

# **Skipton Business Finance Limited**

## **DIRECTORS' REPORT AND FINANCIAL STATEMENTS**

**31 December 2008**

**(Registered Number 4171724)**



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# Skipton Business Finance Limited

## DIRECTORS' REPORT

The directors present their annual report and the audited financial statements for the year ended 31 December 2008.

### PRINCIPAL ACTIVITIES AND FUTURE DEVELOPMENTS

The principal activity of the company is that of factoring and invoice discounting services and it will continue to be so for the foreseeable future.

### BUSINESS REVIEW

The results for the year are shown in the income statement and notes thereto. The financial statements have been prepared in accordance with International Financial Reporting Standards (IFRS). The company is not required to produce an expanded business review under the small company exemption limits.

### DIVIDENDS

An interim dividend of £850,000 (2007: £750,000) was declared and paid on 20 November 2008. The directors do not propose the payment of a final dividend (2007: £Nil). This dividend was declared based on the distributable reserves at that time.

### DIRECTORS

The directors who served during the year were as follows:

J G Goodfellow	(Resigned 31 December 2008)
D J Cutter	
P M Craddock	(Resigned 01 February 2008)
R J Twigg	(Appointed 01 February 2008)
D Thomas	(Appointed 17 September 2008)
R A Walker	
J D Walkden	(Resigned 31 December 2008)
G M Bell	

Messrs J G Goodfellow, D J Cutter and R J Twigg were also directors of the ultimate parent undertaking, Skipton Building Society, and Mr P M Craddock a director of Skipton Group Holdings Limited.

### CREDITOR PAYMENT POLICY

The company's policy concerning the payment of suppliers for the next financial year is to agree terms of payment in advance and to make the payment in accordance with agreed terms and any other legal obligations. As at 31 December 2008 creditor days were 25 days (2007: 24 days).

### POLITICAL AND CHARITABLE CONTRIBUTIONS

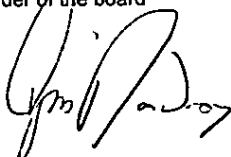
The company made no political contributions during the year. Charitable donations amounted to £650 (2007: £3,150) for the year.

### AUDITORS

A resolution to re-appoint KPMG Audit Plc as auditors will be proposed at the next Annual General Meeting.

The directors who held office at the date of approval of this directors' report confirm that, so far as they are each aware, there is no relevant audit information of which the company's auditors are unaware, and each director has taken all the steps that they ought to have taken as a director to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

By order of the board



G M Davidson  
Skipton Business Finance Limited  
Skipton  
BD23 1DN  
Company Secretary  
02 February 2009

# **Skipton Business Finance Limited**

## **STATEMENT OF DIRECTORS' RESPONSIBILITIES IN RESPECT OF THE DIRECTORS' REPORT AND FINANCIAL STATEMENTS**

The directors are responsible for preparing the directors' report and financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with IFRS as adopted by the EU.

The financial statements are required by law to present fairly the financial position and performance of the company; the Companies Act 1985 provides in relation to such financial statements that references in the relevant part of that Act to financial statements giving a true and fair view are references to their achieving a fair presentation.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether they have been prepared in accordance with IFRS as adopted by the EU; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that its financial statements comply with the Companies Act 1985. They have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

# Skipton Business Finance Limited

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF SKIPTON BUSINESS FINANCE LIMITED

We have audited the financial statements of Skipton Business Finance Limited for the year ended 31 December 2008 which comprise the income statement, the balance sheet, the cash flow statement and the related notes. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND AUDITORS

The directors' responsibilities for preparing the financial statements in accordance with applicable law and International Financial Reporting Standards (IFRS) as adopted by the EU are set out in the statement of directors' responsibilities on page 2.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and whether the financial statements have been properly prepared in accordance with the Companies Act 1985. We also report to you whether in our opinion the information given in the directors' report is consistent with the financial statements.

In addition we report to you if, in our opinion, the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding directors' remuneration and other transactions is not disclosed.

We read the directors' report and consider the implications for our report if we become aware of any apparent misstatements within it.

### BASIS OF AUDIT OPINION

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

### OPINION

In our opinion:

- the financial statements give a true and fair view, in accordance with IFRS as adopted by the EU, of the state of the company's affairs as at 31 December 2008 and of its profit for the year then ended;
- the financial statements have been properly prepared in accordance with the Companies Act 1985; and
- the information given in the directors' report is consistent with the financial statements.

KPMG Audit Pic /

KPMG Audit Pic  
Chartered Accountants  
Leeds  
Registered Auditor  
02 February 2009

# Skipton Business Finance Limited

## INCOME STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2008

	Note	Year ended 2008 £	Year ended 2007 £
Revenue	1	3,503,400	3,588,778
Cost of sales		(854,007)	(1,059,958)
<b>Gross profit</b>		<b>2,649,393</b>	<b>2,528,820</b>
Administrative expenses		(2,044,048)	(1,630,795)
<b>Profit from operations</b>	2	<b>605,345</b>	<b>898,025</b>
Interest receivable and similar income	3	2,522,764	2,437,798
Interest payable and similar charges	4	(1,416,987)	(1,511,735)
<b>Profit before tax</b>		<b>1,711,122</b>	<b>1,824,088</b>
Tax expense	6	(494,154)	(558,655)
<b>Profit for the financial year</b>		<b>1,216,968</b>	<b>1,265,433</b>

There were no recognised income and expense items in the current year (2007: £Nil) other than those reflected in the above income statement.

The income statement is prepared on an unmodified historical cost basis.

The notes on pages 7 to 13 form part of these financial statements.

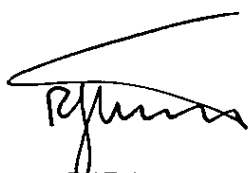
# Skipton Business Finance Limited

## BALANCE SHEET

AS AT 31 DECEMBER 2008

	Note	£	31 Dec 2008 £	£	31 Dec 2007 £
<b>Current assets</b>					
Trade and other receivables	9	47,588,958		48,049,933	
Cash and cash equivalents		80,993		-	
<b>Non current assets</b>					
Investment in subsidiary undertaking	8	1		1	
Property, plant and equipment	10	40,044		155,719	
Deferred tax assets	11	78,833		111,638	
<b>Total assets</b>			<b>47,788,829</b>		<b>48,317,291</b>
<b>Current liabilities</b>					
Trade and other payables	12	44,629,510		44,618,856	
Bank overdrafts and loans		-		816,898	
			<b>44,629,510</b>		<b>45,435,754</b>
<b>Non current liabilities</b>					
Long term liabilities	13		<b>283,904</b>		<b>373,090</b>
<b>Total liabilities</b>			<b>44,913,414</b>		<b>45,808,844</b>
<b>Equity</b>					
Share capital	14	200,000		200,000	
Retained earnings	15	2,675,415		2,308,447	
			<b>2,875,415</b>		<b>2,508,447</b>
<b>Total equity and liabilities</b>			<b>47,788,829</b>		<b>48,317,291</b>

These accounts were approved by the board of directors on 02 February 2009 and signed on its behalf by:



R J Twigg  
Director



D Thomas  
Director

The notes on pages 7 to 13 form part of these accounts.

# Skipton Business Finance Limited

## CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2008

	Note	Year ended 2008 £	Year ended 2007 £
<b>Cash flows from operating activities</b>			
Profit from operations		605,345	898,025
Adjustments for:			
Depreciation charges		22,966	42,060
Decrease/(Increase) in trade receivables		465,504	(10,748,925)
(Increase) in prepayments		(4,529)	(1,037)
Increase in trade payables		3,109,772	1,693,049
Increase in accruals and deferred income		288,695	147,269
Loss/(Profit) on disposal of property, plant and equipment		2,910	(275)
Income taxes paid		(534,897)	(583,122)
<b>Net cash from operating activities</b>		<b>3,955,766</b>	<b>(8,552,956)</b>
<b>Cash flows from investing activities</b>			
Interest received		2,522,764	2,437,798
Interest paid		(1,416,987)	(1,511,735)
Proceeds on disposal of property, plant and equipment		127,393	3,680
Purchases of property, plant and equipment	10	(37,594)	(44,316)
<b>Net cash from investing activities</b>		<b>1,195,576</b>	<b>885,427</b>
<b>Cash flows from financing activities</b>			
Dividends paid	7, 15	(850,000)	(750,000)
(Decrease)/Increase in loan debt	12	(3,403,451)	7,354,204
<b>Net cash from financing activities</b>		<b>(4,253,451)</b>	<b>6,604,204</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>		<b>897,891</b>	<b>(1,063,325)</b>
<b>Cash and cash equivalents at 1 January</b>		<b>(816,898)</b>	<b>246,427</b>
<b>Cash and cash equivalents at 31 December</b>		<b>80,993</b>	<b>(816,898)</b>

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 1. Accounting policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's accounts:

#### (a) Basis of accounting

The financial statements are presented in accordance with International Financial Reporting Standards (IFRS) and its interpretations as adopted by the EU and effective at 31 December 2008.

The directors have adopted IFRIC 14 - IAS 19 *The Limit on a Defined Benefit Asset Minimum Funding Requirements and Their Interaction* and IAS 39 *Financial Instruments: Recognition and Measurement* and IFRS 7 *Financial Instruments: Disclosures - Amendments*, though with no material impact.

The directors have not adopted IAS 1 *Presentation of Financial Statements (2007)*, IFRS 8 *Operating Segments*, IAS 23 *Borrowing Costs (Revised)*, which although endorsed by the EU, are currently not mandatory.

The financial statements are drawn up under the historic cost convention and in accordance with applicable accounting standards. The accounts have been prepared on a going concern basis.

#### (b) Revenue recognition

Revenue, which excludes value added tax, represents total invoiced sales of the company. Interest income is recognised on an accruals basis and in accordance with IAS 39 on an effective yield basis.

#### (c) Property, plant and equipment

Property, plant and equipment are stated in the balance sheet at cost less accumulated depreciation. Depreciation is charged so as to write off the cost of assets over their estimated useful lives on the following bases:

Office equipment	20% straight line
Motor vehicles	25% reducing balance

#### (d) Operating leases

Costs of operating leases are charged to the income statement on a straight line basis over the lease term.

#### (e) Taxation

Income tax on the profits for the year comprises current tax and deferred tax and is recognised in the income statement. Current tax is the expected tax payable on the income for the year, using tax rates enacted or substantially enacted on the balance sheet date, and any adjustment to tax payable in respect of previous years. Deferred tax is provided using the balance sheet liability method, which recognises temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. It is measured on an undiscounted basis at the tax rates that are expected to apply in the periods in which temporary differences reverse, based on tax rates and laws enacted or substantively enacted at the balance sheet date.

#### (f) Pensions

The majority of company employees are members of the Skipton Building Society Group stakeholder pension scheme, the assets of which are held in an independently administered scheme. Contributions are charged to the income statement and are included in staff costs.

#### (g) Derecognition of financial assets and liabilities

Financial assets are derecognised when the contractual right to cash flows expires, or the financial asset is transferred to another party and the right to receive cash flows is also transferred. Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or has expired.

Impairment provisions are made to reduce the value of trade debtors to the amount that the directors consider is likely ultimately to be received, based upon objective evidence.



# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 1. Accounting policies (continued)

#### (h) Cash and cash equivalents

For the purpose of the cash flow statement, cash comprises cash in hand and loans and advances to credit institutions repayable on demand, and cash equivalents comprise highly liquid investments that are convertible into cash with an insignificant risk of changes in value with original maturities of three months or less. The cash flow statement has been prepared using the indirect method.

#### (i) Investment in subsidiary undertaking

Subsidiaries are entities controlled by the company. Control exists where the company has the power, directly or indirectly, to govern the financial and operating policies of an entity so as to obtain benefits from its activities. Subsidiaries are held on the balance sheet at cost, less the value of any impairment recognised at the balance sheet date.

#### (j) Consolidation

These financial statements are separate statements prepared for the company alone. The company meets all of the conditions for exemption set out in IAS 27, and so has not prepared consolidated financial statements incorporating the results of its non-material dormant subsidiary company.

### 2. Profit from operations

	2008 £	2007 £
Profit from operations has been arrived at after charging/(crediting):		
Depreciation of property, plant and equipment	22,966	42,060
Net loss/(profit) on disposal of property, plant and equipment	2,910	(275)
Staff costs (see note 5)	1,725,770	1,773,143
Rentals payable under operating leases	70,910	90,385
Auditor's remuneration and expenses:		
Audit services	10,000	7,730
Non audit services	-	31,150

### 3. Interest receivable and similar income

	2008 £	2007 £
Factoring and invoice discounting interest receivable	2,522,764	2,437,798
	<b>2,522,764</b>	<b>2,437,798</b>

### 4. Interest payable and similar charges

	2008 £	2007 £
Interest payable to group undertakings	1,416,987	1,511,735
	<b>1,416,987</b>	<b>1,511,735</b>

### 5. Staff numbers and costs

The average monthly number of persons employed by the company (including executive directors) during the period was as follows:

	2008	2007
Directors	4	3
Other	33	38
	<b>37</b>	<b>41</b>

The aggregate payroll costs of these persons were as follows:

	2008 £	2007 £
Wages and salaries	1,486,995	1,542,332
Social security costs	162,116	165,625
Other pension costs	76,659	65,186
	<b>1,725,770</b>	<b>1,773,143</b>

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 6. Tax expense

A reconciliation of current tax on profit on ordinary activities at the standard UK corporation tax rate to the actual income tax expense is as follows:

	2008 £	2007 £
<b>a) Analysis of expense in the year at 28.5% (2007: 30%)</b>		
<b>Current tax expense</b>		
Current tax at 28.5% (2007: 30%)	461,342	570,890
Adjustment for prior years	7	(1,186)
<b>Total current tax</b>	<b>461,349</b>	<b>569,704</b>
<b>Deferred tax expense</b>		
Origination and reversal of temporary differences	32,813	(11,077)
Adjustment in respect of prior years	(8)	28
<b>Total deferred tax</b>	<b>32,805</b>	<b>(11,049)</b>
<b>Income tax expense</b>	<b>494,154</b>	<b>558,655</b>

### b) Factors affecting current tax expense in the year

The charge for the year can be reconciled to the profit per the income statement as follows:

Profit on ordinary activities before tax	1,711,122	1,824,088
Tax on profit on ordinary activities at UK standard rate of 28.5% (2007: 30%)	487,623	547,226
Effects of:		
- expenses not deductible for tax purposes	3,317	8,610
- adjustment to tax expense in respect of prior periods	(1)	(1,158)
- reduction in tax rate	3,215	3,977
<b>Income tax expense</b>	<b>494,154</b>	<b>558,655</b>

The tax charge for the period includes the effect on the company's deferred tax balances of the reduction in the corporation tax rate from 30% to 28% which is effective from 1 April 2008.

### 7. Dividends

	2008 £	2007 £
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Amounts recognised as distributions to equity holders in the period:

Interim and final dividend for the year ended 31 December 2008 of £4.25 (2007: £3.75) per share	850,000	750,000
	<b>850,000</b>	<b>750,000</b>

### 8. Investment in subsidiary undertaking

	2008 £	2007 £
At 1 January	1	1
At 31 December	<b>1</b>	<b>1</b>

The investment in subsidiary undertaking represents the acquisition at cost of the entire £1 ordinary share capital of Yorkshire Factors Limited, a dormant company limited by shares, incorporated and registered in England.

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 9. Trade and other receivables

	2008 £	2007 £
Trade debtors not past due	47,995,204	48,439,481
Impairment provision on trade debtors not past due	(417,675)	(396,448)
Prepayments and accrued income	11,429	6,900
	<b>47,588,958</b>	<b>48,049,933</b>

Under the company's recourse agreement, trade debtors relate to invoices less than 90 days old due from clients' debtors, for which an impairment provision is made where objective evidence exists to doubt ultimate recoverability of the company's net exposure, due to client insolvency. Such credit risk exposures are reviewed on a monthly basis by management.

The movement in the provision for impairment in respect of trade debtors during the year was as follows:

	2008 £	2007 £
At 1 January	(396,448)	(401,000)
Provisions made during the year	(418,125)	(109,711)
Debtors written off during the year	396,898	114,263
<b>At 31 December</b>	<b>(417,675)</b>	<b>(396,448)</b>

### 10. Property, plant and equipment

	Office Equipment £	Motor Vehicles £	Total £
<b>Cost</b>			
At 1 January 2008	50,751	248,213	298,964
Additions	2,804	34,790	37,594
Disposals	-	(266,896)	(266,896)
<b>At 31 December 2008</b>	<b>53,555</b>	<b>16,107</b>	<b>69,662</b>

#### Accumulated depreciation and impairment

At 1 January 2008	8,860	134,385	143,245
Depreciation charge for the year	9,323	13,643	22,966
Eliminated on disposals	-	(136,593)	(136,593)
<b>At 31 December 2008</b>	<b>18,183</b>	<b>11,435</b>	<b>29,618</b>

#### Carrying amounts

At 1 January 2008	41,891	113,828	155,719
<b>At 31 December 2008</b>	<b>35,372</b>	<b>4,672</b>	<b>40,044</b>

	Office Equipment £	Motor Vehicles £	Total £
<b>Cost</b>			
At 1 January 2007	6,435	259,087	265,522
Additions	44,316	-	44,316
Disposals	-	(10,874)	(10,874)
<b>At 31 December 2007</b>	<b>50,751</b>	<b>248,213</b>	<b>298,964</b>

#### Accumulated depreciation and impairment

At 1 January 2007	5,638	103,016	108,654
Depreciation charge for the year	3,222	38,838	42,060
Eliminated on disposals	-	(7,469)	(7,469)
<b>At 31 December 2007</b>	<b>8,860</b>	<b>134,385</b>	<b>143,245</b>

#### Carrying amounts

At 1 January 2007	797	156,071	156,868
<b>At 31 December 2007</b>	<b>41,891</b>	<b>113,828</b>	<b>155,719</b>

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 11. Deferred tax

The movement on the deferred tax account is as shown below:

	2008 £	2007 £
At 1 January	111,638	100,589
Income statement (charge)/credit	(32,805)	11,049
<b>At 31 December</b>	<b>78,833</b>	<b>111,638</b>

#### Deferred tax assets

	Provisions £
At 1 January 2008	108,196
Charged to income statement	(28,703)
<b>At 31 December 2008</b>	<b>79,493</b>

#### Deferred tax liabilities

	Accelerated tax depreciation £
At 1 January 2008	3,442
Charged to income statement	(4,102)
<b>At 31 December 2008</b>	<b>(660)</b>

#### Net deferred tax asset

<b>At 31 December 2008</b>	<b>78,833</b>
<b>At 31 December 2007</b>	<b>111,638</b>

### 12. Trade and other payables

	2008 £	2007 £
Client retention	17,229,631	14,030,673
Amounts owed to group undertakings	26,313,797	29,717,248
VAT	78,091	84,574
Income tax	229,342	302,890
Accruals and deferred income	778,649	483,471
	<b>44,629,510</b>	<b>44,618,856</b>

### 13. Long term liabilities

	2008 £	2007 £
Other creditors	283,904	373,090
	<b>283,904</b>	<b>373,090</b>

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 14. Share capital

	2008 £	2007 £
<b>Authorised, issued and fully paid</b>		
150,000 ordinary A shares of £1 each	150,000	150,000
50,000 ordinary B shares of £1 each	50,000	50,000
	<b>200,000</b>	<b>200,000</b>

A and B shares rank pari passu, except that where the A shares constitute more than 50% of the issued equity share capital, they shall have at least such number of votes as represents 75% of the votes capable of being cast on the resolution concerned.

### 15. Reconciliation of movement in capital and reserves

	Share Capital £	Retained Earnings £	Total Equity £
Balance at 1 January 2008	200,000	2,308,447	2,508,447
Profit for the period	-	1,216,968	1,216,968
Dividends to shareholders	-	(850,000)	(850,000)
<b>Balance at 31 December 2008</b>	<b>200,000</b>	<b>2,675,415</b>	<b>2,875,415</b>
Balance at 1 January 2007	200,000	1,793,014	1,993,014
Profit for the period	-	1,265,433	1,265,433
Dividends to shareholders	-	(750,000)	(750,000)
<b>Balance at 31 December 2007</b>	<b>200,000</b>	<b>2,308,447</b>	<b>2,508,447</b>

### 16. Related party transactions

The company has related party relationships with other subsidiaries within the Skipton Group as detailed below. All such transactions are priced on an arm's length basis.

	2008 £	2007 £
<b>a) Interest payable and purchase of goods and services</b>		
Office rental and other support services	232,368	201,567
Funding interest paid and accrued	1,416,987	1,511,735
	<b>1,649,355</b>	<b>1,713,302</b>
<b>b) Outstanding balances</b>		
Payable to related parties	26,313,797	29,717,248
	<b>26,313,797</b>	<b>29,717,248</b>
<b>c) Key management compensation</b>		
Salaries and other short term employee benefits	430,949	393,093
Post employment benefits	29,601	19,045
Amounts accrued under long term incentive scheme	79,219	94,302
	<b>539,769</b>	<b>506,440</b>

'Key management personnel' comprise Messrs D Thomas, R A Walker, J D Walkden and G M Bell.

There are no provisions in respect of sales of goods and services to related parties, either at 31 December 2007 or at 31 December 2008.

The company is part of the group banking arrangements involving the pooling of funds with other group companies.

# Skipton Business Finance Limited

## NOTES TO THE FINANCIAL STATEMENTS

### 17. Commitments under operating leases

The company has annual commitments due under operating leases. At the balance sheet date these were as follows:

	2008	2007
	£	£
On leases expiring:		
Within one year	6,064	-
Within two to five years	222,034	245,100
	<u>228,098</u>	<u>245,100</u>

### 18. Ultimate parent undertaking

The company is a 100% owned subsidiary of Skipton Group Holdings Limited. The ultimate parent undertaking is Skipton Building Society, which is registered in the United Kingdom. A copy of the group annual report and accounts into which the results of this company are consolidated is available from:

The Secretary  
Skipton Building Society  
The Bailey  
Skipton  
North Yorkshire  
BD23 1DN