

Hinckley & Rugby Building Society

Executive directors

Chief Executive, Chris White, c.white@hrbs.co.uk
Finance Director and Deputy Chief Executive,
Andrew Payton, a.payton@hrbs.co.uk

Non-Executive directors

Chairman, Nigel Frostick
Senior Independent Director, John Day
Pat Scannell
Paul Parmenter
Andrew Astin

Other principal executives

Secretary and Solicitor, Stephen Castling,
s.castling@hrbs.co.uk
Mortgage Services Manager, Martyn Shortland,
m.shortland@hrbs.co.uk
Executive – Branches and Development, Gill
Vernau, g.vernau@hrbs.co.uk
IT Services Manager, Michael Sharpe,
m.sharpe@hrbs.co.uk
Investment Manager, Kerry McDonagh,
k.mcdonagh@hrbs.co.uk
Marketing and PR Manager, Stewart Heeley,
s.heeley@hrbs.co.uk
HR, Training and Service Quality Manager,
Lisa Bengi, l.bengi@hrbs.co.uk

Associated companies

Hinckley and Rugby Financial Services Ltd

Sales distribution channels for mortgages

Branches: 10%
Telephone: 50%
Intermediaries: 40%

About the society

Hinckley & Rugby Building Society was formed in 1983 by the merger of Hinckley Permanent Building Society, which was founded in 1865 and Rugby Provident Building Society which was established in 1861.

With 11 branches and 4 agencies, Hinckley & Rugby is not only represented in many of the larger towns and cities of the East Midlands, but it is also strongly committed to having outlets in smaller village communities.

Hinckley & Rugby is committed to providing an extensive range of competitive savings accounts, mortgage schemes available throughout England and Wales and to maintaining the highest standards of customer service.

The Society is proud of its pioneering volunteer scheme, called 'Community First', which gives staff up to three days' paid leave each year to get involved in volunteering projects of their choice.

Tied agent: Introducer to Skipton Financial Services Ltd, who are whole of market.

Head office:

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Website: www.hrbs.co.uk
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DX No: 716435 HINCKLEY

FSA Reg. No: 206043
Established: 1865
Incorporated: 1865
Auditor: PricewaterhouseCoopers
No. of branches: 11
No. of agents: 4
No. of estate agency branches: 0
No. of ATMs: 0
No. of F/T staff: 78
No. of P/T staff: 23
No. of borrowing members: 7,500
No. of investing members: 55,000
Total members: 62,000
No. of depositors: 200

Financial position as at 30 November 2010

Assets

	£000
Liquid assets	151,449
Mortgages	429,385
Fixed and other assets	4,894
Total assets	585,728

Liabilities

	£000
Shares	466,489
Borrowings	76,235
Other liabilities	2,804
Reserves	40,200
Total liabilities	585,728

Results for the year

	£000
Net interest receivable	3,172
Other income and charges	391
Administrative expenses	(3,259)
Financial Services Compensation Scheme levy	(78)
Profit for the year before taxation	226
Taxation	(62)
Profit for the year	164

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	7.4
Liquid assets	27.9
As a percentage of mean total assets -	
Profit for the year	0.03
Management expenses	0.73
Lending Limit	0.9
Funding Limit	14.1
Percentage increase in total assets during the year	-9.08