

Part 1 continued

Section B Further particulars of Directors and Officers

Details of directors etc. continued from Section A:	
Name	Business occupation and other directorships
S. I. HELLED	CHARTERED ACCOUNTANT
S. LANSBURY LAURIE	RETIRED FSA
D. LANSBURY LAURIE	CHARTERED ACCOUNTANT
V. R. VYNER-BROOKS	SOLICITOR
J. H. M. HARDEN	CHARTERED SURVEYOR
J. F. BOWEN	FINANCIAL CONSULTANT

Section C Directors' Emoluments, Pensions and Compensation

	For services as director	For other services	Total
	£	£	£
1 Directors' emoluments (excluding pension scheme contributions)	4000	7827	11827
2 Directors' pension scheme contributions	1049	3156	4205
3 Directors' emoluments (including pension scheme contributions) (as stated in Part 2B)	5049	10983	16032
4 Directors' or past-directors' pensions (to the extent not funded under a pension scheme)		1333	1333
5 Compensation to directors or past-directors in respect of loss of office	4000		4000

(Any specific fees etc. payable to main board directors in respect of their service on area boards, as detailed in Part 1F, are also to be included in this section under "For other services".)

Part 5 Mortgages

Section A Mortgage transactions, balances and arrears at end of year

1. Transactions and balances

Amount due or outstanding on mortgage at start of year

1986489

ADD: Advances made in year (for analysis see Part 5D)

Interest on mortgages

294190

Insurance premiums

151191

Other debits

12551

457932

Sub total

2444421

DEDUCT: Repayments (capital, interest and insurance premiums)—

on premature redemption (of mortgages)

other repayments

341304

Losses on mortgages

Other credits

341304

Amount due or outstanding on mortgage at end of year

2103117

2. Further particulars of balance at end of year

The amount due or outstanding on mortgage at end of year at A of item 1 includes amounts due:

i. From persons other than bodies corporate indebted in a total amount exceeding £80,000

B

ii. From bodies corporate (other than housing associations where Section B of the Housing Act 1964 applies to the advance)

C

Total of B and C

D

iii. From housing associations where Section B of the Housing Act 1964 applies to the advance

Amount at D as a proportion of amount at A of item 1

F

Ascertained proportion (if appropriate)*

Amount	Number of borrowers
23595	1
23595	1
1.12 %	
%	

*The percentage at F is an approximation of the ascertained proportion as prescribed in Section 22(2)(b) of the Building Societies Act 1962. If the percentage entered at E is greater than 7% then the ascertained proportion calculated in accordance with Section 22(2)(b) shall be entered in the box provided.

3. Arrears

The amount due or outstanding on mortgage at end of year at A of item 1 includes amounts due

On mortgages on property of which the society has been more than 12 months in possession

On mortgages on property of which the society is not in possession or has been in possession for not more than 12 months, where the payments are more than 12 months in arrear

On mortgages on property for which Receivers or Managers have acted for more than 12 months

Number of mortgages	Amount
5	3265

The margin is not to be written on

Part 9 Accounting Systems

The date(s) of meeting(s) (if any) at which the board of directors considered the requirements of Section 76 of the Building Societies Act 1962 and the evidence of the manner in which the society complied therewith.

Enter relevant date(s) (if any)
 27 OCTOBER 1981
 14 DECEMBER 1982

Part 10 Completion and Approval

1. The date of the meeting (if any) at which the board of directors approved the annual return for the financial year ended _____
2. Names of any directors who were specifically authorised by the board to sign the annual return.

Enter relevant date (if any)

 Enter names (if any)

Director	Signature
	<i>J. Hansbury Laurie</i>
Director	<i>V.R. Byrnes, B. Smith</i>
Manager or Secretary	<i>J. Hansbury Laurie</i>

Auditors' Report in accordance with Section 91 of the Building Societies Act 1962
 In our opinion the foregoing Annual Return for the period 1st. August 1984 to 31st. March 1985 (so far as we are required to report upon it) is properly drawn up in accordance with the requirements of the Building Societies Act 1962 and with the regulations made thereunder, is in agreement with the books of account of the Society and gives a true and fair view of the matters to which it is addressed.

In relation to Sections F and G(1) of Part 5, we have no information other than that disclosed to us by the Directors and Officers of the Society in accordance with Subsection 2 of Section 89 of the Act.
 We are not required to deal with the particulars contained in the Annual Return in the following Sections:-
 Details of Membership and Creditors preceding Part 1, Sections A, B and G of Part 1, Section H of Part 4, Sections B and D of Part 5, and Item 4 of Part 7;
 accordingly, our Report does not cover these matters.

J. Stanway Johnson & Co.

J. Stanway Johnson & Co.,
 Chartered Accountants,
 27 Greendale Road,
 Woolton,
 LIVERPOOL,
 L25 4RP.

19th. July, 1985.

This Chapter is not to be written on