Kilbride,
paul.kilbride@cheshams.co.uk

Non-Executive directors

Chairman, David Thomas
Vice Chairman, Francis Sullivan
Director, Robert Mann
Director, Anne Lister
Director, William Partis
Director, Timothy Cooke
Director, William Brown

Other principal executives

Finance Manager, Richard Krasucki,
01494 781320,
richard.krasucki@cheshams.co.uk

Secretary & Operations Manager, Susan Luff,
01494 781344,
sue.luff@cheshams.co.uk

Associated companies: N/A

Sales distribution channels for mortgages

Branches: 80%
Internet: 10%
Intermediaries: 10%

About the society

Chesham Building Society is the oldest building society in the World. Since 1845 we have been helping people buy their own homes as well as offering a secure home for their savings. We also play an active part in the local community, supporting local charities and clubs.

Since we began over 160 years ago we have built up a reputation for security and stability. We also pride ourselves on the efficient, personal and friendly service we give to our members.

Tied agent: N/A

Head office:

12 Market Square, Chesham, Bucks HP5 1ER
Phone: 01494 782575
Fax: 01494 778399
Website: www.cheshams.co.uk
Email: email@cheshams.co.uk
DX No: 50314 Chesham – 1

FSA Reg. No: 206081
Established: 1845
Incorporated: 1891
Auditor: KPMG Audit LLP
No. of branches: 3
No. of agents: 1
No. of estate agency branches: 0
No. of ATMs: 0
No. of F/T staff: 21
No. of P/T staff: 18
No. of borrowing members: 1,895
No. of investing members: 15,596
Total members: 17,491
No. of depositors: 124

Financial position as at 30 November 2008

Assets

	£000
Liquid assets	58,072
Mortgages	196,583
Fixed and other assets	2,659
Total assets	257,314

Results for the year

	£000
Net interest receivable	2,839
Other income and charges	117
Administrative expenses	(2,240)
Provisions	(50)
Operating profit before tax and exceptional costs	666
Exceptional costs	(3,274)
(Loss)/profit for the financial year before taxation	(2,608)
Tax credit/(expense)	716
Profit for the year	(1,892)

Liabilities

	£000
Shares	190,929
Borrowings	50,903
Other liabilities	1,762
Reserves	13,720
Total liabilities	257,314

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	5.67
Liquid assets	24.01
As a percentage of mean total assets -	
(Loss)/profit for the year	(0.74)
Management expenses	0.95
Lending Limit	2.55
Funding Limit	21.05
Percentage increase in total assets during the year	1.33