

HALIFAX SAVINGS BANK LIMITED
REPORT AND ACCOUNTS
YEAR ENDED 31ST JANUARY 1995
REGISTERED IN ENGLAND NUMBER 2132959



HALIFAX SAVINGS BANK LIMITED

REPORT OF THE DIRECTORS

The Directors submit their annual report and the accounts of the Company for the year ended 31st January 1995.

RESULTS AND PRINCIPAL ACTIVITY

During the financial year and the preceding financial year the company did not trade and received no income and incurred no expenditure. Consequently during the year the Company made neither a profit nor a loss.

The Directors do not recommend the payment of a dividend. (1994 nil).

DIRECTORS

The following directors served during the year:-

M A Couzens	(Resigned 27th January 1995)
M S Lodge	
D J McPherson	(Appointed 27th January 1995)

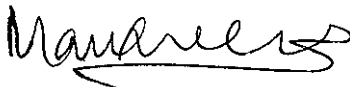
At the year end the interests of the directors in the shares of the Company were as follows:-

M S Lodge - two shares

AUDITORS

The Company has elected not to appoint auditors under the provisions of Section 250 Companies Act 1985 as it has been dormant since its formation.

By order of the Board



M S Lodge
Secretary

21st April 1995

Registered Office
Trinity Road
Halifax
West Yorkshire HX1 2RG

HALIFAX SAVINGS BANK LIMITED

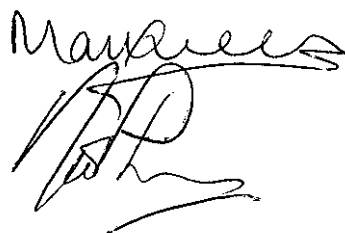
BALANCE SHEET

31ST JANUARY 1995

	1994	1995
Current Assets	£	£
Cash	<u>2</u>	<u>2</u>
Capital and Reserves		
Called up share capital (Note 2)	<u>2</u>	<u>2</u>

The Company has been dormant since incorporation

Approved by the Board on 21st April 1995



Directors

NOTES

1. Profit and Loss Account

No profit and loss account is submitted as the Company has not traded during the year

2. Share Capital

	1994	1995
Authorised:	£	£
100 ordinary shares of £1 each	<u>100</u>	<u>100</u>
Allotted, called up and fully paid:		
2 ordinary shares of £1 each	<u>2</u>	<u>2</u>