

Earl Shilton

BUILDING SOCIETY

Earl Shilton Building Society

Head office:

 22 The Hollow
 Earl Shilton
 Leicester
 LE9 7NB

Phone: 01455 844422

Fax: 01455 845857

Website: www.esbs.co.uk

Email: enquire@esbs.co.uk

FSA Reg. No: 206078

Established: 1857

Incorporated: 1896

Auditor: Thomas May & Co

No. of branches: 2

No. of agents: 0

No. of estate agency branches: 0

No. of ATMs: 0

No. of F/T staff: 15

No. of P/T staff: 14

No. of borrowing members: 802

No. of investing members: 10,574

Total members: 11,376

No. of depositors: 138

Executive directors

 Chief Executive and Director, Neville Thompson,
 01455 844422, nevillethompson@esbs.co.uk;
 Finance Director, Neil Adams, 01455 844422,
 neiladams@esbs.co.uk

Non-Executive directors

 Chairman, Rupert Clarke; Vice-Chairman,
 Christopher G Packham; Directors, W. David
 Bowley, William H Summ, Christopher J Newton,
 David R Crooks

Other principal executives

 IT Manager, Alan Carvell, alancarvell@esbs.co.uk;
 Assistant Secretary, David Attenborough,
 dattenborough@esbs.co.uk; Development Manager,
 Audrey Green, audreygreen@esbs.co.uk

Sales distribution channels for mortgages

Branches: 15%, Telephone: 20%, Intermediaries: 65%

About the society

Earl Shilton Building Society is a small Society, with two branches in neighbouring villages, offering a personal, friendly mortgage and investment service not only to the local community, but to our members nationwide, also offering sponsorship to local charities, fundraising events and young people developing talents in certain areas. The Society has

been in existence since 1857 and has built on its success to become the established well regarded local society it is today.

 The Group's total assets have recently exceeded £100 million for the first time ever. Mortgage lending to a wide sector of the market throughout the year at the Society has been excellent with commercial assets increasing by almost £10 million. Our savers' balances also increased. Our Foundation Account for young people has consistently been a Best Buy in the *Moneyfacts* child savings products tables and we have featured at the top of the ISA Most Consistent Rate table published in the Sunday Times on behalf of *moneysupermarket.com*
Tied agent: N/A

Financial position as at 31 March 2011

Assets

	£000
Liquid assets	24,826
Mortgages	75,263
Fixed and other assets	608
Total assets	100,696

Liabilities

	£000
Shares	92,258
Borrowings	743
Other liabilities	212
Reserves	7,483
Total liabilities	100,696

Results for the year

	£000
Net interest receivable	1,291
Other income and charges	126
Administrative expenses	(1,355)
Operating profit before provisions	61
Provisions for losses on loans to customers	(35)
Provisions against fixed asset investments	460
Provisions for FSCS levy	74
Profit for the year before taxation	560
Taxation	159
Profit for the year	401

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	8.05
Liquid assets	26.69
As a percentage of mean total assets -	
Profit after taxation and exceptional items	0.40
Management expenses	1.36
Lending Limit	6.11
Funding Limit	0.80
Percentage increase in total assets during the year	2.00