



The Chorley & District Building Society

Head office:

Key House
Foxhole Road
Chorley PR7 1NZ

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Website: www.chorleybs.co.uk

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DX No: 18419 Chorley

FSA Reg. No: 206023

Established: 1859

Incorporated: 1896

Auditor: KPMG

Solicitor: Kevills

No. of branches: 3

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of F/T staff: 35

No. of P/T staff: 10

No. of borrowing members: 3,131

No. of investing members: 27,658

Total members: 30,789

No. of depositors: 77

Executive directors

Chief Executive, Stephen Penlington,
01257 419119,
spenlington@chorleybs.co.uk

Non-Executive directors

Peter Brown
Peter Gilkes
John Hurst
Pauline Clare
Kerry Williamson

Associated companies

None

Tied agent: None

Financial position as at 2 February 2009

Assets

	£000
Liquid assets	56,728
Mortgages	118,762
Fixed and other assets	2,474
Total assets	177,964

Results for the year

	£000
Net interest receivable	2,352
Other income and charges	256
Administrative expenses	(1,950)
Operating profit before provisions, exceptional items and taxation	659
Provisions for bad and doubtful debts	(345)
Operating profit before exceptional items and taxation	314
Exceptional items -	
Provisions for contingent liabilities and commitments-FSCS levy	(161)
Provisions on losses on loans to banks	(2,043)
(Loss)/profit on ordinary activities before taxation	(1,890)
Tax credit on ordinary activities	396
(Loss)/profit for the year	(1,494)

Liabilities

	£000
Shares	148,588
Borrowings	18,595
Other liabilities	577
Reserves	10,204
Total liabilities	177,964

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	6.10
Liquid assets	33.93
As a percentage of mean total assets -	
(Loss)/profit for the year	(0.84)
Management expense	1.10
Lending Limit	1.72
Funding Limit	11.12
Percentage increase in total assets during the year	0.84