

The Chorley & District Building Society

Executive directors

Chief Executive, Stephen Penlington,
01257 235000,
спенlington@chorleybs.co.uk

Non-Executive directors

Peter Brown
Pauline Clare
Kerry Williamson
David Jenkinson
Julie Meadows

Associated companies

None

Tied agent: None

Head office:

Key House
Foxhole Road
Chorley PR7 1NZ
Phone: 01257 235000
Fax: 01257 241371
Website: www.chorleybs.co.uk
Email: chorley@chorleybs.co.uk
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: 32
No. of P/T staff: 12
No. of borrowing members: 1,825
No. of investing members: 26,669
Total members: 28,540
No. of depositors: 46

Financial position as at 7 February 2011

Assets

	£000
Liquid assets	55,324
Mortgages	119,946
Fixed and other assets	2,174
Total assets	177,445

Liabilities

	£000
Shares	161,351
Borrowings	4,323
Other liabilities	390
Reserves	11,380
Total liabilities	177,445

Results for the year

	£000
Net interest receivable	2,654
Other income and charges	305
Administrative expenses	(1,989)
Profit before provisions, exceptional items and taxation	969
Provisions for bad and doubtful debts	(69)
Profit before exceptional items and taxation	900
Exceptional items -	
Provisions for contingent liabilities and commitments (FSCS levy)	(84)
Profit before taxation	817
Taxation	(169)
Profit for the year	647

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	6.87
Liquid assets	33.39
As a percentage of mean total assets -	
Profit for the year	0.37
Management expenses	1.14
Lending Limit	1.55
Funding Limit	2.61
Percentage increase in total assets during the year	3.32