



## Newbury Building Society

### Head office:

17 Bartholomew Street, Newbury  
Berkshire  
RG14 5LY  
**Phone:** 01635 555700  
**Fax:** 01635 555799  
**Website:** www.newbury.co.uk  
**Email:** mail@newbury.co.uk  
**DX No:** 30822 NEWBURY

FSA Reg. No: 206077  
Established: 1856  
Incorporated: N/A  
Auditor: KPMG Audit plc  
Solicitor: Charles Lucas & Marshall  
No. of branches: 10  
No. of agents: 0  
No. of estate agency branches: 0  
No. of ATMs: 0  
No. of F/T staff: 71  
No. of P/T staff: 52  
No. of borrowing members: 7,660  
No. of investing members: 53,414  
Total members: 59,399  
No. of depositors: 275

### Executive directors

Chief Executive, Roland Gardner MA (Hons),  
roland.gardner@newbury.co.uk

Development Director, Geoff Knappett MA  
C.Math, geoff.knappett@newbury.co.uk

Finance Director, Lee Bambridge BA (Hons), ACA,  
AMCT, lee.bambridge@newbury.co.uk

### Non-Executive directors

Chairman, Adrian C D Rann FCA  
Vice-Chairman, John Parker MA (Cantab), FCA,  
ACBSI

Director, Peter Brickley (BSc)  
Director, Brian Eighteen (ACA)  
Director, Helen Wright (BA Hons, MRICS, DipM  
Marketing)  
Director, Ron Simms (BA Hons, Solicitor)

### Other principal executives

Assistant General Manager Customer Services,  
Phillippa Cardno, phillippa.cardno@newbury.co.uk

Assistant General Manager Finance, Robert W B  
Thomas BSc (Hons) ACA,  
rob.thomas@newbury.co.uk

Assistant General Manager, Sales  
Erika Neves BSc (Hons),  
erika.neves@newbury.co.uk

Assistant General Manager Treasury & Risk, Ian  
Thompson FCIB, ian.thompson@newbury.co.uk

Assistant General Manager Secretary, Phil Relf,  
ACIS, phil.relf@newbury.co.uk

### Associated companies

Newbury Mortgage Services Ltd

### Sales distribution channels for mortgages

Branches: 45%  
Intermediaries: 55%

### About the society

Newbury Building Society operates in Central  
Southern England with the majority of business  
performed through its branches. The Society works  
in both the spirit and practice of mutuality.

## Financial position as at 31 October 2010

### Assets

	£000
Liquid assets	154,021
Mortgages	512,451
Other loans	780
Fixed and other assets	7,832
<b>Total assets</b>	<b>675,084</b>

### Liabilities

	£000
Shares	560,667
Borrowings	72,584
Other liabilities	2,427
Reserves - general reserves	37,227
Revaluation reserves	2,179
<b>Total liabilities</b>	<b>675,084</b>

### Results for the year

	£000
Net interest receivable	9,310
Other income and charges	329
Administrative expenses	(5,394)
Operating profit before provisions	4,245
Provisions for bad and doubtful debts	(114)
Operating profit before FSCS levy	4,131
Provision for FSCS levy	200
Profit for the year before taxation	4,331
Taxation	(1,232)
<b>Profit for the year</b>	<b>3,099</b>

### Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	6.22
Liquid assets	24.32
As a percentage of mean total assets -	
Profit for the year	0.47
Management expenses	0.83
<b>Lending Limit</b>	<b>4.6</b>
<b>Funding Limit</b>	<b>11.5</b>
<b>Percentage increase in total assets during the year</b>	<b>7.07</b>