

Bath Investment & Building Society

Executive directors

Chief Executive, Dick Jenkins, 01225 475705,
djenkins@bibs.co.uk

Deputy Chief Executive, Kevin Gray, 01225 475708,
kagray@bibs.co.uk

Non-executive directors

Chris Moorsom
Tony Harris
Terry Fussell
Chris Nott
Ann Berresford

Other principal executives

Head of Lending, Malcom Graham-Jones, 01225
475716, mgraham-jones@bibs.co.uk

Society Secretary, Tonia Smithers, 01225 475720,
toniasmithers@bibs.co.uk

Associated companies

Bath Investment Building Society Estate Agent Limited
Bath & City Financial Limited

Sales distribution channels for mortgages

Branches: 5%
Telephone: 30%
Internet: 5%
Intermediaries: 60%

About the society

Bath Building Society is a lender that specialises in niche mortgage products. The Society is committed to supporting the local community via its sponsorship and charitable activities. The Society also provides residential property management services and independent financial advice via its subsidiary companies.

Head office:

15 Queen Square
Bath
BA1 2HN

Phone: 01225 423271

Fax: 01225 446914

Website: www.bathbuildingsociety.co.uk

Email: bsoc@bibs.co.uk

DX No: 8041 Bath

FSA Reg. No: 206026

Established: 1904

Auditor: Deloitte & Touche LLP

Solicitor: Withy King

No. of branches: 3

No. of agents: 18

No. of estate agency branches: 0

No. of ATMs: 0

No. of F/T staff: 36

No. of P/T staff: 14

No. of borrowing members: 1,057

No. of investing members: 21,573

Total members: 22,630

No. of depositors: 635

Financial position as at 31 December 2007

Assets

	£000
Liquid assets	48,940
Mortgages	136,765
Fixed and other assets	4,392
Total assets	190,097

Results for the year

	£000
Net interest receivable	3,478
Other income and charges	263
Administrative expenses	(2,854)
Provisions	(5)
Profit for the year before taxation	882
Taxation	(249)
Profit for the year	633

Liabilities

	£000
Shares	147,291
Borrowings	27,971
Other liabilities	1,245
Reserves	13,137
Revaluation reserve	453
Total liabilities	190,097

Financial ratios

	%
As a percentage of shares and borrowings -	
Gross capital	7.80
Liquid assets	27.90
As a percentage of mean total assets -	
Profit for the year	0.36
Management expenses	1.61
Lending Limit	14.70
Funding Limit	16.00
Percentage increase in total assets during the year	15.62