

Ecology Building Society

Executive directors

Chief Executive, Paul Ellis, 01535 650771,
 paulellis@ecology.co.uk

Finance Director and Secretary

Pam Waring, 01535 650772,
 pwaring@ecology.co.uk

Non-Executive directors

Chair, Malcolm Lynch
 Vice Chair, Tony Taylor
 David Black
 Mark Jones
 Steven Round
 Janet Slade

Other principal executives

Chief Operating Officer, George Haslem,
 ghaslem@ecology.co.uk

Compliance Manager,
 John Ainley, jainley@ecology.co.uk

Technology Manager,
 Richard Saville, rsaville@ecology.co.uk

Business Development Manager,
 Jon Lee, jlee@ecology.co.uk

Associated companies: None

About the society

Ecology Building Society was established in 1981 and was the first lender to provide green mortgages. Ecology specialises in ethical savings accounts and mortgages for properties that benefit the environment. Such projects include run-down, derelict buildings requiring substantial renovation or conversion, energy efficient new builds constructed from sustainable materials, and the addition of energy saving devices and renewable energy systems to existing properties.

As part of our commitment to reducing carbon emissions, we align our mortgage pricing with the energy efficiency of the property.

We lend throughout the UK, including Northern Ireland.

Tied agent: N/A

Head office:

7 Belton Road
 Silsden
 Keighley
 BD20 0EE
Phone: 01535 650770
Fax: 01535 650780
Website: www.ecology.co.uk
Email: info@ecology.co.uk

FSA Reg. No: 162090
 Established: 1980
 Incorporated: 1981
 Auditor: KPMG Audit plc
 Solicitor: J P Mewis; Addleshaw Goddard & Co
 No. of branches: 1
 No. of agents: 0
 No. of estate agency branches: 0
 No. of ATMs: 0
 No. of F/T staff: 20
 No. of P/T staff: 1
 No. of borrowing members: 744
 No. of investing members: 8,225
 Total members: 8,874
 No. of depositors: 407

Financial position as at 31 December 2010

Assets

	£000
Liquid assets	26,277
Mortgages	67,843
Fixed and other assets	1,567
Total assets	95,687

Liabilities

	£000
Shares	83,335
Borrowings	5,313
Other liabilities	456
Subordinated liabilities	1,494
Reserves	5,089
Total liabilities	95,687

Results for the year

	£000
Net interest receivable	1,982
Other income and charges	35
Administrative expenses	(1,146)
Provisions	(407)
Provisions for FSCS levy	(19)
Profit for the year before taxation	445
Taxation	(102)
Profit for the year	343

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	7.20
Liquid assets	29.64
As a percentage of mean total assets -	
Profit for the year	0.36
Management expenses	1.21
Lending Limit	13.41
Funding Limit	5.99
Percentage increase in total assets during the year	1.84