



Market Harbour Building Society

Head office:

The Square, Market Harbourough
Leicestershire
LE16 7PD
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Website: www.mhbs.co.uk
Email: customersfirst@mhbs.co.uk
DX No: 27312

FSA Reg. No: 206041
Established: 1870
Incorporated: 1885
Auditor: PWC
Solicitor: Shoosmiths
No. of branches: 6
No. of agents: 2
No. of estate agency branches: 0
No. of ATMs: 0
No. of F/T staff: 44
No. of P/T staff: 45
No. of borrowing members: 4,382
No. of investing members: 49,661
Total members: 52,495
No. of depositors: 68

Executive directors

Chief Executive, Mark Robinson,
mrobinson@mhbs.co.uk

Deputy Chief Executive, Mike Parrott
mparrott@mhbs.co.uk

Non-executive directors

Chairman, Nick Johnston
Vice Chairman, John Hatcher
Melanie Duke
Ken Piggott
Kerry Spooner
David Woodward

Other principal executives

Secretary, Paul Beardsmore
pbeardsmore@mhbs.co.uk

Head of IT, Neil Williams
nwilliams@mhbs.co.uk

Head of Business Services & Compliance,
Paul Tilley, ptilley@mhbs.co.uk

Financial Controller, Lizzie Souter,
lsouter@mhbs.co.uk

Head of Sales and Marketing, Louise Bunce,
lbunce@mhbs.co.uk

Associated companies

Market Harbourough Mortgages Limited

Sales distribution channels for mortgages

Branches: 15%
Telephone: 60%
Internet: 15%
Intermediaries: 10%

About the society

The Society established an independent charity,
Market Harbourough Building Society Charitable
Foundation, in 1999.

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

Financial position as at 31 December 2010

Assets

	£000
Liquid assets	99,335
Mortgages	330,546
Fixed and other assets	2,785
Total assets	432,666

Liabilities

	£000
Shares	344,844
Borrowings	58,252
Other liabilities	2,217
Reserves	27,353
Total liabilities	432,666

Results for the year

	£000
Net interest receivable	5,158
Other income and charges	452
Administrative expenses	(4,295)
Financial Services Compensation Scheme levy	(115)
Provisions	(141)
Profit for the year before taxation	1,059
Taxation	(309)
Profit for the year	750

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	6.79
Liquid assets	24.64
As a percentage of mean total assets -	
Profit for the year	0.18
Management expenses	1.01
Lending Limit	0.58
Funding Limit	14.45
Percentage increase in total assets during the year	3.68