

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: 13
No. of P/T staff: 14
No. of borrowing members: 835
No. of investing members: 12,761
Total members: 13,596
No. of depositors: 140

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

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

Associated companies

Earl Shilton Financial Services Ltd.

Sales distribution channels for mortgages

Branches: 25%, Telephone: 50%, Intermediaries: 25%

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, particularly sport. 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 are now in excess of £98 million.

During the year we have received recognition for our consistent savings rates on our 90 Day ISA from Moneyfacts and we feel this represents the philosophy of the society. Above all we are keen to offer a range of both savings and mortgage accounts to suit both our long standing customers and the customers we hope to attract in the future.

Tied agent: N/A

Financial position as at 31 March 2009

Assets

	£000
Liquid assets	31,231
Mortgages	66,036
Fixed and other assets	920
Total assets	98,187

Liabilities

	£000
Shares	90,423
Borrowings	674
Other liabilities	353
Reserves	6,737
Total liabilities	98,187

Results for the year

	£000
Net interest receivable	1,503
Other income and charges	177
Administrative expenses	(1,399)
Provisions	(48)
Provisions for the year before exceptional items and taxation	233
Provisions againsts fixed asset investments	(1,804)
Provisions for FSCS levy	(235)
(Loss)/profit for the year before taxation	(1,806)
Taxation	509
(Loss)/profit for the year	(1,297)

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	7.39
Liquid assets	34.28
As a percentage of mean total assets -	
(Loss)/profit for the year	(1.33)
Management expenses	1.44
Lending Limit	8.38
Funding Limit	0.74
Percentage increase in total assets during the year	2.14