

Building Society Capital Ratios 2000-2008 ¹



	Gross capital %SDL ³	Issued capital %SDL ³	Free capital %SDL ³	Solvency ratio %
2000	6.66	1.05	5.69	12.11
2001 ²	6.63	0.86	5.60	12.42
2002	6.60	0.95	5.61	12.37
2003	6.63	1.28	5.75	12.35
2004	6.62	1.55	5.77	12.36
2005	6.42	1.82	5.53	12.04
2006	6.41	2.02	5.64	11.87
2007	6.46	2.00	5.71	
2008	5.70	1.67	4.95	

Capital ratios are estimated in 2007 and 2008.

Solvency ratios are no longer available due to changes in reporting requirements

¹ Calendar year basis.

² Excludes Bradford & Bingley.

³ SDL refers to shares, deposits and loans.

Source: FSA Building Societies Statistics 2009
Published 03/06/2009

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